



SUPPORTING THE SHIFT
FROM SURVIVING TO THRIVING





OUR VISION

To be a world-class benefits company that is community focused.



OUR MISSION

To advance the oral health and overall wellness of our customers and the general public by providing innovative benefits and professional partnerships through diversified strategic business and philanthropic initiatives.



OUR VALUES

We believe that effective **COMMUNICATION** is essential for our continued success as a great place to work and a stellar place to do business for all customers, service providers, and employees.

We believe that **TEAMWORK** is key to working effectively toward our mission, being committed to giving 100%, and to working collaboratively with shared responsibility and accountability.

We believe that **QUALITY** is a core value that enables us to strive continually toward reaching our mission and goals, and to achieving excellence in all that we do, resulting in our consistent feeling of pride in our work at Northeast Delta Dental.

We believe that **INTEGRITY** is a crucial value that enables us to be respectfully honest and responsive to internal and external customers.

We were honored to be named the winner of the *Business NH Magazine* Business of the Year 2021 in the Insurance category.

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BUSINESSNH
MAGAZINE

**BUSINESS
OF THE YEAR
AWARDS**

2021

WINNER

On our cover: A dental hygiene student from New Hampshire Technical Institute (NHTI) pours impressions to fabricate study models.



Tom Raffio shares his insights during a signing event for his book, *Prepare for Crisis—Plan to Thrive: The Inside Story of How One Company Did It Right*, at the Bookery in Manchester, NH.

A global public health crisis will test the mettle of any organization. I am happy to report that even as the COVID-19 pandemic has continued to disrupt lives at home and at work, Northeast Delta Dental has not just survived, but thrived. The key, I believe, has been our clear focus on supporting the needs of all our stakeholders, including group and individual customers, dentists, producers/brokers, employees, and communities.

“During a crisis, organizations can still thrive when they’ve built strong foundations on best management principles.”

Thomas Raffio

A MESSAGE FROM TOM



In 2021, our employees proved, once again, how fundamentally vital they are to our business, and we continued to invest in their health, safety, and professional satisfaction. For employees who remain remote, we have provided them with the tools and resources they need to be productive and responsive. Importantly, we also implemented a variety of programs to help them feel connected and valued, such as ongoing professional development opportunities and feedback forums.

Our employees provided world-class service despite the challenges of the pandemic and the need to adjust to new technologies. For instance, our talented representatives answered the phone within 26 seconds on average and processed 99.96% of claims within 15 days with 99.06% accuracy. As a result, customer and dentist satisfaction, retention, and growth grew in spite of the pandemic.

Much of our mission-driven community support is focused on increasing access to dental care for the underserved. To that end, we were privileged to invest in helping dental students complete their education and bring more vital oral health services to our communities. We awarded scholarships and loan repayment options for dental students, and we contributed funding to help dental hygienists and assistants complete their education and advance their careers. Additionally, we provided critical financial assistance to fund oral health for uninsured veterans across the region. As always, the issues of diversity, equity, and inclusion (DEI) continue to be a major focus to ensure our programs and policies reflect the needs and concerns of the communities we serve.

Our ability to thrive in 2021 is largely fueled by our valued stakeholders. For group customers, we expanded DeltaVision® into Vermont, making it available now in all three states. We also made important changes to our Health *through* Oral Wellness® (HOW®) program to allow dentists to perform more free assessments for their patients. And we resumed our annual joint Customer Advisory Group (CAG) and Professional Advisory Committee (PAC) meeting, bringing together a broad representation of stakeholders to guide our policies and programs to best support their needs into the future.

For many of us, the last two years have been the most challenging we’ve ever faced. Those who progress successfully through a crisis never do so alone. Thank you for your continued confidence in us and the invaluable role you play in our ongoing success.

A handwritten signature in black ink that reads 'Tom Raffio'.

Thomas Raffio, FLMI, President & CEO



A YEAR OF CHALLENGES REPORT FROM OUR STATE CHAIRS

Despite the challenges of another year dealing with the COVID-19 pandemic, Northeast Delta Dental remained financially strong in 2021, and we tapped into our spirit of servant leadership to support our stakeholders, employees, and communities—to help them survive and thrive in these unprecedented times.

Diversity, equity, and inclusion (DEI) remained a key focus in everything we did in 2021 to ensure open and fair access to dental care for all members of our communities. Meeting at least twice each year, board representatives from our Maine, New Hampshire, and Vermont organizations bring to the table the DEI issues and needs of our respective states to continually shape the policies, programs, outreach, and initiatives of Northeast Delta Dental.

The following sections highlight the key accomplishments of each state.

\$35,000

In financial support to the
Maine Veterans' Dental Network.



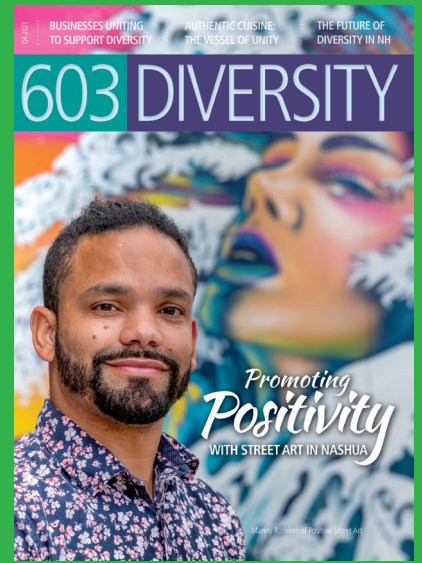
DeltaVision® plans are now being offered in Vermont.



Dental hygienist, Wendy Avery, performs a HOW® assessment on patient, Daria Forcione.



Dustin Nadeau, DMD, was UNE's first participant (2017) in the Delta Dental Plan of Maine Loan Repayment Program.



Northeast Delta Dental was one of four underwriting sponsors for the first quarterly issue of 603 DIVERSITY magazine.



Kyra Chadbourne, DDS
Chair, Board of Directors
Delta Dental Plan
of Maine

MAINE

Delta Dental Plan of Maine is proud of our continued investment in our community through the Delta Dental Plan of Maine Loan Repayment Program for the University of New England (UNE) College of Dental Medicine—featured later in this annual report. By reducing students' financial burden and providing incentives to practice in underserved

communities, this important program helps drive more equitable access to dental care for those most in need.

We were also honored to provide \$35,000 in financial support to the Maine Veterans' Dental Network to help more veterans get the oral care they deserve. Additionally, the Northeast Delta Dental Foundation funded a scholarship for York Adult Education, enabling three qualified individuals to take a dental assisting certificate course through the Academy of Medical Professionals.

Our Health *through* Oral Wellness®—or HOW®—program remained an important part of our work in 2021. We are especially pleased that process changes implemented in 2021 now mean dentists can perform one patient assessment per year rather than one every three years, helping more patients in need receive additional health-critical dental services at no additional cost.



David B. Staples, DDS
Chair, Board of Directors
Delta Dental Plan of
New Hampshire

NEW HAMPSHIRE

In New Hampshire, 2021 brought the return of our annual joint Customer Advisory Group (CAG) and Professional Advisory Committee (PAC) meeting (canceled in 2020 due to COVID-19 restrictions), which provides an invaluable exchange of feedback and ideas to help us improve support for our stakeholders.

Our support for employees remained strong throughout 2021 as the global pandemic continued to disrupt normal operations—and personal lives. That's why, all through 2021, we continued to provide our employees with the support they needed to care for themselves at home and feel safe at work.

The impact of our community support in 2021 was exemplified by our financial assistance to students in the Dental Hygiene and Dental Assisting programs at New Hampshire Technical Institute (NHTI) through the endowed Northeast Delta Dental “Dr. Thurston J. Carpenter Scholarship Fund.” And once again in 2021, our Oral Health Challenge, in partnership with the New Hampshire Fisher Cats, proved a great success for the community. This year, 776 children met the challenge and were rewarded with a pair of free tickets to a Fisher Cats game.

776

Children met the NH Fisher Cats Oral Health Challenge.



David B. Solomon, DDS
Chair, Board of Trustees
Delta Dental Plan
of Vermont

VERMONT

Given the ongoing pandemic-related challenges of 2021, the Vermont team was excited to begin offering DeltaVision® plans to our stakeholders across the state. Enrolled members will now have access to vision care benefits on EyeMed's Access Network, which offers a variety of EyeMed standard exam and material plans. Since its introduction in March 2021, Vermont has gained 549 DeltaVision® subscribers totaling 884 lives covered.

We furthered our community support with financial assistance, provided by the Northeast Delta Dental Foundation, for the Expanded Functions Dental Assistant (EFDA) program at the Center for Technology, Essex. The EFDA program provides highly trained and skilled dental assistants with an opportunity to acquire the education and skills to perform advanced operative procedures, taking their careers and earning potential to the next level.

549

New DeltaVision® subscribers.

Hena Patel '21, \$10,000 Delta Dental Rural Scholarship Program recipient



**“I HOPE THAT ONE DAY I AM
ABLE TO MAKE A NAME FOR
MYSELF AS A GREAT DENTIST AND
MAKE DELTA DENTAL PROUD.”**

BRINGING MORE DENTISTS TO THE UNDERSERVED IN MAINE



Helping underserved communities in Maine gain access to quality dental care is a major focus of our support efforts. That means ensuring more prospective dentists get the education they need and incentivizing them to practice in rural parts of the state. One of the major highlights of this effort in 2021 was our support for the University of New England (UNE) College of Dental Medicine.

15

Dental graduates are working in Maine's underserved communities.

Since 2017 we've been funding the Delta Dental Plan of Maine Loan Repayment Program for UNE College of Dental Medicine. This program not only reduces the financial burden to help more students enter the dental profession, but it also motivates graduates to practice in underserved communities across our state, helping to drive more equitable access to dental care for those in need.

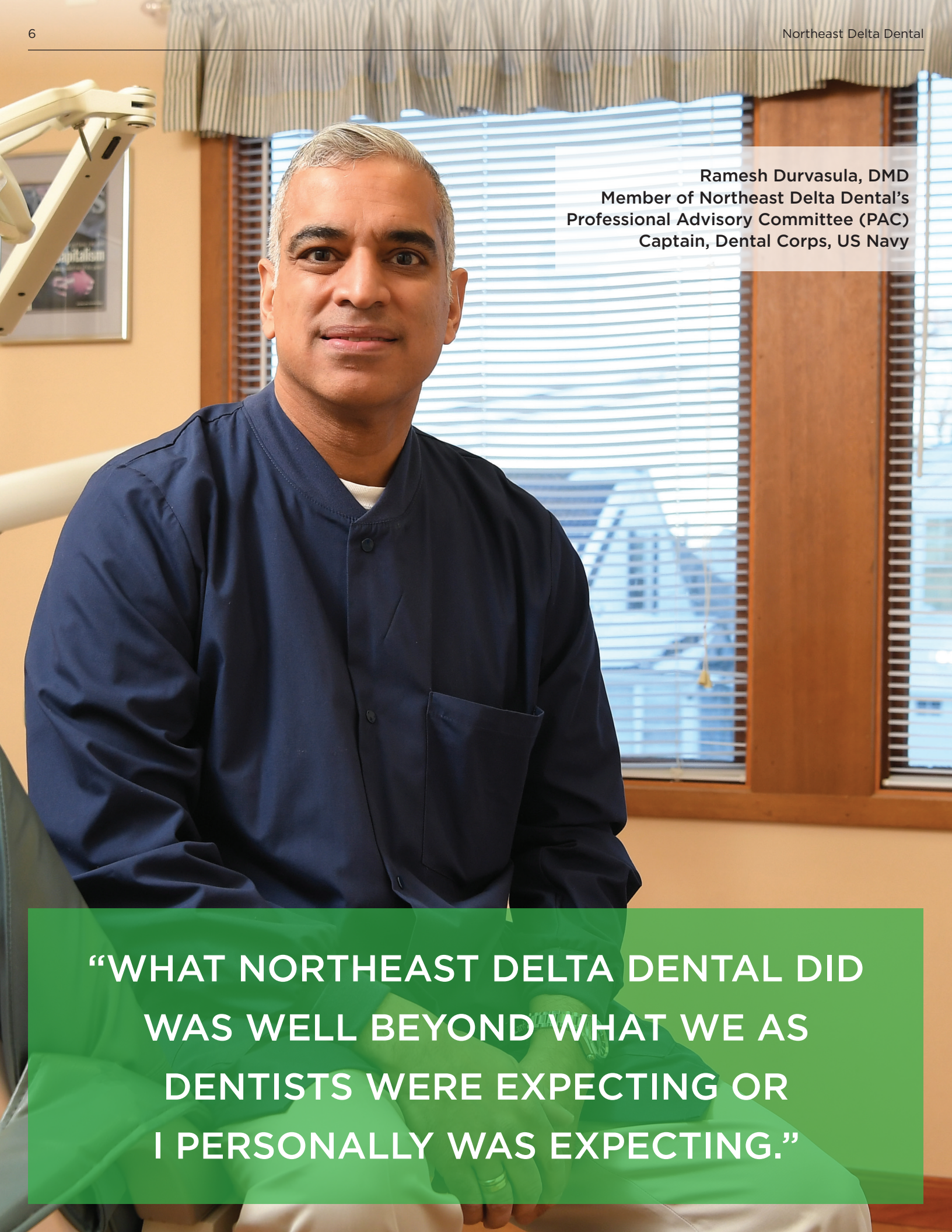
The Delta Dental Plan of Maine Loan Repayment Program provides three dental students with \$25,000 per year for four years. In exchange, the dental graduates commit to working in communities where dental services are lacking or limited. To date, the program has ushered through 15 graduates. The first of those graduates, Dustin Nadeau, DMD, in the graduating class of 2017, not only benefited from a first-rate education, he worked on the construction crew that built the Oral Health Center to earn extra money for his education. Since then, Dr. Nadeau purchased his own practice in a Dental Health Professionals Shortage Area and has grown the practice so much he is now hiring another recent UNE College of Dental Medicine alumnus.

Additionally, the Delta Dental Plan of Maine Rural Scholarship Program, also established in 2017, offers three annual \$10,000 scholarships to deserving UNE College of Dental Medicine students. Again, recipients are students who have committed to completing a clinical rotation in an underserved area of Maine and expressed interest in practicing in rural or underserved communities upon graduation.



“As a Maine native who plans to work and stay in rural Maine, giving me the opportunity to explore rural Maine without the worries of financial pressure was a gift beyond measure. I cannot thank Northeast Delta Dental enough for this opportunity. In return, I promise to give back to Maine, especially the rural and underserved. I believe this is my calling.”

Anastasia Ascher '21, \$10,000 Delta Dental Rural Scholarship Program recipient



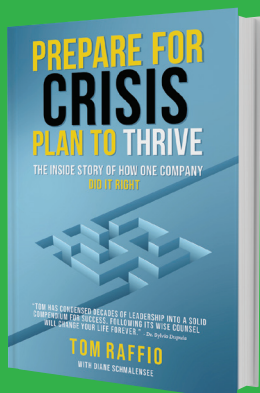
Ramesh Durvasula, DMD
Member of Northeast Delta Dental's
Professional Advisory Committee (PAC)
Captain, Dental Corps, US Navy

**“WHAT NORTHEAST DELTA DENTAL DID
WAS WELL BEYOND WHAT WE AS
DENTISTS WERE EXPECTING OR
I PERSONALLY WAS EXPECTING.”**

OUR EMPLOYEES AND BUSINESS ARE THRIVING IN NEW HAMPSHIRE



“Employees are the people who make an organization work.” That quote, from Tom Raffio’s book, *Prepare for Crisis—Plan to Thrive: The Inside Story of How One Company Did It Right*, has been the guiding inspiration for our employee support efforts throughout these pandemic-troubled times. Simply put, when our employees are able to thrive, our business thrives—and we proved that point in 2021.



Since the COVID-19 pandemic began and throughout this past year, we continued to support our employees with extra time off to care for themselves, their families, their pets, and their neighbors. We offered employees training classes to further their professional development. We also created special sections in our employee newsletter where employees could share personal tips for working remotely during the pandemic.

Feeling supported and valued, our employees stepped up to serve our customers with professionalism and efficiency, making 2021 another successful year for Northeast Delta Dental despite the pandemic. Our Customer Service Team answered 187,648 calls with an average answer time of 26 seconds, easily meeting the goal of 60 seconds or less set by the Delta Dental Plans Association (DDPA). Our team also succeeded in keeping the call abandon rate to just 1.8%, well within our goal of 5% or less.

Sales were also strong in 2021 with dental plan sales adding nearly 32,000 new primary subscribers—102% of the annual sales goal. We also added more than 6,100 new DeltaVision® subscribers (186% of the annual sales goal) and group subscriber retention was a remarkable 98.8%.

Another key factor in our ability to successfully navigate the challenges of 2021 was listening and responding to the needs of our valued stakeholders. The Customer Advisory Group (CAG), which consists of producers and customer representatives, and the Professional Advisory Committee (PAC), whose members are dental professionals, have been meeting with us since 1998 to provide that valuable sounding board.

Their honest feedback and creative thinking over the years have brought new ideas into our organization, like adding a vision benefit, and supporting us in new ventures like the HOW® program. In return we share company information, legislative updates, and pertinent dental-related information that they can take back to their constituents. Working collaboratively with both groups, we gain insights into what we do well as a company, where we can improve, and how we can best support their interests as stakeholders as we continue to grow.

Nearly 32,000

New primary subscribers.

**Participants in the Expanded Functions Dental Assistant
(EFDA) program at the Center for Technology, Essex**

Back row left to right: Rebecca Lively, Tenzin Kunsel, Katie Gordon, Jessica Reese, Tamara Hardy, Erika Lemieux
Front row left to right: Munira Qosimova, Sarah Curran

Dental Assis



**EFDA PARTICIPANTS GAIN THE SKILLS TO
PERFORM DIRECT PATIENT CARE SERVICES,
ENHANCING THEIR CAREER OPPORTUNITIES
TO BETTER SERVE OUR COMMUNITIES
ACROSS VERMONT.**

THE FUTURE LOOKS BRIGHT FOR VERMONT COMMUNITIES



Thousands of Vermonters deal with eye-related diseases, impairments, and injuries. That's why we were proud to introduce DeltaVision® to Vermont in 2021, providing our stakeholders with comprehensive vision care benefits for individuals and employers.

Just like dental care, eye care can have an impact on overall health. A DeltaVision® plan makes it easier for Vermonters to get regular eye exams. Eyesight is constantly changing, and even people who have never needed glasses may encounter vision problems at some point in their lives, especially as they age. In addition to covering the cost of vision correction, our plans also help members maintain preventive care, which can lead to early detection and treatment of debilitating eye disorders such as glaucoma, cataracts, diabetic retinopathy, and macular degeneration. What's more, during an eye exam, the doctor can detect early signs of other health issues, including diabetes, high blood pressure, high cholesterol, and heart disease.

We began selling DeltaVision® plans to our Vermont customers in March of 2021 and quickly added 25 new vision groups, totaling 549 subscribers. These people, along with all Northeast Delta Dental members, also have access to our EyeMed Vision and Hearing Discount Program in partnership with EyeMed Vision Care. EyeMed Vision Care offers access to over 71,000 vision care providers nationwide and savings of up to 35% off eyewear. Our Hearing Care Program, offered through Amplifon—the nation's largest independent hearing care network—features 40% off hearing exams and discounted, set pricing on thousands of hearing aids available at many convenient locations.

Another highlight of 2021 was our community support for the Expanded Functions Dental Assistant (EFDA) program at the Center for Technology, Essex—also known as SkillTech. The EFDA program operates under the direct supervision of a licensed dentist, providing instruction, as well as laboratory and clinical exercises for advanced operative procedures. This provides program participants with the skills and experience necessary to perform direct patient care services as delegated by a licensed dentist, enhancing their career opportunities and broadening care options for patients.

By supporting the EFDA program with a financial grant, we helped each of the eight students accepted into the program offset their costs. Students are required to be actively employed and show proof of two consecutive years as a full-time Restorative Chairside Dental Assistant and one year as a full-time Certified Dental Assistant. Our financial assistance makes the program more affordable for deserving dental professionals seeking to advance their careers to better serve our communities across Vermont.

71,000

Vision care providers are
available through DeltaVision®.



HONORING THOSE WHO SERVED WITH A SMILE

Northeast Delta Dental is honored to help close the gap in dental care available to veterans across our region. Through a continued partnership with Dental Lifeline Network (DLN)—a national charitable organization and strategic partner of the American Dental Association—and other veteran dental networks, we donated over \$200,000 in 2021 to improve the oral health of uninsured veterans.

This contribution included over \$150,000 to several causes that provide access to oral healthcare for veterans, including Maine Veterans' Dental Network, NH Veterans' Dental Network, and Littleton Veterans' Dental Program. It also included over \$50,000 to DLN's Donated Dental Services programs to connect Maine, New Hampshire, and Vermont veterans with volunteer dentists, hygienists, and other oral health care professionals so they can receive dental care, often not covered through their VA benefits.

One veteran directly affected by these programs is Randall who lives alone in Washington County, Vermont. Like so many veterans across the tri-state region supported by our donations, Randall suffers from serious health issues, including digestive problems exacerbated by his dental condition. Sadly, Randall's decayed teeth had been removed and he was unable to afford dentures, making it difficult to properly chew and digest food.

Thanks to a generous team of volunteers, Randall was able to receive the oral care and treatment he needed, including upper and lower dentures, totaling more than \$4,100 in donated treatment. This is just one example of the positive impact our support of DLN's Donated Dental Services programs can have, helping restore veterans' ability to eat, increase their confidence, and bring them many new smiles every day!

Pictured are Veteran Randall with Kasia Dionne, DMD, the volunteer dentist who treated him through DLN's Donated Dental Services program in Vermont.



"I have always hoped that I could once again have a smile that I didn't have to hide. Your program is doing just that. I applaud your program, your volunteers and all veterans!"

\$200,000

Donated to improve veterans' oral health.

MAINE FINANCIALS

Maine Dental Service Corporation, D/B/A Delta Dental Plan of Maine

Statutory Balance Sheet—December 31, 2021, and 2020

Admitted Assets:	2021	2020
Cash and investments	\$ 73,872,557	\$ 67,745,985
Accounts receivable	3,677,367	3,561,301
Other assets	53,455	93,984
Total admitted assets	<u>\$ 77,603,379</u>	<u>\$ 71,401,270</u>
Liabilities and Surplus:		
Accounts payable and accrued expenses	\$ 1,620,622	\$ 1,803,421
Subscribers' claims payable and related accrued expenses	2,400,500	2,014,270
Unearned revenue and advances	3,632,246	3,943,559
Total liabilities	<u>7,653,368</u>	<u>7,761,250</u>
Surplus	<u>69,950,011</u>	<u>63,640,020</u>
Total liabilities and surplus	<u>\$ 77,603,379</u>	<u>\$ 71,401,270</u>

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2021, and 2020

Gross Amounts Billed:	2021	2020
Gross billings	\$ 147,232,528	\$ 122,906,101
Net investment revenue/(loss)	787,222	1,134,498
Total revenues	<u>148,019,750</u>	<u>124,040,599</u>
Gross Expenses Incurred:		
Professional services	125,125,793	98,747,328
Operating expenses	18,484,348	20,885,955
Total gross expenses incurred	<u>143,610,141</u>	<u>119,633,283</u>
Net income/(loss)	4,409,609	4,407,316
Change in net unrealized gain on investments	2,244,136	3,496,145
Change in statutory non-admitted assets	(343,754)	1,296,860
Increase in surplus	6,309,991	9,200,321
Surplus, beginning of year	63,640,020	54,439,699
Surplus, end of year	<u>\$ 69,950,011</u>	<u>\$ 63,640,020</u>

The financial statements of Maine Dental Service Corporation, d/b/a Delta Dental Plan of Maine, as of, and for the years ended, December 31, 2021 and December 31, 2020, were audited by the firm of Baker Newman & Noyes LLC. Complete audited financial statements are available upon request by writing to: Northeast Delta Dental, Marketing Department, One Delta Drive, PO Box 2002, Concord, New Hampshire, 03302-2002.

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NEW HAMPSHIRE FINANCIALS

Delta Dental Plan of New Hampshire, Inc.

Statutory Balance Sheet—December 31, 2021, and 2020

Admitted Assets:	2021	2020
Cash and investments	\$ 73,971,934	\$ 66,689,751
Accounts receivable	4,307,415	4,902,952
Fixed assets, net and other assets	5,144,863	5,090,392
Total admitted assets	<u>\$ 83,424,212</u>	<u>\$ 76,683,095</u>
Liabilities and Surplus:		
Accounts payable and accrued expenses	\$ 6,654,765	\$ 5,512,854
Subscribers' claims payable and related accrued expenses	2,200,850	1,970,927
Unearned revenue and advances	6,214,199	6,916,570
Notes payable	630,000	840,000
Total liabilities	<u>15,699,814</u>	<u>15,240,351</u>
Surplus	<u>67,724,398</u>	<u>61,442,744</u>
Total liabilities and surplus	<u>\$ 83,424,212</u>	<u>\$ 76,683,095</u>

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2021, and 2020

Gross Amounts Billed:	2021	2020
Gross billings	\$ 397,868,381	\$ 332,744,478
Net investment and rental real estate income/(loss)	2,609,877	2,006,439
Total revenues	<u>400,478,258</u>	<u>334,750,917</u>
Gross Expenses Incurred:		
Professional services	352,523,447	286,545,709
Operating expenses	39,638,998	43,199,238
Other expenses	1,305,678	1,197,755
Total gross expenses incurred	<u>393,468,123</u>	<u>330,942,702</u>
Net income/(loss)	7,010,135	3,808,215
Change in net unrealized gain on investments	266,550	2,445,948
Change in statutory non-admitted assets	(995,031)	(1,259,289)
Increase in surplus	6,281,654	4,994,874
Surplus, beginning of year	61,442,744	56,447,870
Surplus, end of year	<u>\$ 67,724,398</u>	<u>\$ 61,442,744</u>

Gross amounts billed include claims and expense reimbursements from Delta Dental Plan of Maine and Delta Dental Plan of Vermont.

The financial statements of Delta Dental Plan of New Hampshire, Inc., as of, and for the years ended, December 31, 2021 and December 31, 2020, were audited by the firm of Baker Newman & Noyes LLC. Complete audited financial statements are available upon request by writing to: Northeast Delta Dental, Marketing Department, One Delta Drive, PO Box 2002, Concord, New Hampshire, 03302-2002.

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VERMONT FINANCIALS

Delta Dental Plan of Vermont, Inc.

Statutory Balance Sheet—December 31, 2021, and 2020

Admitted Assets:	2021	2020
Cash and investments	\$ 37,007,511	\$ 33,429,890
Accounts receivable	1,941,304	2,295,019
Other assets	146,475	171,758
Total admitted assets	<u>\$ 39,095,290</u>	<u>\$ 35,896,667</u>
Liabilities and Surplus:		
Accounts payable and accrued expenses	\$ 1,120,410	\$ 1,331,864
Subscribers' claims payable and related accrued expenses	1,275,600	1,080,799
Unearned revenue and advances	1,694,151	2,143,904
Total liabilities	<u>4,090,161</u>	<u>4,556,567</u>
Surplus	35,005,129	31,340,100
Total liabilities and surplus	<u>\$ 39,095,290</u>	<u>\$ 35,896,667</u>

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2021, and 2020

Gross Amounts Billed:	2021	2020
Gross billings	\$ 91,927,320	\$ 77,800,212
Net investment revenue/(loss)	1,209,563	651,207
Total revenues	<u>93,136,883</u>	<u>78,451,419</u>
Gross Expenses Incurred:		
Professional services	79,066,019	63,646,680
Operating expenses	10,724,254	12,003,203
Total gross expenses incurred	<u>89,790,273</u>	<u>75,649,883</u>
Net income/(loss)	3,346,610	2,801,536
Change in net unrealized gain on investments	315,941	1,175,259
Change in statutory non-admitted assets	2,478	2,860
Increase in surplus	3,665,029	3,979,655
Surplus, beginning of year	31,340,100	27,360,445
Surplus, end of year	<u>\$ 35,005,129</u>	<u>\$ 31,340,100</u>

The financial statements of Delta Dental Plan of Vermont, Inc., as of, and for the years ended, December 31, 2021 and December 31, 2020, were audited by the firm of Baker Newman & Noyes LLC. Complete audited financial statements are available upon request by writing to: Northeast Delta Dental, Marketing Department, One Delta Drive, PO Box 2002, Concord, New Hampshire, 03302-2002.

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Nancy Rowden-Brock, Secretary

William H. Lambrukos, Senior Vice President



CREATING SMILES ACROSS THE TRI-STATE AREA

The power of a smile is undeniable.

The power of a Delta Dental small-business dental plan is undeniable too!

Whether your employees are making sales, engaging with customers or working in the back office, their satisfaction and productivity are critical to your business. Their success is your success.

That's one of the reasons so many small and medium-sized businesses add dental benefits to their package of employee benefits. It's a simple and affordable way to:

- ✓ Boost productivity
- ✓ Reduce absenteeism
- ✓ Create a happier and healthier workplace
- ✓ Attract and retain top employees
- ✓ Strengthen your bottom line

Give your business a winning edge. Call us today.

SMILE POWER!

Northeast Delta Dental continued our **SMILE POWER™!** campaign through 2021, targeting Maine, New Hampshire, and Vermont in digital, print, and video formats. We also built a targeted **SMILE POWER™!** campaign for the growing small and medium-sized business market, launching a marketing campaign in the fall aimed at business owners and decision-makers of organizations from 2 – 100. We also introduced a special producer prize incentive program, enabling individual producers to earn valuable prizes based on the total of annual premiums for new business booked. These campaigns proved a great success, demonstrating again how Northeast Delta Dental has thrived as we navigate toward an end of the global public health crisis.

Attention Producers:

We have a **surPRIZE** for you!

Northeast Delta Dental brings you the **SMILE POWER™!** Producer Prize Promotion

Earn valuable merchandise just for being great at what you do!

Details inside...

DELTA DENTAL

Maine

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 1022 Portland Road | Suite Two
 Saco, Maine 04072-9674
 207-282-0404
 Fax 207-282-0505

New Hampshire

Delta Dental Plan of New Hampshire
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 603-223-1000
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