



May 2012

RE: Important Information Regarding Your Delta Dental Benefits

Dear Member:

We are in the process of notifying participating dentists in New Jersey and Connecticut that Delta Dental of New Jersey (DDNJ) and Delta Dental Insurance Company in Connecticut (DDIC) will be revising the method by which we establish the Delta Dental Premier[®] Maximum Allowable Charge (MAC), effective for services completed beginning January 1, 2013. This change will not apply to dentists in other states or dental services rendered during 2012.

The reason for this change is to provide an overall reduction in claim costs to both clients and members, while continuing to provide a competitive level of reimbursement to participating dentists in New Jersey and Connecticut. This change does not affect services that are paid based on our PPO fee schedules. It only affects services paid based on the Premier fee amount. This change in how the MAC is determined may result in some dentists receiving higher fees for some procedures and other dentists receiving lower fees, based on the participating dentist's fee, specialty, and location. This reduction allows DDNJ and DDIC to offer our groups the best treatment claim costs, while reimbursing dentists at a competitive rate.

Here's what you need to know:

- Dental services completed in 2012 will not be impacted.
- We anticipate some participating dentists leaving the network due to this change.
- You can view your participating dentist's network status on our online "Find a Dentist" portal.
- If you are currently seeing a participating dentist who leaves the network and you remain with that dentist, your out-of-pocket costs are likely to increase.
- If you are seeing a non-participating dentist and remain with that dentist, your out-of-pocket costs will continue to be determined by your plan of coverage; however, the actual costs may increase depending on your dentist's fee.
- Pre-treatment estimates (PTEs) submitted in 2012 will only be valid through December 31, 2012. For any services not completed by December 31, 2012, a new PTE will be issued to you.
- If you have any questions, you can contact us beginning May 21 at 866-328-1299 or feequestions@deltadentalnj.com.

We value you as a member served by DDNJ. We remain committed to advancing oral health and access through exceptional dental benefits, service, and professional support.

Our mission remains unchanged – promoting oral health to the greatest number of people by providing accessible dental benefit programs of the highest quality and value.

Sincerely,

Walter J. VanBrunt
President & CEO

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