

ENROLLEE NOTICES

Federal and state laws require enrollees to be notified on a periodic basis about enrollee rights and privacy practices such as Delta Dental privacy practices, non-covered services, spousal equivalents, language assistance, how to file a grievance (complaint), and COBRA rights should an enrollee lose coverage. Delta Dental notices are briefly described below. To access the most current version and the full text of each Delta Dental notice, please visit our website at <https://www.deltadentalins.com/>.

Federal Notices:

- **HIPAA Notice of Privacy Practices (NPP):** Federal regulations require insurance plans to share information about the company's privacy practices. This is called a "Notice of Privacy Practices (NPP)" and should be read when an individual first becomes an enrollee and reviewed at least every three years thereafter.
- **Gramm-Leach-Bliley (GLB):** Financial institutions and insurance companies must describe how demographic and financial information is collected and shared.
- **COBRA Notice:** Enrollees who lose coverage may be able to continue their group coverage through COBRA or obtain dental coverage through the Health Care Exchange Marketplace. This notice describes these rights.
- **Notice of Non-Discrimination:** Delta Dental complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity.

State Notices:

- **Continuity of Care Notice (Maryland Enrollees):** Maryland enrollees have certain rights under Maryland law related to continuity of care; specifically, Maryland enrollees transitioning from one carrier to another carrier may be able to continue receiving certain acute or chronic dental services under the new carrier using the old carrier's approved pretreatment plan.
- **Language Assistance Notice and Survey:** Delta Dental provides phone interpretation to callers who do not speak English. In California, Delta Dental will also provide, on request, a translated copy of certain vital documents in either Spanish or Chinese. In Maryland and Washington DC, enrollees may receive grievance materials in Spanish or Chinese.
- **CA Financial Privacy Notice:** This notice to Californians describes Delta Dental's demographic and financial information collection and sharing practices. It is similar to the Gramm-Leach-Bliley (GLB) notice described above.
- **CA Grievance Process:** This notice describes Delta Dental's procedure for processing and resolving enrollee grievances and gives the address and phone number to make a complaint. Californians are encouraged to read this notice when they first enroll and annually thereafter.

- **CA Tissue and Organ Donations:** This notice informs subscribers of the societal benefits of organ donation and the methods they can use to become organ and/or tissue donors. California regulations require every health plan to provide this information upon enrollment and annually thereafter.
- **CA Timely Access to Care:** California law requires health plans to provide timely access to care. This law sets limits on how long enrollees have to wait to get appointments and telephone assistance.
- **New York Domestic Violence:** New York provides victims of domestic violence the right to keep their health status, location, and provider private. This notice describes how Delta Dental protects domestic violence victims.
- **Illinois Domestic Violence:** Illinois gives victims of domestic violence the right to keep private their health status, location, and provider. This notice describes how Delta Dental protects domestic violence victims.
- **Maryland Explanation of Coverage (EOC):** Maryland state law requires each enrollee to have electronic access to Delta Dental's Certificate of Coverage (also known as Evidence of Coverage) booklet. The booklet is updated and available to you whenever there are changes to the dental plan.
- **Washington Utilization Management Notice:** Washington State law requires that enrollees are informed about the Plan's Utilization Management program. At Delta Dental, we use a process called utilization management to review whether care is medically necessary and appropriate for enrollees.

General Information Notices:

- **Non-Covered Services:** Non-covered services are defined as those dental services for which there is no benefit under any circumstances, such as services not covered above a specific age limit (e.g., sealants). This notice describes these situations.
- **Spousal Equivalents:** A spouse or spousal equivalent is a partner of the primary enrollee as defined by federal law, the laws of the state where the contract is written, the laws of the state where the primary enrollee resides, or as may be additionally recognized by the group contract holder. This notice describes how spouses and spousal equivalents are equally covered under a Delta Dental policy.
- **Provider Directory Notice:** This notice informs enrollees of how to access their provider directory.

For questions concerning the notices, please contact us at **866-530-9675**. You may also write to us at:

Delta Dental
PO Box 997330
Sacramento, CA 95899-7330