



**Dear Northeast Delta Dental Customer:**

We are providing you with advance notice of a change in the reimbursement method used for claims submitted by dentists participating in Northeast Delta Dental's Premier Network. Should you have any questions about the change outlined in this memo, please contact your Northeast Delta Dental representative.

## Announcing a Change to Northeast Delta Dental's Premier Network Reimbursements

Northeast Delta Dental is always looking for ways to improve our customers' experience. As a member company of the Delta Dental Plans Association (made up of 39 Delta Dental Plans operating in all 50 states, the District of Columbia and Puerto Rico, collectively the nation's largest provider of dental benefits), we strive to create administrative efficiencies and consistent policies both locally and nationally so that our members can enjoy a seamless experience with us, regardless of where in the country they receive their dental care.

Effective January 1, 2015, we will implement a new reimbursement schedule for dentists participating in Northeast Delta Dental's **Premier** network in Maine, New Hampshire, and Vermont. There will be no change in our reimbursement method for dentists participating in our PPO network.

**Northeast Delta Dental will eliminate the current Composite Filed Fee System and replace it with a schedule of Maximum Allowable Charges (MACs).** This means that dentists will no longer need to file their fees with us in order to qualify for participation in our Premier network. Rather, dentists will simply agree to charge fees no higher than the MACs. Network dentists will still agree not to charge any difference to their Delta Dental patients, thereby preserving the same valuable balance billing protection you enjoy today.

This change simplifies provider participation, creates greater fee transparency, and should allow for an overall reduction in total claims expenditures over time, which could result in lower premiums without increasing members' out-of-pocket expenses<sup>1</sup>. **This change will be effective for all Northeast Delta Dental group and individual policy holders effective January 1, 2015.**



The adoption of the Premier MAC system requires us to re-contract our network of Premier participating providers by the end of 2014. The MAC system will require some providers to reduce their fees; as such, we anticipate that some providers will elect to discontinue their participation in the Premier network. We strive to re-contract with as many current providers as possible, and we are happy to report that a majority of current Premier network providers has already completed the re-contracting process.

Please contact your Northeast Delta Dental representative if you have any questions. We sincerely thank you for your business.

<sup>1</sup> Premiums and premium adjustments will continue to vary by plan design and plan utilization, but overall we expect to see a reduction in premiums and/or reduced increases in premiums over time.

\* Delta Dental was recently ranked #1 "Best Dental Coverage" for the seventh time in the Benefits Selling Readers' Choice Awards.