

ENROLLEE NOTICES

Federal and state laws require enrollees to be notified on a periodic basis about enrollee rights and privacy practices. Below is a summary of the notices that are available under the legal or privacy section of our webpage. To access the most current version and the full text of each notice, please visit our website at 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. California requires a state
 specific notice called the California Financial Privacy Notice, which is described below under the
 State Notices section.
- Notice of Non-Discrimination: We comply with applicable federal civil rights laws and do not
 discriminate on the basis of race, color, national origin, age, disability, or sex, including sex
 stereotypes and gender identity. If you believe we have failed to provide these services or
 discriminated in another way on the basis of race, color, national origin, age, disability, or sex,
 you can file a grievance electronically online, over the phone with a customer service
 representative, or by mail.
- Language Assistance Notice and Survey: We provide phone interpretation to callers who do
 not speak English. In California, we 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.

State Notices:

- CA Financial Privacy Notice: This notice to Californians describes our 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 our 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.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

- **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.
- 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 Annual Deductible and OOP Max Accrual Balances: California law requires health plans to
 provide enrollees with up-to-date accrual balances towards their annual deductible and out-ofpocket maximum for every month benefits were used until the accrual balances are met.
 Enrollees have the right to request their most up-to-date accrual balance from the health plan
 at any time.

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