

## Enrollee Notices Flyer

Federal and state laws require enrollees to be notified on a periodic basis about enrollee rights and privacy practices. These notices address a variety of potential enrollee questions, including: Delta Dental privacy practices, regarding health and financial information, coverage rights, such as covered services, spousal equivalents, language assistance, how to file a grievance (complaint), and COBRA and ACA rights should an enrollee lose health care coverage.

Delta Dental notices are briefly described below. To access the full text of each of Delta Dental notices, please visit our website at <http://www.deltadentalins.com/about/legal/index-enrollee.html>. Or, call Customer Service at **866-530-9675** to receive a paper copy of the notices appropriate for your plan and state.

### **Federal Notices:**

- **HIPAA Notice of Privacy Practices (NPP):** Federal regulations 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 individual first becomes an enrollee and every three years thereafter. Delta Dental last updated this notice in 2013 to address changes in Federal law and regulation, also known as the Omnibus Rule.
- **Gramm-Leach-Bliley (GLB):** Financial institutions and insurance companies must describe their information-collection and information-sharing practices, regarding demographic and financial information. California requires a state specific notice called the California Financial Privacy Notice, which is described below.
- **COBRA Notice:** Enrollees who lose health care 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

### **State Notices:**

- **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, 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 information-sharing practices. It is similar to the Gramm-Leah-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.

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- **CA Tissue and Organ Donations:** This notice informs subscribers of the societal benefits of organ donations and the methods they can use to become organ and/or tissue donors. California regulations require every health plans to provide this information on enrollment and annually.
- **New York Domestic Violence:** New York provides victims of domestic violence the right to keep their health status, location, and provider private from the policyholder if the subscriber is the person who is violent. This notice describes how Delta Dental protects domestic violence victims and is relevant regardless of state of residence.
- **Non-Covered Services:** Non-covered services are defined as those dental services for which there is no benefit under any circumstances, including services that are never covered above a specific age limit (e.g., sealants). This notice describes that situation.
- **Spousal Equivalents:** Spouses and spousal equivalents are equally covered under a Delta Dental policy. A spouse or spousal equivalent is a partner of the primary enrollee as defined by 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.

### General Information Notices:

- **Health Education Program:** For DeltaVision enrollees, we have prepared an additional notice related to after hours, emergency care services, eye protection and eye safety.

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

Delta Dental of California  
PO Box 997330  
Sacramento, CA 95899-7330

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