December 1, 2017

Dear HUSKY Health Member,

This letter is for anyone in your household that is covered by HUSKY Health and who is an adult. There is going to be a **change to your adult dental benefits**. There will be an annual adult dental benefit maximum of \$1,000. It will start 1/1/2018. This change is for everyone on HUSKY Health who is 21 years of age or older.

- <u>What is a dental benefit maximum?</u> It is the total amount that your dental plan will pay for dental services in a given period of time, usually a year.
- <u>When will it start?</u> Starting on 1/1/2018, there will be a dental benefit maximum for HUSKY Health payments for dental services you receive. For each calendar year (from January 1 to December 31) the limit will be \$1,000 per member.
- <u>How will this work?</u> Every time you receive a dental service, like cleanings, exams, fillings or any other service, the amount that was paid for the service will be added to your total. You will soon be able to check your total by going to this website: <u>www.ctdhp.com</u>. Your dentist will also be able to look up your total on a website. When your total reaches \$1,000 we will stop paying for dental services. After that time we will only pay for dental emergencies and medically necessary services. Medically necessary services must be approved in advance. Your dentist will know how to apply for this approval, called Prior Authorization. Your dentist will help you plan any needed services that might cause you to reach the limit. Dentists do this with other dental plans. If you turn 21 during the year, your total will begin on the day you turn 21 and your balance total will accumulate until the year ends. At the end of the year your balance total resets to zero and you start over again.
- <u>Why is this change occurring?</u> This is similar to what most non-HUSKY Health dental plans offer. For example, the dental plans typically offered by employers to their employees work this way. We only expect a small number of HUSKY Health adults will reach the limit in any given year. There is no change in the actual services covered.
- <u>What is a 'dental home'?</u> You should have a "Dental Home." Your Dental Home is the dental office where you get dental care on a regular basis. It is important to have a Dental Home so that you receive preventive services that keep you healthy and avoid problems. They will show you how to care for your mouth. A Dental Home is just as important as having a primary care physician (PCP). By having a Dental Home, you will be able to keep track of your benefits. *If you have a dental emergency please contact your Dental Home immediately.*

If you do not have a Dental Home, please call the Connecticut Dental Health Partnership, the dental plan for HUSKY Health, at 855-CT-DENTAL (855-283-3682), Monday to Friday, 8:00 AM to 5:00 PM. We will help you find a Dental Home. You should also call if you have any questions about this change or need any assistance regarding your dental benefit. There is also information on our website <u>www.ctdhp.com</u>.

Your oral health is important to us. Make sure you have a Dental Home and practice good oral hygiene at home.

Sincerely,

The Connecticut Dental Health Partnership

The Dental Plan for HUSKY Health



