

July 27, 2011

Dear Delta Dental Enrollees,

Bandeem Orthodontics is pleased to announce, as of June 23, 2011, we are now a Participating Delta Dental Premier Dentist!

What this means to you:

The insurance checks you've been receiving in the mail that have been payable to the subscriber, will now come directly to our office, payable to the provider. No more hassling with signing over insurance checks!

Delta Dental reimburses participating dentists directly based on their submitted fees and Delta's maximum approved fee. *Enrollees are still responsible for their copayment and deductible (if any) and charges for any non-covered services.* Because a Delta Dental Premier dentist cannot bill the difference between his or her billed fee and Delta Dental's allowed fee to the enrollee, eligible enrollees can save on out-of-pocket costs and administration by choosing a Delta Dental Premier dentist.

Example: Participating Delta Dental Premier Dentist

Dentist's billed fee:	\$1,074
Delta Dental's Maximum Fee Approved	\$901
Delta Dental pays 50%	\$450.50
Enrollee copayment:	\$450.50

Example: Non-Network Dentist

Dentist's billed fee:	\$1,074
Delta Dental's Maximum Fee Approved	\$901
Delta Dental pays 50%	\$450.50
Enrollee copayment:	\$623.50

The insurance checks coming into Bandeem Orthodontics will be directly applied towards your account balance. Like always, you may request to see a payment ledger at any time and inquire about what the insurance has paid. If you have paid your account balance in full, or are participating in NMC Trip program, any overpayment of your account by insurance will be reimbursed to you.

If you have any further questions regarding your insurance, please call our office at 231-876-2530 during normal business hours Monday through Friday, or contact your Delta Dental Customer Service Representative at the number found on the back of your insurance card. We are excited about participating with Delta Dental, and we look forward to seeing you again soon!

Sincerely,
Dr. Roger Bandeem and Staff
Bandeem Orthodontics