

Diane Florian

From: Amy Lehrer <ALehrer@DeltaDentalNJ.com>
Sent: Wednesday, December 2, 2020 6:10 PM
To: Diane Florian
Subject: Response required: Cone beam image coverage effective 1/1/2021



Dear Diane,

We are writing to let you know that, effective 1/1/2021, cone beam radiographs will be a covered service.

What is a cone beam radiograph?

Cone Beam Computed Tomography is a 3-D radiographic imaging system used in dentistry. While the technology has existed for several decades, it has become increasingly important over the past 10 years.

Commonly used to help determine the suitability of a patient for dental implants, it has also been shown to be very valuable for other purposes. For example, a cone beam study can diagnose a cracked tooth that evades detection with traditional 2-D radiographs – and can help determine whether a root canal and crown are appropriate, or if an extraction is needed. Cone beam images should not replace traditional diagnostic radiographs that are taken at routine dental examinations. They are most often utilized by specialists.

We expect cone beam coverage to impact claims costs by approximately 1%. It will be paid at the same level as your group's restorative benefit (sometimes referred to as "Basic" or "Class II" coverage) and will count toward the plan's regular calendar year maximum. The procedure is subject to the plan's deductible, and the allowed frequency is once every 12 months.

Members can view their coverage by logging into Delta Dental's MySmile website after January 1, 2021.

What you need to do

We have determined that we are going to include coverage for cone beam images for all fully insured groups and all self-funded groups as of January 1, 2021. However, as a self-funded group, you have the ability to opt-out of this benefit. If you want to opt-out of this new benefit for your group, please notify us by the end of business on Wednesday, December 16, 2020. Otherwise, the benefit will be covered for your group effective January 1, 2021.

If you opt out of the coverage now, you will always have the option to add it in the future. If declining coverage for cone beams, please email your account manager requesting this coverage not be included in your plan.

Sincerely,

Amy Lehrer
Assistant Vice President
Delta Dental of New Jersey & Connecticut
Phone: 973-285-4000