

Notice of Material Change to Contract

To: Participating Providers
From: GEHA/CONNECTION Dental Network
Date: July 26, 2010
Re: Your Participating Provider Agreement with Government Employees Health Association, Inc.
(GEHA)/CONNECTION Dental Network

As you may know, GEHA is contracted with the U.S. Office of Personnel Management (OPM) to provide dental benefits to federal employees through the Federal Employees Dental and Vision Insurance Program (FEDVIP) and is also contracted with the OPM to provide medical benefits to federal employees through the Federal Employees Health Benefits Program (FEHBP), both of which are available to all federal and postal employees, retirees and their eligible family members. GEHA's FEDVIP dental plan is called Connection Dental Federal, and its FEHBP medical plan is called the GEHA Plan.

The GEHA Plan, like other FEHBP medical plans, offers limited dental coverage to its members, and, by law, the FEHBP plans are the first Payor (before FEDVIP plans) for dental coverage provided to FEDVIP Covered Enrollees. The terms of GEHA's contracts with the OPM that relate to the nature, provision or extent of coverage or benefits (including payment with respect to benefits) for its dental and medical plans supersede and preempt any state or local law, or any regulation issued thereunder, which relate to health insurance or plans. (See 5 U.S.C.A. §8902(m)(1).)

To ensure consistency in the coordination of benefits among the FEDVIP carriers, OPM has amended its contract with GEHA and all other FEDVIP carriers to state that when treating a FEDVIP Covered Enrollee, the Plan Allowance (which, for Connection Dental Federal is defined as the amount we allow for a specific procedure) is the maximum amount that may be charged to a FEDVIP Covered Enrollee. Neither GEHA nor any FEDVIP Covered Enrollee shall be held responsible or liable for any amounts greater than the FEDVIP allowable amount for services rendered by a Participating Provider to a FEDVIP Covered Enrollee.

FEDVIP Covered Enrollees cannot be billed the difference between FEDVIP Plan Allowance and the first Payor's allowance when the first Payor's allowance is greater than the FEDVIP allowable amount. Thus, FEDVIP Covered Enrollees will only be responsible for payment of the balance of the FEDVIP Plan Allowance minus all payments made by the first Payor and GEHA.

Although GEHA administers its FEDVIP Plan in this manner already, we wanted to let you know that OPM has further clarified this requirement for the benefit of its FEDVIP Covered Enrollees because you have contractually agreed to accept the Connection Dental Network fee schedule as payment in full for covered services through your Participating Provider Agreement with GEHA.

To find out more about applicable state or federal laws, go to our website at www.connectiondental.com, click on the Dentist Info tab, select Provider Manual and choose your state's laws at the end of the document. Or call us at (800) 505-8880, Option 2, to request a copy.