

Dear CaliforniaChoice[®] Group,

The global coronavirus pandemic has created an unprecedented situation which affects us all. CaliforniaChoice, on behalf of Delta Dental of California, wants to help and support you during this challenging time. This letter is to inform you that Delta Dental of California has elected to credit a portion of your September 2020 Kaiser Permanente premium.

CaliforniaChoice has applied a one-time credit for all eligible members enrolled on Kaiser Permanente plans during the month of September 2020 to your March 2021 invoice. The credit is part of Delta Dental of California's COVID-19 related pediatric dental premium forgiveness program.

How the pediatric dental credit works:

- The dental premium credit will be applied against the March 2021 billed premiums for September enrollments submitted as of September 30, 2020. The September premium credit will show on your March 2021 invoice with a change code of "CO" indicating a correction in premium for this one-time credit.
- This is a one-time credit. No retroactive credits will be reflected on future invoices.
 - For example: If a new subscriber or member is added after September 30, 2020 for an effective date of September 1, 2020, a credit will not be provided for that subscriber or member for the month of September 2020.
- COBRA enrollees who are eligible for the dental premium credit will be notified by mail.
- If your employees contribute to their Kaiser Permanente plan premiums, you may have a legal responsibility to notify them about this credit and to refund part of the employee's contribution. It is the employer's responsibility to address employee notification and refund requirements.

Dental offices re-openings

Let your employees know that many dental offices are now open and available for elective procedures. Kaiser Permanente's pediatric dental coverage providers are implementing heightened safety processes so your eligible employees and their families can visit their dentist in confidence.

On behalf of Delta Dental of California, we hope the premium credit will provide some financial relief and demonstrate how highly we value your business.

If you have questions related to your credit, please contact CaliforniaChoice Customer Service at 1-800-558-8003.

Sincerely,

CaliforniaChoice

Cc: Broker