A United Path Forward — Advocating for Better Dental Benefits Together

Dear Valued Patient,

Over the past several months, many of you have shared your frustrations with changes to your dental benefits — from reduced coverage to being required to pay in full at the time of service. We want you to know: you're not alone — and you're not without support.

At FAMILY DENTISTRY we've recently made changes to our contracts with specific dental benefit plans, including Delta Dental and Blue Cross Blue Shield. These decisions were not made lightly. They reflect what countless dental providers across the nation are seeing and standing up to: a system that is no longer working in the best interest of patients or providers.

You already know the burden these policies place on your care. You've experienced how these plans:

- Drastically reduce reimbursement for the care you need and deserve while paying their executives unreasonable wages from your premiums
- Refuse to pay your dentist directly shifting the financial burden on you

Like you, we find this unacceptable.

And we believe it's time for a change — one that starts with a simple conversation.

Whether your benefits come from your employer or broker, we strongly encourage you to request them to review other plans available.

- Explore plan options that pay your dentist directly. This is available! Because all others do! This is a Delta Dental and Blue Cross Blue Shield forced rule.
- Choose dental benefit plans that recognize the true cost of care like 99% of the other carriers do.
- Plans that coverage remains the same regardless of where you use them. We are not contracted with any other carrier and most have little to no change at our office.

These plans do exist. We work with many of them every day. And they provide excellent coverage while still respecting both the provider-patient relationship and the cost of quality care.

Open Enrollment may be months away, but your HR department or Broker might be exploring . A simple request or letter to HR can help spark meaningful change for you and your coworkers by utilizing the letters provided.

No matter your coverage, our commitment to your health, comfort, and confidence never wavers. We will continue to deliver exceptional care with transparency, compassion, and integrity — even when your benefit plan falls short of that same standard.

We are here for you, we stand with you, and we are proud to advocate alongside you.

STEPHANIEWRIGHT

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Sample Letter to HR Department

I hope this message finds you well. I'm writing to respectfully request that our organization begin evaluating the dental benefit plans currently offered to employees. This is not a personal concern — it's a growing, nationwide issue impacting both patients and providers.

In recent months, I've experienced significant challenges with my current dental plan — specifically Delta Dental. Like many others, I've been required to pay in full at the time of service, only to discover that the reimbursement is far below what is reasonable for today's standard of care.

It's important to note that these issues are not due to my dental provider, but rather to the plan's internal policies. These carriers have increasingly chosen not to pay dentists directly and have failed to adjust reimbursements in line with the true cost of modern dentistry.

I value the ability to choose experienced, trusted providers — and I believe our benefit options should reflect that. I've learned that many other insurers do offer:

- **Direct payment to dentists**, even without contractual status. I am sure Delta Dental pays their employees directly for their work, shouldn't this be reflected in their policies with doctors doing the work?
- **Reimbursements that acknowledge the true cost of quality care,** or increase at the same rate as their executives compensation. I would greatly appreciate the premiums I pay to go towards the treatment I receive and not someone else's pocket.
- **Coverage structures aligned with the cost of care in 2025**. Although premiums go up, annual maximums have hardly budged since 1975

Although open enrollment may still be months away, I hope we can begin exploring alternative plans that better support employee access to quality dental care and minimize the financial burden on families.

Thank you for your time and consideration, and for your continued efforts to prioritize employee health and well-being.

Sincerely,

STEPHANIEWRIGHT

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FILE COMPLAINTS ON THE STATE LEVEL:

Step 1: Understand the Role of the Department of Insurance

The DOI regulates insurance companies to ensure compliance with state laws and policies. They can assist with disputes related to insurance claims, network contracts, or unfair practices. While they don't represent individual dentists or patients, they act as a neutral party to enforce regulations.

Step 2: Gather Documentation

Before contacting the DOI, individuals should collect all relevant information, such as:

- Explanation of Benefits (EOBs) from their insurer.
- Correspondence with the insurance company (emails, letters, or call logs).
- Copies of denied claims or authorization requests.
- Information about the dentist or healthcare provider's network status.
- A clear description of the issue (e.g., claim denial, delays in payment, or unfair reimbursement rates).

Step 3: Contact the Insurer First

Most DOIs require individuals to attempt resolution with their insurer before filing a complaint.

- **Tips for Contacting the Insurer:**
    - Call customer service and request an explanation for the denial or issue.
    - Ask to escalate the matter to a supervisor if unresolved.
    - Request a written explanation of their decision.

Step 4: File a Complaint with the Department of Insurance

If the issue remains unresolved, individuals can file a formal complaint with their state's DOI.

How to File a Complaint:

1. **Locate the DOI's Complaint Portal or Form:**
    - Visit the DOI website (search "file a complaint" on their site).
2. **Complete the Complaint Form:**
    - Include detailed information about the issue.
    - Attach supporting documentation.
    - Specify how the issue impacts their dentist or healthcare provider.

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3. **Submit Online or by Mail:**
    - Follow the instructions on the DOI website for submission.

Step 5: Follow Up and Monitor the Process

- After filing, individuals will usually receive a case or reference number.
- They should follow up regularly for updates.
- Be prepared to provide additional information if requested.

Step 6: Advocate for Broader Change

In addition to addressing individual issues, individuals can advocate for systemic changes to benefit their healthcare providers:

1. **Join Advocacy Groups:**
    - Dental associations or patient advocacy groups often organize campaigns to address insurance issues.
2. **Contact State Representatives:**
    - Encourage lawmakers to support fair insurance practices.
3. **Share Experiences Publicly:**
    - Use social media, community forums, or public hearings to highlight systemic problems.

Additional Tips for Advocacy

- Use respectful and professional language when communicating with the DOI or insurer.
- Emphasize the broader impact on patient care, such as how unfair practices hinder access to quality care.
- Encourage healthcare providers to file complaints themselves if they face recurring issues with insurers.

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LETTER TO DEPARTMENT OF INSURANCE

Example 1:

Subject: Complaint Regarding [Insurance Company's Name] Policies

[Your Full Name]
[Your Address]
[City, State, ZIP Code]
[Date]

To the [State] Department of Insurance:

I am writing to file a formal complaint regarding the practices of [Insurance Company's Name]. These practices have led my dentist, [Dentist's Name or Practice Name], to end their participation in the network, which will significantly impact my access to quality dental care.

Specifically, [Insurance Company] has:

- Imposed reimbursement rates that are insufficient to cover the cost of care.
- Created administrative hurdles that delay or deny necessary treatments.
- Arbitrary denials, downgrades and restrictive policies

As a patient, I value my relationship with my dentist, who has provided exceptional care. These actions by [Insurance Company] are forcing me to either pay out of pocket or seek care elsewhere, disrupting continuity of care and putting my oral health at risk.

I urge the Department of Insurance to investigate [Insurance Company] for unfair practices and take action to protect patients like myself and the providers who care for us.

Thank you for your attention to this matter. For additional information, please feel free to contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

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Example 2:

Subject: Urgent Complaint: Unfair Practices by [Insurance Company's Name]

[Your Full Name]
[Your Address]
[City, State, ZIP Code]
[Date]

To the [State] Department of Insurance:

I am writing to formally demand action regarding the exploitative practices of [Insurance Company's Name]. As a patient of [Dentist's Name or Practice Name], I have seen firsthand how their inability to continue participating in [Insurance Company's Name] network is a direct result of the insurer's unacceptable policies.

These practices have gone unchecked for too long:

- [Insurance Company] imposes insultingly low reimbursement rates that make it impossible for providers to offer quality care.
- Arbitrary denials, downgrades and restrictive policies
- Their administrative roadblocks delay and deny claims, leaving patients and providers to bear the brunt of their negligence.

This is not just about dollars and cents—it is about my ability, and that of thousands of others, to receive the care we pay for through premiums. Insurance companies should not profit at the expense of patient health or the livelihoods of providers who are essential to our well-being.

It is time for the [State] Department of Insurance to hold [Insurance Company's Name] accountable. I demand that you investigate these practices immediately and take decisive action to ensure that insurers fulfill their obligation to both patients and providers.

Enough is enough. As a patient, I am being forced to choose between continuing care with my trusted dentist at a much higher cost or finding an entirely new provider, disrupting years of consistent care. This is unfair, unethical, and entirely preventable if [Insurance Company's Name] is held to the standards it claims to uphold.

I expect a prompt response to this complaint and am prepared to escalate my concerns to elected officials and advocacy groups if necessary. You can reach me at [Your Phone Number] or [Your Email Address].

Sincerely,

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LETTER TO INSURANCE COMPANY:

Example 1:

Subject: Request for Fair Reimbursement Practices

[Your Full Name]
[Your Address]
[City, State, ZIP Code]
[Date]

To [Insurance Company's Name]:

I am writing to express my disappointment regarding your company's practices, which have led my dentist, [Dentist's Name or Practice Name], to leave your network. I have been a patient at this practice for [X years] and have always received high-quality care.

I understand that they decided to leave your network due to your reimbursement rates being too low to sustain quality care and the administrative burdens you impose. These actions are unacceptable and directly harm your members, including myself.

I am requesting the following actions from your company:

1. Review and increase your reimbursement rates to reflect fair market standards.
2. Reduce unnecessary administrative hurdles that prevent timely approvals and claims processing.
3. Remove Arbitrary denials, downgrades and restrictive policies.

As a patient, I deserve access to the dentist of my choice without being forced to choose between paying significantly more out of pocket or receiving lower-quality care. Please respond to this letter with a resolution plan. You can reach me at [Your Phone Number] or [Your Email Address].

Sincerely,

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Example 2:

Subject: Protect Patient-Provider Relationships

To [Recipient]:

I am writing with concern about the recent changes in my dental provider's participation with [Insurance Company]. My dentist, [Dentist's Name], has cared for my family for years, and their decision to leave the network is deeply troubling.

These changes are due to policies that undervalue providers, making it impossible for them to continue delivering high-quality care. As a result, I am being forced to either find a new provider or pay out of pocket—both of which place unnecessary burdens on me as a loyal policyholder.

I urge you to reconsider your policies and ensure fair treatment for both patients and providers. Maintaining access to trusted providers is critical to our health and well-being.

Sincerely,

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Example 3:

Subject: Enough is Enough: Restore Fair Practices for Patients and Providers

[Your Full Name]
[Your Address]
[City, State, ZIP Code]
[Date]

To [Insurance Company's Name]:

I am writing as a loyal policyholder to express my outrage at your company's treatment of providers and the patients you claim to serve. My dentist, [Dentist's Name or Practice Name], has been forced to leave your network because your reimbursement rates are offensively low, and your administrative demands are excessive and unnecessary.

This is not just a financial inconvenience—it is a betrayal of the trust I placed in your company when I chose my policy. I pay my premiums in good faith, and in return, I expect access to the provider of my choice. Your actions are making that impossible.

It's time for [Insurance Company's Name] to stop prioritizing profits over patient care. Specifically, I demand that you:

1. **Increase reimbursement rates** to reflect the real cost of quality care.
2. **Eliminate unnecessary red tape** that delays approvals and claims processing.
3. **Remove Arbitrary denials, downgrades and restrictive policies** for care that my doctor has deemed necessary for my health.
4. **Commit to transparency** in your dealings with providers and patients alike.

Your policies are driving providers out of your network, forcing patients to either pay outrageous out-of-pocket costs or settle for subpar care. Enough is enough. I will not sit silently while your company jeopardizes my health and the financial stability of providers like [Dentist's Name].

I expect a detailed response outlining how you plan to address these issues. If no action is taken, I will escalate my concerns to the Department of Insurance, elected officials, and consumer advocacy organizations. You can reach me at [Your Phone Number] or [Your Email Address].

Sincerely,

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Example 4:

Subject: Patients Deserve Better: Enough is Enough

To [Recipient's Name or Department]:

I am writing out of frustration and anger. My dentist, [Dentist's Name], has been forced out of [Insurance Company's Name] network because of the company's abysmally low reimbursement rates and burdensome policies. I have been with this practice for [X years], and now, because of your company's greed, I am being asked to disrupt my care or pay significantly more out of pocket.

This needs to be corrected. Patients and providers deserve better. Your company's actions are not just inconvenient—they are harmful. They create financial stress for patients like me and make it impossible for providers to focus on delivering the care we need.

Your responsibility as an insurance company is to facilitate access to care, not hinder it. Yet your actions prove that profit is your only priority. Enough is enough. I am demanding that you change course immediately:

- **Pay providers fair rates** so they can remain in-network and deliver quality care.
- **Remove Arbitrary denials, downgrades and restrictive policies** for care that my doctor has deemed necessary for my health.
- **End the administrative delays** that frustrate both patients and providers.
- **Restore trust** with the people who pay you to protect their health.

I refuse to stand by while your company damages the doctor-patient relationship I've worked hard to maintain. You need to do better—for me, your other policyholders, and the providers who deserve respect and fair compensation.

I expect a response outlining how you will address these issues. Failure to act will result in complaints to the Department of Insurance, media outlets, and every advocacy group I can find. Enough is enough.

Sincerely,

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MEDICARE AND MEDICAID

CMS oversees federal healthcare programs such as Medicare, Medicaid, and the Affordable Care Act (ACA) Marketplace. It ensures compliance with laws like the Affordable Care Act, which mandates fair access to care, and the Americans with Disabilities Act (ADA), which requires accessibility for people with disabilities.

2. Determine If the Issue Falls Under CMS Jurisdiction

CMS accepts complaints for:

- **Access to Care:** Difficulty finding in-network providers, long wait times, or inadequate network coverage.
- **Arbitrary denials, downgrades and restrictive policies** for care that my doctor has deemed necessary for my health.
- **Discrimination:** Barriers to care due to disability, race, gender, or other protected characteristics.
- **Medicare and Medicaid:** Denials of care, billing disputes, or improper actions by providers or insurers.
- **Insurance Concerns:** Issues with ACA Marketplace plans, including unfair coverage limitations.

3. Gather Documentation

Before filing a complaint, patients should collect:

- Insurance information, such as plan name, policy number, and issuer.
- Details about the issue (e.g., denied claims, unavailable providers, or barriers to accessing care).
- Correspondence with the insurer or healthcare provider, such as emails, letters, or call logs.
- Any medical records or EOBs (Explanation of Benefits) relevant to the complaint.

4. File the Complaint

A. Accessibility Concerns for Medicare and Medicaid

- **Contact 1-800-MEDICARE:** Patients can call **1-800-633-4227** (TTY: **1-877-486-2048**) for accessibility issues related to Medicare.
- **Use the Medicare Complaint Form:** Submit a complaint online via Medicare.gov.

B. Accessibility Concerns for ACA Marketplace Plans

- **Contact the Marketplace Call Center:** Patients can call **1-800-318-2596** (TTY: **1-855-889-4325**) to report issues with ACA plans.
- **File a Complaint with CMS:** Submit the complaint directly to CMS by visiting the CMS Marketplace Grievances page.

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C. Medicaid-Specific Issues

- Contact the **State Medicaid Office** or the CMS Medicaid program directly via **Medicaid.gov** to report accessibility issues or network inadequacies.

D. Discrimination and ADA Concerns

- File a complaint with the **Office for Civil Rights (OCR):**
    - Submit online via OCR Complaint Portal.
    - Call **1-800-368-1019** (TTY: **1-800-537-7697**).

5. Provide Specific Details in the Complaint

When filing a complaint, patients should include:

- **Personal Information:** Full name, contact details, and identification information (e.g., Medicare or Medicaid number).
- **Description of the Problem:** Clear explanation of the issue, including dates, interactions, and the impact on access to care.
- **Resolution Desired:** Specify what outcome the patient is seeking, such as provider accessibility, claim reevaluation, or policy clarification.

6. Follow Up on the Complaint

- Patients will receive a confirmation number or case ID.
- Follow up regularly to check the status of the complaint.
- Be prepared to provide additional information if requested by CMS.

7. Escalate if Necessary

If the issue is not resolved satisfactorily, patients can:

- Contact their state's Department of Insurance to escalate insurance-related issues.
- Appeal directly to the insurer through their formal appeals process.
- Consult legal or advocacy organizations specializing in healthcare access.

Tips for Advocacy

- **Leverage Community Support:** Join advocacy groups focused on healthcare access, such as Families USA or the National Health Law Program.
- **Document Everything:** Keep a log of all interactions and communications related to the issue.
- **Engage State and Federal Representatives:** Contact elected officials to amplify concerns and push for systemic change.

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STATE DELTA DENTAL AND STATE GOVERNMENT DEPARTMENTS

ALABAMA:

Alabama Department of Insurance:

- **General Contact Information:**
  - **Phone:** (334) 269-3550
  - **Email:** Insdept@insurance.alabama.gov
  - **Website:** https://aldoi.gov/
- **Mailing Address:**
  - P.O. Box 303351
  - Montgomery, AL 36130-3351
- **Physical Address:**
  - 201 Monroe Street, Suite 502
  - Montgomery, AL 36104
- **Consumer Services Division:**
  - **Phone:** (334) 241-4141 or 1-800-433-3966
  - **Email:** ConsumerServices@insurance.alabama.gov
  - **Fax:** (334) 956-7932

Delta Dental Insurance Company – Alabama:

Delta Dental Insurance Company administers dental plans in Alabama. For customer service and inquiries, you can contact their regional office:

- **Mailing Address:**
  - P.O. Box 1809
  - Alpharetta, GA 30023-1809
- **Customer Service Phone:** 1-800-521-2651
- **Website:** https://www.deltadentalins.com/

For specific inquiries or assistance, it's recommended to contact Delta Dental's customer service directly.

For more detailed information, please visit the official websites of the Alabama Department of Insurance and Delta Dental Insurance Company.

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ALASKA:

Alaska Division of Insurance:

- General Contact Information:
  - **Phone:** (907) 269-7900
  - **Toll-Free (in-state, outside Anchorage):** 1-800-INSURAK
  - **Email:** insurance@alaska.gov
  - **Website:** https://www.commerce.alaska.gov/web/ins/
- Anchorage Office:
  - Mailing/Physical Address:
    - 550 W 7th Ave., Suite 1560
    - Anchorage, AK 99501-3567
- Juneau Office:
  - Mailing Address:
    - P.O. Box 110805
    - Juneau, AK 99811-0805
  - Physical Address:
    - 333 Willoughby Ave., 9th Floor
    - Juneau, AK 99801-1770
    - Note: Express couriers such as UPS and FedEx require the street address, but U.S. Postal Service does not deliver to the street address.
- Fax Numbers:
  - **Anchorage:** (907) 269-7910
  - **Juneau:** (907) 465-3422

Delta Dental of Alaska:

- Customer Service:
  - **Phone:** 888-374-8906
  - **Hours:** Monday through Friday, 6:30 a.m. to 5:00 p.m. Alaska Time
  - **TTY Users:** Please call 711
  - **Email:** Contact form available on their website
- Sales Team:
  - **Phone:** 907-278-2628
- Mailing Address:
  - P.O. Box 40384
  - Portland, OR 97240-0384
- Physical Address:
  - 601 S.W. Second Ave.
  - Portland, OR 97204
- **Website:** https://www.deltadentalak.com/

For more detailed information, please visit the official websites of the Alaska Division of Insurance and Delta Dental of Alaska.

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ARIZONA:

Arizona Department of Insurance and Financial Institutions (DIFI):

- **General Contact Information:**
  - **Address:** 100 North 15th Avenue, Suite 261, Phoenix, AZ 85007-2630
  - **Insurance Division Phone:** (602) 364-3100
  - **Financial Institutions Division Phone:** (602) 771-2800
  - **Toll-Free:** (800) 544-0708
  - **Email:** insurance.consumers@difi.az.gov
  - **Website:** https://difi.az.gov/
  - **Hours:** Monday – Friday, 9:00 AM – 4:00 PM (except state-observed holidays)
- **Consumer Services:**
  - **Phone:** (602) 364-2499
  - **Spanish Assistance:** (602) 364-2977
  - **Fax:** (602) 364-2505
  - **Email:** insurance.consumers@difi.az.gov

Delta Dental of Arizona:

- **General Contact Information:**
  - **Mailing Address:** P.O. Box 43026, Phoenix, AZ 85080
  - **Street Address:** 14850 N Scottsdale Rd., Ste 400, Scottsdale, AZ 85254
  - **Customer Service Phone:** (602) 938-3131
  - **Toll-Free:** (800) 352-6132
  - **TTY/TDD Users:** 711
  - **Email:** Contact Form
  - **Website:** https://www.deltadentalaz.com/
- **Claims Mailing Address:**
  - **Address:** P.O. Box 9092, Farmington Hills, MI 48333-9092

For more detailed information, please visit the official websites of the Arizona Department of Insurance and Financial Institutions and Delta Dental of Arizona.

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CALIFORNIA:

California Department of Insurance (CDI):

- **Consumer Hotline:** 800-927-4357
- **Email:** WSB-Assist@insurance.ca.gov
- **Website:** https://www.insurance.ca.gov/
- **Mailing Address:**
  - California Department of Insurance
  - 320 Capitol Mall
  - Sacramento, CA 95814

Delta Dental of California:

- **Customer Service Phone:** 888-335-8227
- **Website:** https://www.deltadentalins.com/
- **Mailing Address:**
  - Delta Dental of California
  - P.O. Box 997330
  - Sacramento, CA 95899-7330

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COLORADO:

Colorado Division of Insurance:

- **General Contact Information:**
  - **Phone:** (303) 894-7499
  - **Toll-Free (outside Denver metro area):** (800) 930-3745
  - **Email:** DORA_Insurance@state.co.us
  - **Website:** https://doi.colorado.gov/
- **Mailing Address:**
  - 1560 Broadway, Suite 850
  - Denver, CO 80202
- **Consumer Services:**
  - **Phone:** (303) 894-7490
  - **Toll-Free (outside Denver metro area):** (800) 930-3745
  - **Email:** DORA_Insurance@state.co.us

Delta Dental of Colorado:

- **Customer Service:**
  - **Phone:** (800) 610-0201
  - **Hours:** Monday–Thursday: 7:30 a.m. to 5:00 p.m. MT; Friday: 9:00 a.m. to 5:00 p.m. MT
  - **Email:** Customer Service Contact Form
  - **Website:** https://www.deltadentalco.com/
- **Corporate Headquarters:**
  - 6465 Greenwood Plaza Blvd., Suite 900
  - Centennial, CO 80111
- **Claims Mailing Address:**
  - P.O. Box 173803
  - Denver, CO 80217-3803
- **For Hearing Impaired (TDD):** (800) 659-2656
- **For Spanish-Speaking Assistance:** (800) 610-0201

For more detailed information, please visit the official websites of the Colorado Division of Insurance and Delta Dental of Colorado.

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CONNECTICUT:

Connecticut Insurance Department:

- **General Contact Information:**
  - **Phone:** (860) 297-3800
  - **Toll-Free:** (800) 203-3447
  - **Email:** insurance@ct.gov
  - **Website:** https://portal.ct.gov/cid
- **Mailing Address:**
  - P.O. Box 816
  - Hartford, CT 06142-0816
- **Physical Address:**
  - 153 Market Street, 7th Floor
  - Hartford, CT 06103
- **Consumer Affairs Division:**
  - **Phone:** (860) 297-3900
  - **Toll-Free:** (800) 203-3447
  - **Email:** insurance@ct.gov

Delta Dental of Connecticut:

- **Customer Service:**
  - **Phone:** (800) 452-9310
  - **Website:** https://www.deltadentalct.com/
- **Mailing Address for Claims:**
  - P.O. Box 16354
  - Little Rock, AR 72231
- **Mailing Address for Individual & Family Plan Claims:**
  - P.O. Box 103
  - Stevens Point, WI 54481

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DELAWARE:

Delaware Department of Insurance:

- **Consumer Services Division:**
  - **Phone:** 1-800-282-8611 (toll-free in Delaware) or (302) 674-7300
  - **Email:** consumer@delaware.gov
  - **Website:** https://insurance.delaware.gov/
- **Fraud Prevention Unit:**
  - **Phone:** 1-800-632-5154 (toll-free) or (302) 674-7350
  - **Email:** fraud@delaware.gov
- **Delaware Medicare Assistance Bureau (DMAB):**
  - **Phone:** 1-800-336-9500 (toll-free in Delaware) or (302) 674-7364
  - **Email:** DMAB@delaware.gov

Delta Dental of Delaware:

Delta Dental of Delaware operates in association with Delta Dental of Pennsylvania. For inquiries and assistance, you can contact their regional office:

- **Customer Service:**
  - **Phone:** 1-800-932-0783
  - **Website:** https://www.deltadentalins.com/
- **Mailing Address:**
  - Delta Dental of Pennsylvania
  - P.O. Box 2105
  - Mechanicsburg, PA 17055-6999

For more detailed information, please visit the official websites of the Delaware Department of Insurance and Delta Dental of Delaware.

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FLORIDA:

Florida Department of Financial Services:

- **Division of Consumer Services:**
  - **Phone:** (850) 413-3089
  - **Toll-Free:** 1-877-693-5236
  - **Email:** Consumer.Services@myfloridacfo.com
  - **Mailing Address:**
    - 200 East Gaines Street
    - Tallahassee, FL 32399-0322
  - **Website:** https://myfloridacfo.com/division/consumers/

Delta Dental Insurance Company – Florida:

- **Customer Service:**
  - **Phone:** 1-800-521-2651
  - **Website:** https://www1.deltadentalins.com/
- **Mailing Address:**
  - P.O. Box 1809
  - Alpharetta, GA 30023-1809

For more detailed information, please visit the official websites of the Florida Department of Financial Services and Delta Dental Insurance Company.

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GEORGIA:

Here is the contact information for the Georgia Office of Insurance and Safety Fire Commissioner and Delta Dental Insurance Company in Georgia:

Georgia Office of Insurance and Safety Fire Commissioner:

- **General Contact Information:**
  - **Phone:** (404) 656-2070
  - **Toll-Free:** (800) 656-2298
  - **Email:** General Inquiries
  - **Website:** https://oci.georgia.gov/
- **Mailing Address:**
  - 2 Martin Luther King Jr. Drive
  - West Tower, Suite 702
  - Atlanta, GA 30334
- **Consumer Services Division:**
  - **Phone:** (404) 656-2070
  - **Toll-Free:** (800) 656-2298
  - **Email:** Consumer Services

Delta Dental Insurance Company – Georgia:

- **Customer Service:**
  - **Phone:** (800) 521-2651
  - **Website:** https://www1.deltadentalins.com/
- **Mailing Address:**
  - P.O. Box 1809
  - Alpharetta, GA 30023-1809

For more detailed information, please visit the official websites of the Georgia Office of Insurance and Safety Fire Commissioner and Delta Dental Insurance Company.

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HAWAII:

Hawaii Department of Commerce and Consumer Affairs (DCCA):

- **Insurance Division:**
  - **Phone:** (808) 586-2790
  - **Fax:** (808) 586-2806
  - **Email:** insurance@dcca.hawaii.gov
  - **Mailing Address:**
    - P.O. Box 3614
    - Honolulu, HI 96811
  - **Office Location:**
    - King Kalakaua Building
    - 335 Merchant Street, Room 213
    - Honolulu, HI 96813
  - **Website:** https://cca.hawaii.gov/ins/
- **Business Registration Division:**
  - **Phone:** (808) 586-2727
  - **Fax:** (808) 586-2733
  - **Email:** breg@dcca.hawaii.gov
  - **Mailing Address:**
    - P.O. Box 40
    - Honolulu, HI 96810
  - **Office Location:**
    - King Kalakaua Building
    - 335 Merchant Street, Room 201
    - Honolulu, HI 96813
  - **Website:** https://cca.hawaii.gov/breg/

Hawaii Dental Service (HDS):

- **Customer Service:**
  - **Oahu Phone:** (808) 529-9248
  - **Toll-Free:** 1-844-379-4325
  - **Email:** CS@HawaiiDentalService.com
  - **Hours:** Monday through Friday, 7:30 a.m. to 4:30 p.m. HST
  - **Website:** https://www.hawaiidentalservice.com/
- **Mailing Address:**
  - Hawaii Dental Service
  - 900 Fort Street Mall, Suite 1900
  - Honolulu, HI 96813-3705

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IDAHO:

Idaho Department of Insurance:

- **Consumer Affairs:**
  - **Phone:** (208) 334-4319
  - **Toll-Free (in Idaho):** 1-800-721-3272
  - **Email:** Contact Form
  - **Mailing Address:**
    - P.O. Box 83720
    - Boise, ID 83720-0043
  - **Physical Address:**
    - 700 W. State Street, 3rd Floor
    - Boise, ID 83702
  - **Website:** https://doi.idaho.gov/

Delta Dental of Idaho:

- **Customer Service:**
  - **Phone:** (208) 489-3580
  - **Toll-Free:** 1-800-356-7586
  - **Email:** Contact Form
  - **Website:** https://www.deltadentalid.com/
- **Mailing Address:**
  - P.O. Box 2870
  - Boise, ID 83701
- **Physical Address:**
  - 555 E. Parkcenter Blvd.
  - Boise, ID 83706

For more detailed information, please visit the official websites of the Idaho Department of Insurance and Delta Dental of Idaho.

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ILLINOIS:

Illinois Department of Insurance:

- **General Contact Information:**
  - **Springfield Office:**
    - **Address:** 320 W. Washington St., Springfield, IL 62767
    - **Phone:** (217) 782-4515
  - **Chicago Office:**
    - **Address:** 122 S. Michigan Ave., 19th Floor, Chicago, IL 60603
    - **Phone:** (312) 814-2420
  - **Consumer Assistance Hotline:** 866-445-5364 (Toll-Free)
  - **Email:** DOI.InfoDesk@illinois.gov
  - **Website:** https://insurance.illinois.gov/

Delta Dental of Illinois:

- **Customer Service:**
  - **Phone:** 800-323-1743
  - **Email:** CSI@deltadentalil.com
  - **Website:** https://www.deltadentalil.com/
  - **Customer Service Hours:** 7 a.m. – 7 p.m. Central Time, Monday – Friday
- **Mailing Addresses:**
  - **Claims Mailing Address:**
    - P.O. Box 5402
    - Lisle, IL 60532
  - **General Correspondence:**
    - 111 Shuman Boulevard
    - Naperville, IL 60563

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INDIANA:

Indiana Department of Insurance (IDOI):

- **Consumer Services Division:**
  - **Phone:** 800-622-4461 or 317-232-2395
  - **Email:** consumerservices@idoi.in.gov
  - **Mailing Address:**
    - 311 West Washington Street, Suite 103
    - Indianapolis, IN 46204-2787
  - **Website:** https://www.in.gov/idoi/

Delta Dental of Indiana:

- **Customer Service:**
  - **Phone:** 800-524-0149 (TTY users call 711)
  - **Hours:** Monday through Friday, 8:30 a.m. to 8 p.m. (Automated system available 24/7)
  - **Website:** https://www.deltadentalin.com/
- **Mailing Address for Claims:**
  - P.O. Box 9085
  - Farmington Hills, MI 48333-9085

For more detailed information, please visit the official websites of the Indiana Department of Insurance and Delta Dental of Indiana.

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IOWA:

Here is the contact information for the Iowa Insurance Division and Delta Dental of Iowa:

Iowa Insurance Division:

- **General Information:**
  - **Phone:** (515) 654-6600
  - **Toll-Free (within Iowa):** 1-877-955-1212
  - **TTY Service (Hamilton Relay):** 1-800-735-2942
  - **Spanish Service (Hamilton Relay):** 1-800-264-7190
  - **Website:** https://iid.iowa.gov/
- **Mailing Address:**
  - Iowa Insurance Division
  - 1963 Bell Avenue, Suite 100
  - Des Moines, IA 50315
- **Consumer Advocate:**
  - **Phone:** (515) 654-6538
- **Fraud Bureau:**
  - **Phone:** (515) 654-6556

Delta Dental of Iowa:

- **Customer Service:**
  - **Phone:** 1-800-544-0718
  - **Fax:** 1-888-264-1440
  - **Email:** claims@deltadentalia.com
  - **Hours:** Monday through Friday, 7:30 a.m. to 5:00 p.m. (CST)
  - **Website:** https://www.deltadentalia.com/
- **Mailing Address:**
  - Delta Dental of Iowa
  - P.O. Box 9010
  - Johnston, IA 50131-9010
- **Hearing Impaired Assistance:**
  - **Phone:** 1-888-287-7312
  - **Hours:** Monday through Friday, 7:30 a.m. to 5:00 p.m. (CST)

For more detailed information, please visit the official websites of the Iowa Insurance Division and Delta Dental of Iowa

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KANSAS:

Kansas Insurance Department:

- **Consumer Assistance Division:**
  - **Phone:** 800-432-2484 (Toll-Free) or 785-296-7829
  - **Email:** kid.webcomplaints@ks.gov
  - **Mailing Address:**
    - 1300 SW Arrowhead Road
    - Topeka, KS 66604-4019
  - **Website:** https://insurance.kansas.gov/

Delta Dental of Kansas:

- **Customer Service:**
  - **Phone:** 800-234-3375
  - **Hours:** Monday through Friday, 7 a.m. to 7 p.m.
  - **Website:** https://www.deltadentalks.com/
- **Mailing Address for Claims:**
  - P.O. Box 789769
  - Wichita, KS 67278-9769

For more detailed information, please visit the official websites of the Kansas Insurance Department and Delta Dental of Kansas.

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KENTUCKY:

Kentucky Department of Insurance:

- **Consumer Assistance Division:**
  - **Phone:** (502) 564-3630
  - **Toll-Free:** 1-800-595-6053
  - **Email:** DOI.Commissioner@ky.gov
  - **Mailing Address:**
    Kentucky Department of Insurance
    500 Mero Street, 2 SE 11
    Frankfort, KY 40601
  - **Website:** https://insurance.ky.gov/

Delta Dental of Kentucky:

- **Customer Service:**
  - **Phone:** 1-800-955-2030
  - **Email:** customerservice@deltadentalky.com
  - **Website:** https://www.deltadentalky.com/
- **Mailing Address:**
  Delta Dental of Kentucky
  P.O. Box 242810
  Louisville, KY 40224-2810
- **Physical Address:**
  10100 Linn Station Road
  Louisville, KY 40223

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LOUISIANA:

Louisiana Department of Insurance:

- **Consumer Services Division:**
  - **Phone:** (225) 342-5900
  - **Toll-Free:** 1-800-259-5300
  - **Email:** Contact Form
  - **Mailing Address:**
    - P.O. Box 94214
    - Baton Rouge, LA 70804
  - **Physical Address:**
    - 1702 N. Third Street
    - Baton Rouge, LA 70802
  - **Website:** https://www.ldi.la.gov/

Delta Dental Insurance Company – Louisiana:

- **Customer Service:**
  - **Phone:** 1-800-521-2651
  - **Website:** https://www1.deltadentalins.com/
- **Mailing Address:**
  - P.O. Box 1809
  - Alpharetta, GA 30023-1809

For more detailed information, please visit the official websites of the Louisiana Department of Insurance and Delta Dental Insurance Company.

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MAINE:

Maine Bureau of Insurance:

- **Consumer Assistance Division:**
  - **Phone:** (207) 624-8475
  - **Toll-Free:** 1-800-300-5000
  - **Email:** insurance.pfr@maine.gov
  - **Mailing Address:**
    Bureau of Insurance
    34 State House Station
    Augusta, ME 04333
  - **Website:** https://www.maine.gov/pfr/insurance/

Delta Dental of Maine (Northeast Delta Dental):

- **Customer Service:**
  - **Phone:** 1-800-832-5700
  - **Website:** https://www.nedelta.com/
- **Mailing Address:**
  Northeast Delta Dental
  P.O. Box 2002
  Concord, NH 03302-2002

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MARYLAND:

Maryland Insurance Administration:

- **Consumer Assistance Division:**
  - **Phone:** (410) 468-2000
  - **Toll-Free:** 1-800-492-6116
  - **Email:** insurance.mia@maryland.gov
  - **Mailing Address:**
    Maryland Insurance Administration
    200 St. Paul Place, Suite 2700
    Baltimore, MD 21202
  - **Website:** https://insurance.maryland.gov/

Delta Dental of Maryland (via Delta Dental of Pennsylvania):

- **Customer Service:**
  - **Phone:** 1-800-932-0783
  - **Website:** https://www.deltadentalins.com/
- **Mailing Address:**
  Delta Dental of Pennsylvania
  P.O. Box 2105
  Mechanicsburg, PA 17055-6999

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MASSACHUSETTS:

Massachusetts Division of Insurance:

- **Consumer Services:**
  - **Phone:** (617) 521-7794
  - **Toll-Free:** (877) 563-4467
  - **Email:** Producer Licensing Unit
  - **Mailing Address:**
    - 1000 Washington Street, Suite 810
    - Boston, MA 02118-6200
  - **Website:** https://www.mass.gov/orgs/division-of-insurance

Delta Dental of Massachusetts:

- **Customer Service:**
  - **Phone:** (617) 886-1234
  - **Toll-Free:** (800) 872-0500
  - **Email:** customer.care@deltadentalma.com
  - **Hours:** Monday – Friday, 8:00 a.m. to 8:00 p.m. EST
  - **Website:** https://deltadentalma.com/
- **Mailing Address for Claims:**
  - P.O. Box 2907
  - Milwaukee, WI 53201-2907
- **Professional Relations:**
  - **Phone:** (617) 886-1009
  - **Email:** ProviderRelations@deltadentalmass.com

For more detailed information, please visit the official websites of the Massachusetts Division of Insurance and Delta Dental of Massachusetts.

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MICHIGAN:

Michigan Department of Insurance and Financial Services

michigan.gov

Here is the contact information for the Michigan Department of Insurance and Financial Services (DIFS) and Delta Dental of Michigan:

Michigan Department of Insurance and Financial Services (DIFS):

- **General Contact Information:**
  - **Phone:** 877-999-6442 (Toll-Free)
    Michigan State Government
  - **Fax:** 517-284-8837
  - **Email:** DIFSInfo@michigan.gov
  - **Hours of Operation:** Monday – Friday, 8:00 AM – 5:00 PM (EST)
- **Mailing Addresses:**
  - **General Mailing Address:**
    - DIFS
    - PO Box 30220
    - Lansing, MI 48909-7720
  - **Delivery/Street Address:**
    - DIFS
    - 530 W. Allegan Street, 7th Floor
    - Lansing, MI 48933
    - *Note: USPS does not deliver to this street address. Overnight documents sent via USPS may experience delays. Other delivery services like UPS or FedEx typically deliver directly to this address.*
      Michigan State Government

Delta Dental of Michigan:

- **Customer Service Contact Information:**
  - **Group Plan Members:**
    - **Phone:** 800-524-0149 (TTY users call 711)
    - **Hours:** Monday – Friday, 8:30 AM – 8:00 PM (EST)
    - **Automated System:** Available 24/7
  - **Individual Policy Members:**
    - **Phone:** 800-971-4108
    - **Hours:** Monday – Friday, 8:00 AM – 6:00 PM (EST)
    - **Automated System:** Available 24/7
      Delta Dental of Michigan
- **Mailing Addresses:**
  - **Claims Mailing Address:**
    - Delta Dental
    - PO Box 9085
    - Farmington Hills, MI 48333-9085
  - **Mailing Address for Written Inquiries:**
    - Delta Dental
    - PO Box 9089
    - Farmington Hills, MI 48333-9089
      Delta Dental of Michigan

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For more detailed information, you can visit the official websites of DIFS and Delta Dental of Michigan.

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MINNESOTA:

Minnesota Department of Commerce:

- **Consumer Services:**
  - **Phone:** (651) 539-1600
  - **Email:** consumer.protection@state.mn.us
  - **Mailing Address:**
    - 85 7th Place East, Suite 280
    - Saint Paul, MN 55101
  - **Website:** https://mn.gov/commerce/

Delta Dental of Minnesota:

- **Customer Service:**
  - **Phone:** 1-800-448-3815
  - **Email:** Contact Form
  - **Website:** https://www.deltadentalmn.org/
- **Mailing Address:**
  - P.O. Box 59238
  - Minneapolis, MN 55459-0238
- **Corporate Headquarters:**
  - 500 Washington Avenue South, Suite 2060
  - Minneapolis, MN 55415

For more detailed information, please visit the official websites of the Minnesota Department of Commerce and Delta Dental of Minnesota.

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MISSISSIPPI:

Mississippi Insurance Department:

- **Consumer Services Division:**
  - **Phone:** (601) 359-3569
  - **Toll-Free:** 1-800-562-2957
  - **Email:** Contact Form
  - **Mailing Address:**
    - P.O. Box 79
    - Jackson, MS 39205-0079
  - **Physical Address:**
    - 1001 Woolfolk State Office Building
    - 501 North West Street
    - Jackson, MS 39201
  - **Website:** https://www.mid.ms.gov/

Delta Dental Insurance Company – Mississippi:

- **Customer Service:**
  - **Phone:** 1-800-521-2651
  - **Website:** https://www1.deltadentalins.com/
- **Mailing Address:**
  - P.O. Box 1809
  - Alpharetta, GA 30023-1809

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MISSOURI:

Missouri Department of Commerce & Insurance:

- **Consumer Affairs Division:**
  - **Phone:** (573) 751-4126
  - **Toll-Free:** 1-800-726-7390
  - **Email:** consumeraffairs@insurance.mo.gov
  - **Mailing Address:**
    - P.O. Box 690
    - Jefferson City, MO 65102-0690
  - **Physical Address:**
    - Harry S Truman State Office Building
    - 301 W. High St., Room 530
    - Jefferson City, MO 65101
  - **Website:** https://insurance.mo.gov/

Delta Dental of Missouri:

- **Customer Service:**
  - **Phone:** 1-800-335-8266
  - **Email:** service@deltadentalmo.com
  - **Website:** https://www.deltadentalmo.com/
- **Mailing Address:**
  - P.O. Box 8690
  - St. Louis, MO 63126-0690
- **Physical Address:**
  - 12399 Gravois Road
  - St. Louis, MO 63127-1702

For more detailed information, please visit the official websites of the Missouri Department of Commerce & Insurance and Delta Dental of Missouri.

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MONTANA:

Montana Commissioner of Securities and Insurance:

- **Consumer Services:**
  - **Life and Health Insurance Inquiries:**
    - **Phone:** (406) 444-2040
    - **Email:** csimt@mt.gov
  - **Property and Casualty Insurance Inquiries:**
    - **Phone:** (406) 444-2040
    - **Email:** csimt@mt.gov
  - **Fax:** (406) 444-3497
  - **Mailing Address:**
    - 840 Helena Avenue
    - Helena, MT 59601
  - **Website:** https://csimt.gov/

Delta Dental of Montana:

- **Customer Service:**
  - **Phone:** 1-800-521-2651
  - **Website:** https://www1.deltadentalins.com/
- **Mailing Address:**
  - P.O. Box 1809
  - Alpharetta, GA 30023-1809

For more detailed information, please visit the official websites of the Montana Commissioner of Securities and Insurance and Delta Dental Insurance Company.

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NEBRASKA:

Nebraska Department of Insurance:

- **Consumer Affairs Division:**
  - **Phone:** (402) 471-2201
  - **Toll-Free (in Nebraska):** 1-877-564-7323
  - **Email:** doi.consumer.affairs@nebraska.gov
  - **Mailing Address:**
    - P.O. Box 95087
    - Lincoln, NE 68509-5087
  - **Website:** https://doi.nebraska.gov/

Delta Dental of Nebraska:

- **Customer Service:**
  - **Phone:** 1-800-736-0710
  - **Website:** https://www.deltadentalne.org/
- **Mailing Address:**
  - P.O. Box 2890
  - Omaha, NE 68103-2890

For more detailed information, please visit the official websites of the Nebraska Department of Insurance and Delta Dental of Nebraska.

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NEVADA:

Nevada Division of Insurance:

- **Consumer Services:**
  - **Northern Nevada Phone:** (775) 687-0700
  - **Southern Nevada Phone:** (702) 486-4009
  - **Toll-Free (within Nevada):** 1-888-872-3234
  - **Email:** Contact Form
  - **Mailing Address:**
    - 1818 East College Parkway, Suite 103
    - Carson City, NV 89706
  - **Website:** https://doi.nv.gov/

Delta Dental Insurance Company – Nevada:

- **Customer Service:**
  - **Phone:** 1-800-521-2651
  - **Website:** https://www1.deltadentalins.com/
- **Mailing Address:**
  - P.O. Box 1809
  - Alpharetta, GA 30023-1809

For more detailed information, please visit the official websites of the Nevada Division of Insurance and Delta Dental Insurance Company.

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NEW HAMPSHIRE:

New Hampshire Insurance Department:

- **Consumer Services:**
  - **Phone:** (603) 271-2261
  - **Toll-Free (within NH):** 1-800-852-3416
  - **Email:** requests@ins.nh.gov
  - **Mailing Address:**
    - 21 South Fruit Street, Suite 14
    - Concord, NH 03301
  - **Website:** https://www.nh.gov/insurance/

Northeast Delta Dental (serving New Hampshire):

- **Customer Service:**
  - **Phone:** 1-800-832-5700
  - **Website:** https://www.nedelta.com/
- **Mailing Address:**
  - One Delta Drive
  - P.O. Box 2002
  - Concord, NH 03302-2002

For more detailed information, please visit the official websites of the New Hampshire Insurance Department and Northeast Delta Dental.

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NEW JERSEY:

New Jersey Department of Banking and Insurance:

- **Consumer Assistance:**
  - **Phone:** (609) 292-7272
  - **Toll-Free:** 1-800-446-7467
  - **Email:** Contact Form
  - **Mailing Address:**
    - P.O. Box 325
    - Trenton, NJ 08625-0325
  - **Website:** https://www.nj.gov/dobi/

Delta Dental of New Jersey:

- **Customer Service:**
  - **Phone:** 1-800-452-9310
  - **Hours:** Monday–Thursday, 8:00 AM to 6:30 PM ET; Friday, 8:00 AM to 5:00 PM ET
  - **Email:** Contact Form
  - **Website:** https://www.deltadentalnj.com/
- **Mailing Address:**
  - P.O. Box 16354
  - Little Rock, AR 72231

For more detailed information, please visit the official websites of the New Jersey Department of Banking and Insurance and Delta Dental of New Jersey.

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NEW MEXICO:

New Mexico Office of Superintendent of Insurance:

- **Consumer Assistance Bureau:**
  - **Phone:** (505) 827-4601
  - **Toll-Free:** 1-855-427-5674
  - **Email:** Consumer.Complaints@state.nm.us
  - **Mailing Address:**
    - P.O. Box 1689
    - Santa Fe, NM 87504-1689
  - **Website:** https://www.osi.state.nm.us/

Delta Dental of New Mexico:

- **Customer Service:**
  - **Phone:** 1-877-395-9420
  - **Email:** customerservice@deltadentalnm.com
  - **Website:** https://www.deltadentalnm.com/
- **Mailing Address:**
  - 2500 Louisiana Blvd. NE, Suite 600
  - Albuquerque, NM 87110

For more detailed information, please visit the official websites of the New Mexico Office of Superintendent of Insurance and Delta Dental of New Mexico.

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NEW YORK:

New York State Department of Financial Services (DFS):

- **Consumer Assistance:**
  - **Phone:** (800) 342-3736
  - **Email:** licensing@dfs.ny.gov
  - **Mailing Address:**
    - One State Street
    - New York, NY 10004-1511
  - **Website:** https://www.dfs.ny.gov/

Delta Dental of New York:

- **Customer Service:**
  - **Phone:** 1-800-452-9310
  - **Website:** https://www.deltadental.com/us/en/about-us/contact-us.html
- **Mailing Address:**
  - P.O. Box 222
  - Parsippany, NJ 07054-0222

For more detailed information, please visit the official websites of the New York State Department of Financial Services and Delta Dental of New York.

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NORTH CAROLINA:

North Carolina Department of Insurance:

- **Consumer Services Division:**
  - **Phone:** (855) 408-1212
  - **Email:** consumer.services@ncdoi.gov
  - **Mailing Address:**
    - 1201 Mail Service Center
    - Raleigh, NC 27699-1201
  - **Website:** https://www.ncdoi.gov/

Delta Dental of North Carolina:

- **Customer Service:**
  - **Phone:** 1-800-662-8856
  - **Website:** https://www.deltadentalnc.com/
- **Mailing Address:**
  - 4242 Six Forks Road, Suite 970
  - Raleigh, NC 27609

For more detailed information, please visit the official websites of the North Carolina Department of Insurance and Delta Dental of North Carolina.

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NORTH DAKOTA:

North Dakota Insurance Department:

- **Consumer Assistance:**
  - **Phone:** (701) 328-2440
  - **Toll-Free:** 1-800-247-0560
  - **Email:** insurance@nd.gov
  - **Mailing Address:**
    - 600 E Boulevard Ave.
    - Bismarck, ND 58505-0320
  - **Website:** https://www.insurance.nd.gov/

Delta Dental of North Dakota:

- **Customer Service:**
  - **Phone:** 1-800-448-3815
  - **Website:** https://www.deltadentalmn.org/
- **Mailing Address:**
  - P.O. Box 59238
  - Minneapolis, MN 55459-0238

For more detailed information, please visit the official websites of the North Dakota Insurance Department and Delta Dental of Minnesota, which administers Delta Dental plans for North Dakota.

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OHIO:

Ohio Department of Insurance:

- **Consumer Services Division:**
  - **Phone:** (614) 644-2673
  - **Toll-Free:** 1-800-686-1526
  - **Email:** consumer.services@insurance.ohio.gov
  - **Mailing Address:**
    - 50 W Town Street, Suite 300
    - Columbus, OH 43215
  - **Website:** https://insurance.ohio.gov/

Delta Dental of Ohio:

- **Customer Service:**
  - **Phone:** 1-800-524-0149
  - **Website:** https://www.deltadentaloh.com/
- **Mailing Address:**
  - P.O. Box 9085
  - Farmington Hills, MI 48333-9085

For more detailed information, please visit the official websites of the Ohio Department of Insurance and Delta Dental of Ohio.

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OKLAHOMA:

Oklahoma Insurance Department:

- **Consumer Assistance:**
  - **Phone:** (405) 521-2828
  - **In-State Toll-Free:** 1-800-522-0071
  - **Email:** licensing@oid.ok.gov
  - **Mailing Address:**
    - 400 NE 50th Street
    - Oklahoma City, OK 73105
  - **Website:** https://www.oid.ok.gov/

Delta Dental of Oklahoma:

- **Customer Service:**
  - **Phone:** (405) 607-2100 (OKC Metro)
  - **Toll-Free:** 1-800-522-0188
  - **Email:** CustomerService@DeltaDentalOK.org
  - **Website:** https://www.deltadentalok.org/
- **Mailing Address:**
  - P.O. Box 54709
  - Oklahoma City, OK 73154-1709

For more detailed information, please visit the official websites of the Oklahoma Insurance Department and Delta Dental of Oklahoma.

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OREGON:

Oregon Division of Financial Regulation:

- **Consumer Advocacy:**
  - **Phone:** (503) 947-7984
  - **Toll-Free:** 1-888-877-4894
  - **Email:** dfr.insurancehelp@oregon.gov
  - **Mailing Address:**
    - P.O. Box 14480
    - Salem, OR 97309-0405
  - **Website:** https://dfr.oregon.gov/

Delta Dental of Oregon:

- **Customer Service:**
  - **Phone:** 1-888-374-8905
  - **Email:** cs@modahealth.com
  - **Website:** https://www.deltadentalor.com/
- **Mailing Address:**
  - P.O. Box 40384
  - Portland, OR 97240-0384

For more detailed information, please visit the official websites of the Oregon Division of Financial Regulation and Delta Dental of Oregon.

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PENNSYLVANIA:

Pennsylvania Insurance Department:

- Consumer Services:
  - **Phone:** (717) 787-2317
  - **Fax:** (717) 787-8585
  - **TTY/TDD:** (717) 783-3898
  - **Email:** Ask a Question or Submit a Complaint Online
  - Mailing Address:
    - 1209 Strawberry Square
    - Harrisburg, PA 17120
  - **Website:** https://www.insurance.pa.gov/

Delta Dental of Pennsylvania:

- Customer Service:
  - **Phone:** 1-800-932-0783
  - **Website:** https://www1.deltadentalins.com/
- Mailing Address:
  - P.O. Box 2105
  - Mechanicsburg, PA 17055-6999

For more detailed information, please visit the official websites of the Pennsylvania Insurance Department and Delta Dental of Pennsylvania.

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PUERTO RICO:

Puerto Rico Office of the Commissioner of Insurance:

- **Consumer Services:**
  - **Phone:** (787) 304-8686
  - **Toll-Free:** 1-888-722-8686
  - **Email:** compliance@ocs.pr.gov
  - **Mailing Address:**
    - P.O. Box 195415
    - San Juan, PR 00919
  - **Physical Address:**
    - World Plaza Building
    - 268 Ave. Muñoz Rivera, 9th Floor
    - San Juan, PR 00918
  - **Website:** https://www.ocs.pr.gov/

Delta Dental of Puerto Rico:

- **Customer Service:**
  - **Phone:** 1-866-622-6120
  - **TTY Users:** (787) 749-3583
  - **Website:** https://deltadentalpr.com/
- **Mailing Address:**
  - P.O. Box 9020992
  - San Juan, PR 00902-0992

For more detailed information, please visit the official websites of the Puerto Rico Office of the Commissioner of Insurance and Delta Dental of Puerto Rico.

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RHODE ISLAND:

Rhode Island Department of Business Regulation, Insurance Division:

- Consumer Services:
  - **Phone:** (401) 462-9520
  - **Email:** DBR.Insurance@dbr.ri.gov
  - Mailing Address:
    - 1511 Pontiac Avenue
    - Cranston, RI 02920
  - **Website:** http://www.dbr.ri.gov/divisions/insurance/

Delta Dental of Rhode Island:

- Customer Service:
  - **Phone:** 1-800-843-3582
  - **Website:** https://www.deltadentalri.com/
- Mailing Address:
  - P.O. Box 1517
  - Providence, RI 02901-1517

For more detailed information, please visit the official websites of the Rhode Island Department of Business Regulation, Insurance Division and Delta Dental of Rhode Island.

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SOUTH CAROLINA:

South Carolina Department of Insurance:

- Consumer Services Division:
  - **Phone:** (803) 737-6180
  - **Toll-Free:** 1-800-768-3467
  - **Email:** info@doi.sc.gov
  - Mailing Address:
    - P.O. Box 100105
    - Columbia, SC 29202-3105
  - Physical Address:
    - 1201 Main Street, Suite 1000
    - Columbia, SC 29201
  - **Website:** https://www.doi.sc.gov/

Delta Dental of South Carolina:

- Customer Service:
  - **Phone:** 1-800-335-8266
  - **Email:** service@deltadentalsc.com
  - **Website:** https://www.deltadentalsc.com/
- Mailing Address:
  - P.O. Box 8690
  - St. Louis, MO 63126-0690
- Physical Address:
  - 1201 Main Street, Suite 1010
  - Columbia, SC 29201

For more detailed information, please visit the official websites of the South Carolina Department of Insurance and Delta Dental of South Carolina.

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SOUTH DAKOTA:

South Dakota Division of Insurance:

- Consumer Services:
  - **Phone:** (605) 773-3563
  - **Fax:** (605) 773-5369
  - **Email:** insurance@state.sd.us
  - Mailing Address:
    - 124 South Euclid Avenue, 2nd Floor
    - Pierre, SD 57501
  - **Website:** https://dlr.sd.gov/insurance/

Delta Dental of South Dakota:

- Customer Service:
  - **Phone:** 1-877-841-1478
  - **Email:** customerservice@deltadentalsd.com
  - **Website:** https://www.deltadentalsd.com/
- Mailing Address:
  - P.O. Box 1157
  - Pierre, SD 57501
- Physical Address:
  - 720 N. Euclid Avenue
  - Pierre, SD 57501

For more detailed information, please visit the official websites of the South Dakota Division of Insurance and Delta Dental of South Dakota.

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TENNESSEE:

Tennessee Department of Commerce & Insurance:

- Consumer Insurance Services:
  - **Phone:** (615) 741-2218
  - **Toll-Free:** 1-800-342-4029
  - **Email:** Ask.TDCI@tn.gov
  - Mailing Address:
    - 500 James Robertson Parkway
    - Nashville, TN 37243
  - **Website:** https://www.tn.gov/commerce.html

Delta Dental of Tennessee:

- Customer Service:
  - **Phone:** 1-800-223-3104
  - **Email:** customer.service@deltadentaltn.com
  - **Website:** https://www.deltadentaltn.com/
- Mailing Address:
  - 240 Venture Circle
  - Nashville, TN 37228

For more detailed information, please visit the official websites of the Tennessee Department of Commerce & Insurance and Delta Dental of Tennessee.

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TEXAS:

Texas Department of Insurance:

- Consumer Help Line:
  - **Phone:** 1-800-252-3439
  - **Email:** ConsumerProtection@tdi.texas.gov
  - Mailing Address:
    - P.O. Box 12030
    - Austin, TX 78711
  - **Website:** https://www.tdi.texas.gov/

Delta Dental of Texas:

- Customer Service:
  - **Phone:** 1-800-521-2651
  - **Website:** https://www.deltadentalins.com/
- Mailing Address:
  - P.O. Box 1809
  - Alpharetta, GA 30023

For more detailed information, please visit the official websites of the Texas Department of Insurance and Delta Dental Insurance Company.

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UTAH:

Utah Insurance Department:

- Consumer Assistance:
  - **Phone:** (801) 957-9200
  - **In-State Toll-Free:** 1-800-439-3805
  - **Email:** insurance@utah.gov
  - Mailing Address:
    - 4315 S. 2700 W., Suite 2300
    - Taylorsville, UT 84129
  - **Website:** https://insurance.utah.gov/

Delta Dental Insurance Company – Utah:

- Customer Service:
  - **Phone:** 1-800-521-2651
  - **Website:** https://www.deltadentalins.com/
- Mailing Address:
  - P.O. Box 1809
  - Alpharetta, GA 30023-1809

For more detailed information, please visit the official websites of the Utah Insurance Department and Delta Dental Insurance Company.

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VERMONT:

Vermont Department of Financial Regulation:

- **Consumer Services:**
  - **Phone:** (802) 828-3301
  - **Toll-Free (in VT):** 1-800-964-1784
  - **Email:** dfr.insuranceinfo@vermont.gov
  - **Mailing Address:**
    - 89 Main Street
    - Montpelier, VT 05620-3101
  - **Website:** https://dfr.vermont.gov/

Northeast Delta Dental (serving Vermont):

- **Customer Service:**
  - **Phone:** 1-800-832-5700
  - **Website:** https://www.nedelta.com/
- **Mailing Address:**
  - P.O. Box 2002
  - Concord, NH 03302-2002

For more detailed information, please visit the official websites of the Vermont Department of Financial Regulation and Northeast Delta Dental.

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VIRGINIA:

Virginia State Corporation Commission (SCC):

- Bureau of Insurance:
  - **Phone:** (804) 371-9741
  - **Toll-Free:** 1-877-310-6560
  - **Email:** BureauofInsurance@scc.virginia.gov
  - Mailing Address:
    - P.O. Box 1157
    - Richmond, VA 23218
  - **Website:** https://www.scc.virginia.gov/

Delta Dental of Virginia:

- Customer Service:
  - **Phone:** 1-800-237-6060
  - **Local:** (540) 989-8000
  - **TTY:** 1-877-287-9039
  - **Email:** service@deltadentalva.com
  - Mailing Address:
    - P.O. Box 103
    - Stevens Point, WI 54481-0103
  - **Website:** https://deltadentalva.com/

For more detailed information, please visit the official websites of the Virginia State Corporation Commission and Delta Dental of Virginia.

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WASHINGTON:

Washington State Office of the Insurance Commissioner:

- Consumer Protection Division:
  - **Phone:** 1-800-562-6900
  - **Email:** cap@oic.wa.gov
  - Mailing Address:
    - P.O. Box 40255
    - Olympia, WA 98504-0255
  - **Website:** https://www.insurance.wa.gov/

Delta Dental of Washington:

- Customer Service:
  - **Phone:** 1-800-554-1907
  - **Email:** cservice@deltadentalwa.com
  - Mailing Address:
    - P.O. Box 75983
    - Seattle, WA 98175-0983
  - **Website:** https://www.deltadentalwa.com/

For more detailed information, please visit the official websites of the Washington State Office of the Insurance Commissioner and Delta Dental of Washington.

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WEST VIRGINIA:

West Virginia Offices of the Insurance Commissioner:

- Consumer Services Division:
  - **Phone:** (304) 558-3386
  - **Toll-Free:** 1-888-TRY-WVIC (1-888-879-9842)
  - **Email:** OICConsumerServices@wv.gov
  - Mailing Address:
    - P.O. Box 50540
    - Charleston, WV 25305-0540
  - Physical Address:
    - 900 Pennsylvania Avenue
    - Charleston, WV 25302
  - **Website:** https://www.wvinsurance.gov/

Delta Dental of West Virginia:

- Customer Service:
  - **Phone:** 1-800-932-0783
  - **Website:** https://www1.deltadentalins.com/
- Mailing Address:
  - P.O. Box 2105
  - Mechanicsburg, PA 17055-2105

For more detailed information, please visit the official websites of the West Virginia Offices of the Insurance Commissioner and Delta Dental of West Virginia.

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WISCONSIN:

Wisconsin Office of the Commissioner of Insurance:

- Consumer Affairs:
  - **Phone:** (608) 266-3585
  - **Toll-Free:** 1-800-236-8517
  - **Email:** ociquestions@wisconsin.gov
  - Mailing Address:
    - P.O. Box 7873
    - Madison, WI 53707-7873
  - Physical Address:
    - 125 South Webster Street
    - Madison, WI 53703
  - **Website:** https://oci.wi.gov/

Delta Dental of Wisconsin:

- Customer Service:
  - **Phone:** 1-800-236-3712
  - **Website:** https://www.deltadentalwi.com/
- Mailing Address:
  - P.O. Box 828
  - Stevens Point, WI 54481-0828

For more detailed information, please visit the official websites of the Wisconsin Office of the Commissioner of Insurance and Delta Dental of Wisconsin.

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WYOMING:

Wyoming Department of Insurance:

- Consumer Affairs:
  - Phone: (307) 777-7401
  - Email: doi.complaints@wyo.gov
  - Mailing Address:
    - 106 East 6th Avenue
    - Cheyenne, WY 82002
  - Website: http://doi.wyo.gov/

Delta Dental of Wyoming:

- Customer Service:
  - Phone: 1-800-735-3379
  - Website: https://www.deltadentalwy.org/
- Mailing Address:
  - P.O. Box 29
  - Cheyenne, WY 82003-0029

For more detailed information, please visit the official websites of the Wyoming Department of Insurance and Delta Dental of Wyoming.

Disclaimer

The templates and resources provided herein, including all Delta and state-specific contacts and communication templates, are intended for general informational purposes only and should not be construed as legal, financial, or professional advice. Users are strongly encouraged to consult with an experienced consultant and review their state's specific laws and regulations before utilizing any of the provided materials.

For personalized guidance and support with transitioning to a fee-for-service model or for more information on achieving your goals, please visit my website at www.StephanieWright.com.

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