

## Letter 11

**From:** [Eric C. Browne](#)  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Dental Insurance coverage  
**Date:** Wednesday, May 5, 2021 3:34:52 PM

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Members of the Board:

I am writing in regard to the terms of insurance coverage for UW retirees negotiated with Delta Dental of Wi. Being an enrollee now living in CA, I have recently learned that my dentist has dropped her association with Delta Dental owing to that company's poor communication with her office and their lack of timely responses to submitted claims. Their inefficiency and lack of concern has not only burdened her Office but has negatively impacted her patients as well.

As concerns me directly, my dentist's decision to opt out of Delta Dental has made me out-of-network as concerns my continuation as her patient. I do understand that many if not most PPO's set reimbursement schedules that pay a greater benefit for in-network services and less for out-of-network. But with the contract you have negotiated with Delta Dental, the out-of-network coverage for service is zero dollars, zero cents. Because of this, I am now forced to seek alternative dental services and abandon a fifteen-year relationship with a thoroughly competent and compassionate professional.

While my dentist's relationship with Delta Dental is between them, my loss of any dental benefit if I am an out-of-network patient considerably lessens my options for finding a suitable in-network local provider. And this has already happened to be as regards the vision insurance (Delta Vision) you now offer retirees. Having dropped VSP in favor of Eye Med (Delta Vision), I have been forced to abandon my thoroughly competent and compassionate optometrist and choose the only one available locally who had a patient rating better than "terrible."

My bottom line is that I am very dissatisfied with what both Delta Dental and Delta Vision provide as benefits, and the sole availability of both insurance plans has left me less well-off than I was before. It is my hope that when you renegotiate contracts for vision and dental insurance you will give careful attention to the impact of the business practices of both Deltas, the breadth of member's choice of service providers, and cost of reimbursement. And in particular, that some (lesser) level of coverage be provided to out-of-network subscribers. Thank you for your attention.

Sincerely,

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