



**TRANG T. LE, D.D.S., Ltd.**  
*Family, Cosmetic, and Implant Dentistry*

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October 27, 2020

Dear Patient,

We are writing to inform you of a change in our participation with **Delta Dental Insurance**.

As of January 1, 2021, we will no longer be an in-network provider with Delta Dental. We will still submit claims to Delta on your behalf and balance bill for the amount not covered.

This decision has come as a result of our desire to put your care and our desire to be your doctor ahead of Delta's paperwork and contractual requirements. Unfortunately, things have changed to the degree where I am considered a "provider" to them and not a doctor. Consequently, as an in-network doctor, I am forced to treat you (my patients) according to their rules, rather than according to your needs or even how you want to be treated. Additionally, Delta Dental has not increased the payment to in-network providers in over 10 years.

**To be clear, we are still accepting Delta Dental Insurance and we are certainly not dismissing you as a patient.**

The change on your end is that you will be subject to slightly different fees for your portion of care. We have researched this carefully in arriving at our decision and we do feel the additional burden is small, compared to the freedom and increased benefits that this change affords both of us.

To help you navigate this change, my staff is available to discuss insurance options. We will do a benefits check or a predetermination of benefits for "any dental treatment needed" in 2021 to help determine the exact difference our network status will make.

If you have any additional questions and/or concerns, please do not hesitate to contact us.

We appreciate you trusting us with your dental care needs in the past and we look forward to continuing to help you for many years to come.

Sincerely,

Trang Le, D.D.S.

## **INSURANCE OPTION FOR INDIVIDUALS WITH DELTA DENTAL**

If you currently have an individual policy with Delta Dental of Virginia you may want to consider an individual plan with CIGNA. Dr. Le does participate in the CIGNA Savings Plan so there may be some adjustment to her fees (this is unknown at the present time).

Contact CIGNA at 866-438-2446 or go to [www.CIGNA.com](http://www.CIGNA.com) to review options. The individual plan offers \$1500 benefit per calendar year with a \$50 deductible. You can waive the waiting period for procedures by informing CIGNA that you have had continuous coverage this year. You will need to provide your subscriber ID#, group #(if you have one) and the name of the insurance company.

The cost for an individual is approximately \$51 per month.

## INSURANCE OPTIONS

### Tricare and Federal Delta Dental participants

Please go to the BENEFEDS website to review options for 2021 FEDVIP Dental plans. There are many options in addition to Delta Dental, these include: MetLife, United Healthcare, United Concordia, GEHA, Aetna and Blue Cross Shield.

**Plans that have unlimited (or no maximum) benefits are: The high option MetLife, United Healthcare, United Concordia, and GEHA.** MetLife and United Healthcare have a \$50 deductible but pay the most benefit so your out-of-pocket expense is lower. United Concordia pays 10% less benefit but does not have a deductible.

The cost of these plans to subscribers is lower than Delta Dental. Dr. Le accepts and files claims to all insurance companies but is not in-network with any of the plans offered. You will be balanced billed.