

September 30, 2025

Dear Valued Subscriber:

You are receiving this letter and the enclosed *Summary of Material Modification* (SMM) because you are currently enrolled in a dental benefits plan with Delta Dental of Oklahoma through your employer.

Recently, the American Dental Association released its new *Current Dental Terminology* (*CDT 2026*), effective January 1, 2026. The section(s) specifically referenced in the SMM will modify your current Dental Care Certificate, effective January 1, 2026. There is no loss of current benefits to your dental plan as a result of converting to *CDT 2026*.

Additionally, a new section titled 'NONDISCRIMINATION NOTICE' has been added to your current Dental Care Certificate to accommodate Section 1557 from the U.S. Department of Health and Human Services.

We encourage you to review the enclosed SMM and familiarize yourself with changes to your plan. Please file this SMM with your current Dental Care Certificate for future reference.

Thank you for partnering with Delta Dental of Oklahoma in your commitment to greater oral health. If you have any questions about your dental plan benefits, please feel free to contact our Customer Service department at 405-607-2100 (OKC Metro) or 800-522-0188 (Toll Free).

Sincerely,

Delta Dental of Oklahoma



SUMMARY OF MATERIAL MODIFICATION

Effective January 1, 2026, your Dental Expense Benefits Plan is amended to reflect changes necessary due to the mandatory conversion to the new American Dental Association's Codes and Dental Terminology (*CDT 2026*) and Delta Dental Plan of Oklahoma (DDOK) processing policy changes. In consideration of such changes, your Summary of Dental Plan Benefits, which forms a part of your Dental Care Certificate, is hereby modified as set forth below:

- 1. The list of specific dental procedures excluded from benefits, included at the end of the **"Exclusions"** subsection of the "Summary of Dental Plan Benefits" included in your Dental Care Certificate, is amended, in part, as follows:
 - a. The following new American Dental Association (ADA) dental procedure codes have been added to the list of excluded services, as these procedures are not covered services under your plan.

The following procedure codes are not billable to the patient . If the fee for a procedure or service is not billable to the		
patient, it is not benefited by Delta Dental nor collectable from the patient by a Delta Dental participating dentist .		
Procedure Code	Description of Excluded Service	
**D0461	Testing for cracked tooth	
**D6196	Removal of an indirect restoration on an implant retained abutment	
The following procedure codes are denied . If the fee for a procedure or service is denied and chargeable to the patient,		
the procedure or service is not a benefit of the patient's plan. The submitted amount is not payable by Delta Dental,		
but is collectable from the patient.		
Procedure Code	Description of Excluded Service	
D0426	Collection, preparation, and analysis of a saliva sample – point-of-care	
D1720	Influenza vaccine administration	
D5877	Duplication of complete denture – maxillary	
D5878	Duplication of complete denture - mandibular	
D6049	Scaling and debridement of a single implant in the presence of peri-implantitis inflammation,	
	bleeding upon probing and increased pocket depths, including cleaning of the implant surfaces,	
	without flap entry and closure	
D6280	Implant maintenance procedures when a full arch removable implant/abutment supported denture is	
50400	removed and reinserted, including cleansing of prosthesis and abutments - per arch	
D9128	Photobiomodulation therapy – first 15 minute increment, or any portion thereof	
D9129	Photobiomodulation therapy – each subsequent 15 minute increment, or any portion thereof	
D9244	In-office administration of minimal sedation – single drug – enteral	
D9245	Administration of moderate sedation – enteral	
D9246	Administration of moderate sedation – non-intravenous parenteral – first 15 minute increment, or	
	any portion thereof	
D9247	Administration of moderate sedation – non-intravenous parenteral – each subsequent 15 minute	
	increment, or any portion thereof	
D9936	Cleaning and inspection of occlusal guard – per appliance	

b. The descriptions of the ADA procedure codes listed below have been revised, in part, by the American Dental Association effective January 1, 2026. The procedure descriptions will hereafter read as follows:

Procedure Code	Description of Excluded Service
D0417	Collection and preparation of saliva sample for laboratory analysis
D0418	Analysis of saliva sample – laboratory
D5867	Replacement of replaceable part of semi- precision or precision attachment of natural tooth borne prosthesis, per attachment
D5876	Add metal substructure to acrylic complete denture – per arch
D9230	Administration of nitrous oxide

c. The current excluded ADA procedure code range D5911-D5999 has been revised, in part, to include new excluded ADA procedure code D5909 effective January 1, 2026. The procedure code range and description will hereafter read as follows:

Procedure Code	Description of Excluded Service
D5909-D5999	Maxillofacial prosthetics

d. The following ADA procedure code has been deleted from the table of excluded services, as this code is no longer a valid ADA procedure code:

	Description of Excluded Service
D9248	Non-intravenous moderate (conscious) sedation

2. An additional section titled "NONDISCRIMINATION NOTICE" is included in your Dental Care Certificate following the section titled "GENERAL INFORMATION", and shall hereafter read as follows:

NONDISCRIMINATION NOTICE

Delta Dental of Oklahoma provides free communication aids and services for anyone with a disability or needing language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status and/or disability.

To receive language or communication assistance free of charge, please call us at 405-607-2100 (OKC Metro) or 800-522-0188 (Toll Free).

If you believe we have not provided a service, or think we have discriminated in another way, contact us to file a grievance:

Delta Dental of Oklahoma Phone: 405-607-2100 (OKC Metro)
Office for Civil Rights Coordinator 800-522-0188 (Toll Free)

P.O. Box 54709 *TTY/TDD: Call 711

Oklahoma City, OK 73154 Website: DeltaDentalOK.org

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR) at:

U.S. Dept. of Health & Human Services Phone: 800-368-1019
200 Independence Avenue SW *TTY/TDD: 800-537-7697
Room 509F, HHH Building Website: hhs.gov/ocr
Washington, D.C. 20201

Except as amended herein, your Dental Expense Benefits Plan remains unchanged.

PLEASE KEEP THIS NOTICE WITH YOUR DENTAL CARE CERTIFICATE FOR FUTURE REFERENCE.

If you have questions about this Summary of Material Modification or about your Dental Expense Benefits Plan, please check with your employer's benefits office, or contact Delta Dental Plan of Oklahoma at the address or telephone number listed below. All correspondence with Delta Dental Plan of Oklahoma should include the group name and group number, and the Subscriber's social security number, telephone number, and address.

DELTA DENTAL PLAN OF OKLAHOMA, INC.

16 Northwest 63rd Street | Oklahoma City, Oklahoma 73116-9115 P.O. Box 54709 | Oklahoma City, Oklahoma 73154-1709 405-607-2100 (Oklahoma City, OK metropolitan area) 800-522-0188 (Toll Free)

^{*}Teletypewriter/Telecommunications Device for the hearing impaired