



COVID-19 Broker FAQ

Delta Dental of Virginia's vision is more smiles and healthier people. That vision still guides us in times like these. We are doing all we can to maintain the level of service our customers expect. That means adjusting policies in response to unprecedented situations to support our clients. Below are a few answers to questions you may have at this time.

Q. Will Delta Dental offer concessions or payment extensions for employers who can't pay invoices due to COVID-19-related issues?

A. Yes. Delta Dental will not automatically terminate any group without first contacting the group administrator and/or their broker/consultant, if applicable. Delta Dental will continue this outreach as a courtesy during this disruptive time for our clients.

- For small business delinquencies, we've extended the grace period to 90 days.
- For large group premium and self-insured fee delinquencies, we will reach out to group contacts after 60 days. After 90 days of non-payment, the Account Management team will reach out to group contacts and/or their broker to discuss payment timing.
- For self-insured claim payment delinquencies, we will reach out to the group contact after three weeks.

Q. Will Delta Dental maintain coverage for employees furloughed or temporarily laid off?

A. Yes. Delta Dental will continue to cover these employees so long as we receive premium payments, regardless of employment status, during the crisis or length of the work interruption.

Q. If an employee's hours are reduced to a level below the group guidelines, will they retain coverage?

A. Yes. We understand that businesses may need to adjust their workforce during this time. We are allowing flexibility in the plan eligibility definition and will consider them eligible for coverage as long as you do and premium payments are received.

Q. How will Delta Dental handle furloughed and laid-off employees upon their return?

A. Furloughed and laid-off employees will have no break in coverage if their group continues remitting premiums for them.

Q. Will Delta Dental waive the normal eligibility requirements to allow furloughed and laid off employees to return to a group plan?

A. Yes. If their furlough, layoff or downsize resulted from COVID-19, Delta Dental will allow employees to be reinstated outside of normal group-imposed eligibility waiting periods within 90 days of termination.

Q. How long can employees be off and still return without the eligibility waiting period?

A. The current limit is 90 days, but we are continually reassessing this as information becomes available.

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Q. Will Delta Dental require returning employees to meet new waiting periods for applicable services, e.g. 12-month waiting period for major services and orthodontics?

A. For groups with benefit waiting periods, if a member has satisfied benefit waiting periods and resumes group coverage within 90 days, Delta Dental will not require them to meet a new benefit waiting period. Delta Dental will also pro-rate waiting periods for subscribers who have already satisfied portions of benefit waiting periods. Employers with benefit waiting periods need to request the waiting period waiver or proration when re-enrolling returning members.

Q: If an employee returns mid-month what will their effective date be?

A. For small business groups, employees returning on or before the 15th of the month will have coverage effective the 1st of that month. Any employee returning the 16th or later will have coverage effective the 1st of the following month.

For experience-rated groups, standard eligibility guidelines apply.

Q. Does Delta Dental cover teledentistry claims?

A. Yes. To help keep dental emergencies out of hospital emergency rooms and assist dentists in serving their patient populations during the current COVID-19 outbreak, Delta Dental will allow teledentistry claims associated with problem focused-exams.

These policies may be updated as the crisis unfolds. Visit [DeltaDentalVA.com/brokers.aspx](https://www.DeltaDentalVA.com/brokers.aspx) for the most up-to-date information on Delta Dental's COVID-19 response.