

Frequently Asked Questions about Benefit Coverage During COVID-19

First, We're Ready To Serve

- » In response to the coronavirus (COVID-19) crisis, Delta Dental of Missouri activated our comprehensive Business Continuity Plan and implemented our virtual workforce program, in which nearly all of our employees are able to perform their regular job duties while telecommuting from home during normal business hours.

This contingency business model allows our organization to help ensure the health and well-being of our employees, and to minimize any disruption in service for our members, clients, network dentists and producers. Many of our employees telecommute from home regularly, including those from our customer service center and our claims team.

As a result, our customer service team is ready to serve you as usual from 7:00 a.m. to 5:00 p.m. Central time, Monday through Friday. Claims continue to be processed within our standard timeframes.

Is Delta Dental Providing Relief During the Crisis?

- » During these uncertain times, we are here for you, as we deliver increased support for our mutual clients and members. We know that COVID-19 continues to greatly impact many of our mutual clients —so we're providing additional relief measures to help meet evolving needs. These measures include group and individual premium credits, as noted below. **We are committed to honoring your broker compensation, so it will continue to be based on a full accounting of premiums, as if no group or individual premium credits have been applied.**
 - For our fully-insured clients, we are providing a 50% premium credit for one month, based on their April billed premium(s).
 - The one-time credit for both dental and vision coverage will be applied on their July billing statement(s).
 - For our self-funded clients, we are providing a 50% reduction for one month based on their April administrative fees.
 - Administrative fee reduction will be applied on their July billing statement(s).
 - Claims costs will be billed as incurred.
 - For our Individual & Family Plan policyholders, we are offering a 50% premium credit for one month based on the policyholder's April premium, which will be applied to their next monthly or annual payment due, whichever is applicable.
 - An Individual & Family Plan policyholder who makes annual payments may receive a refund in the amount of the credit.
 - We will not increase rates on any fully-insured group plan renewals with July 2020 through March 2021 effective dates for a one-year term.
 - The rate hold applies to a client's existing dental or vision plan designs.
 - Fully-insured clients can choose to make benefit plan changes upon their renewal date, and the rates will be adjusted in accordance with the plan change made.

These relief measures are part of our comprehensive efforts to support our clients during this challenging time and help preserve continuity of dental and vision care for our covered members.

Is Delta Dental Providing Relief During the Crisis? (cont.)

We will continue to monitor the impact of COVID-19 during the coming weeks and will communicate more information, based on evolving circumstances. Thank you for your continued partnership with Delta Dental.

Where Can My Clients Find Additional Resources for Businesses?

- » Information and resources that may be helpful to your clients' organizations can be found at the following links:
 - home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses
 - coronavirus.gov/smallbusiness

Who Is Eligible for Coverage?

- » During this evolving coronavirus (COVID-19) crisis, Delta Dental of Missouri will rely on our clients to determine who is eligible under the dental and vision plans, including whether they consider their employees to meet "actively at work" requirements. These requirements may vary by employer and could include employees who are unable to be physically present due to an employer-approved leave. Delta Dental of Missouri will continue to adjudicate dental and vision claims for all members enrolled on the applicable date of service. Delta Dental of Missouri will continue to process any enrollment changes for members, as received by our clients.

What Happens If a Member is Furloughed or Laid Off & Rehired?

- » If an employee is terminated from coverage by his or her employer while furloughed or laid off, if the employee comes back within six (6) months, there is no rehire provision.

What Is Covered for Teledentistry?

- » Delta Dental of Missouri is aware of the American Dental Association (ADA) and the Centers for Disease Control and Prevention (CDC) encouraging dentists to use teledentistry as a means of communicating with patients. Delta Dental of Missouri supports the guidance provided by the ADA and CDC. Delta Dental of Missouri considers the teledentistry codes (D9995/D9996) non-billable to the patient as being inclusive in the service provided to the patient. Delta Dental of Missouri will reimburse D0140 —limited oral evaluation —problem-focused, whether done virtually or in person, based upon the patient's plan benefits.

Are My Clients' DeltaVision® Benefits Negatively Affected?

- » Absolutely not. Your clients may use their vision benefits uninterrupted. Please be sure your clients call their eye care professional before seeking care to ensure the office is open and seeing patients. If a provider is unavailable, please encourage your clients to call us. We are happy to help every Monday through Friday from 7 am to 8 pm CT and Saturday 10 am - 3:30 pm CT. Our vision customer service number is 844-549-2603. In spite of the COVID-19 pandemic, our customer service remains open. We remain here to serve you and your clients' vision customer service needs.

How Are Broker Commissions Being Processed?

- » Our broker commission process will continue as normal, with broker compensation paid on cash received. Any delay in payments by clients will correspondingly delay payment for broker commissions.

How Do We Schedule Meetings With You?

- » For the time being, we plan to conduct all meetings with our client partners and producer partners via conference calls or virtual meeting platforms —rather than in person. If you have other requirements, please let us know, and we will do our best to meet your needs.

How Are You Supporting Our Community?

- » Delta Dental has a comprehensive response to the COVID-19 crisis that is focused on maintaining access to care for our clients and members while continuing our commitment to the wellness of our employees and the overall community. We donated \$500,000 to organizations providing COVID-19 relief efforts in Missouri and South Carolina, including area foodbanks.

Thank you for your continued partnership. As the situation evolves, we will continue to provide updates. If you have further questions about your clients' dental or vision coverage, please contact your sales representative.