

DELTA DENTAL INDIVIDUAL & FAMILYSM DENTAL PLANS FAQS FOR BROKERS

SELLING INDIVIDUAL & FAMILY DENTAL PLANS

How do I get contracted to sell Delta Dental of Arizona's dental and vision products?

To begin the broker contracting process, complete the online form at www.deltadentalaz.com/secured/reporting/broker-contracting.asp.

How does Delta Dental attribute individual and family plan sales to brokers?

Delta Dental of Arizona offers appointed brokers the ability to get credit for individual plan dental sales through the use of a custom sales URL. This URL is unique to each broker and contains all the necessary information to ensure you receive commission for online individual plan sales. To request or verify your custom URL, visit www.deltadentalaz.com/broker/brokerurl. *Note: If your client uses the custom URL to apply for individual coverage, he/she will be presented with a Broker Information screen during the application process. Your client will need to select your name/agency on this screen as the final step to associate the sale to you.*

How do I use my custom sales URL?

You can include the custom sales URL on your website, social media ads, e-newsletters—any form of digital communication you use with clients. We recommend working with your webmaster, social media manager or a marketing expert for guidance on best practices and implementation.

I received a custom sales URL in the past. How do I verify it is still correct?

If you have not sold an individual dental plan within the last 6 months, your unique sales URL may have changed. To request or verify your custom URL, visit www.deltadentalaz.com/broker/brokerurl.

Can I receive commission for individual plan enrollments that are not completed online?

Yes. The paper application includes a section for agency/broker use. You or your client must accurately complete this section to receive commission for the sale.

How much commission do I receive for individual plan sales?

A monthly commission of 10% is paid as-earned for individual plan sales. Delta Dental of Arizona reserves the right to change commission.

INDIVIDUAL DENTAL PLAN BASICS

Where can I find information on the individual and family plans currently available for enrollment?

Delta Dental of Arizona's individual plan website, www.DeltaDentalCoversMe.com, is your resource for the most up-to-date information on individual and family plan offerings. Remember that to get credit for online individual plan sales, your client must complete purchase and enrollment using your custom sales URL.

Who is my ideal client for an individual and family dental policy?

These plans are great for families, young professionals and Medicare eligible seniors—or anybody who cares about their oral health but isn't eligible for an employer-sponsored dental plan. This includes husband-wife small businesses who may not qualify for coverage under a small group dental plan.

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Why are the popular/traditional plans good for clients with prior coverage?

If your client has prior PPO/Indemnity coverage with no more than a 63-day gap in coverage, waiting periods may be waived on the Mesquite, Saguaro, Agave and Cholla plans. This allows your client full access to covered benefits from day one.

What is unique about the incentive plans?

The Copper and Turquoise plans reward members for maintaining dental coverage. The amount the member pays for covered services decreases for the first 3 years he/she is enrolled on the plan. If the member remains on the plan for more than 3 years, benefits will be covered at the Year Three level.

What is Free Until Three™?

Because good oral health starts at infancy, our individual and family plans encourage parents/guardians to get regular checkups for their kids with the Free Until Three™ feature. Simply put, there is no charge to cover dependents under the age of 3.

To enroll an eligible dependent via the Free Until Three™ feature, the primary subscriber must be the parent or legal guardian and at least 18 years of age. Premiums for children enrolled via Free Until Three™ will cost nothing (\$0.00) until the renewal date after the child's 3rd birthday. For example, if the child turns 3 on 3/15/2019, but the renewal date is 7/1/2019, we will not begin collecting premiums for the child until 7/1/2019.

Does Delta Dental offer individual plans without waiting periods?

Yes. Our incentive plans (Copper and Turquoise) have no waiting periods, allowing members full access to their covered benefits as soon as their plan goes into effect.

What services are not covered?

Covered services will vary by plan. For a complete list of benefits, terms, limitations and exclusions for each Delta Dental Individual and Family plan, call 888.899.3736 or visit www.DeltaDentalCoversMe.com.

How soon can my client get coverage?

When enrolling online, most policies go into effect the 1st day of the month following approval of the application when your client applies by the 27th of the month. Paper applications may be subject to different timelines, so call us at 888.899.3736 if you are concerned receipt and approval of your client's paper application may impact the desired effective date.

PLAN PREMIUMS & BILLING**Is the rate per person?**

Yes. Rates are per person, per month.

If my client ages out of a rate band, when will his/her premium change?

Premium rates remain in place for the benefit year and are subject to change at renewal. For example, if an individual plan member turns 55 on 3/15/2019, but the renewal date is 7/1/2019, we will not adjust the rate until 7/1/2019.

How much do these dental plans cost?

It depends on the plan your client chooses. Our Cholla plan, for example, is only \$19.94 per person/month.

How does my client pay for the individual plan premiums?

We offer two convenient ways for your client to make payments online: electronic funds transfer (EFT) from their bank account or by credit card. We also accept check payments with paper applications. If paying by check, your client must pay the full year's premium.

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When will payments be taken from my client's bank account or credit card?

We will process the initial payment the day after online enrollment. If your client chooses to pay monthly, we will deduct future payments on or around the 27th of each month.

FINDING A NETWORK DENTIST**Can individual plan members see any licensed dentist?**

Delta Dental Individual and Family plans leverage the Delta Dental PPOSM network. While members can see any licensed dentist, they'll have the lowest out-of-pocket costs when they see an in-network Delta Dental PPO dentist.

How do I know if my client's dentist is in the Delta Dental network?

To check if your client's dentist is in network, visit www.DeltaDentalCoversMe.com/dentistsearch. Remember, individual plan members can see any licensed dentist but they will save the most money visiting an in-network Delta Dental PPO dentist.

ADDITIONAL QUESTIONS**Who do I call if I have more questions about Delta Dental of Arizona's Individual and Family plans?**

For questions about plan coverage or enrollment, call 888.899.3736.

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