



Many of our clients are already feeling the financial effects of the COVID-19 pandemic. We are working to help them keep their employees covered. Here are some ways we can help:

- **Lapse in premium payment:** To support our clients during the challenging days ahead, Delta Dental will not terminate any dental benefit contract for non-payment through June 30th. If clients are having issues with meeting premium payments due to COVID-19, they can contact their account representative or our accounts receivable department at AccountsReceivable@deltadentalnj.com.
- **Temporary work disruptions:** In the event of a furlough, leave of absence, reduction of hours, illness or disability, we will provide dental benefits as long as the group dental benefit contract remains in place and the employee or dependents continue to be enrolled in the plan. Group contract-holders are responsible for collecting and remitting payment to us.
- **Termination of employment:** In the event a terminated employee is eligible for continuation of benefits through COBRA or applicable state law, we will provide dental benefits as long as the group dental benefit contract remains in place and the terminated employee selects continuation. The group contract-holder, directly or through the COBRA administrator, is responsible for collecting and remitting payment to us. However, any termination made after the 15th of the month will require payment of premium in full for that month.
- **Quarantined employees:** If an employee is placed into quarantine and remains employed and enrolled in the plan, there will be no impact on coverage.
- **Dental emergencies:** We recognize that employees may need emergency dental care during this time. In the event of a dental emergency (generally includes the following symptoms: severe pain, acute infection, swelling, and/or persistent bleeding), we suggest the covered person first contact their regular dentist to service and guide their care options. If their dentist is closed, we recommend that the employee ask their dentist for a referral to another dentist that they know is open. In addition, since many exams during the COVID-19 emergency are virtual, we will cover virtual emergency examinations to validate the nature of a patient's dental emergency and review their current medical status.