



## Group Dental Plans & the COVID-19 Response

### Your Most Common Questions, Our Most Current Answers

United Concordia Dental recognizes the exceptional challenges facing so many business owners, companies and institutions during this unprecedented time. We've never believed in a one-size-fits-all approach, and we know that's more important now than ever as we work to support each of our customers' unique business and employee benefits needs. We are proud to be your partner and remain committed to helping you keep your employees covered as the COVID-19 pandemic continues to develop.

With all this change around us, we know there are a lot of questions. We want you to rest assured that United Concordia is working diligently to provide answers, support and solutions to the ever-changing situation.

We've compiled answers to some of the most common concerns and questions facing our customers right now:

**Q: What are the continued coverage options for employees/members who are losing hours or being furloughed?**

**A:** When it comes to coverage eligibility, we will continue to follow every client's respective requirements for their employees' dental benefits. Any changes made, even for employees transitioned to part-time or furlough status, will be reflected in their coverage as long as:

- a. at least two employees remain in active full-time employment;
- b. the eligibility file includes the employee(s); and
- c. the premium is paid for the employees on the eligibility file.

Contracts that meet these requirements will not experience a premium change as participation requirements will not be enforced through June 30, 2020. We will continue to follow employers' guidelines on their plan's eligibility rules. As long as premiums are paid by the first of the month, enrolled employees' coverage will be extended through the end of that month.

**Q: What happens if I have to temporarily close my business or lay off my employees due to COVID-19?**

A: Much like the decision to continue coverage options for employees who are furloughed or losing hours, it is up to each client to determine the eligibility rules for their plans, and United Concordia will extend coverage for displaced staff through June 30, 2020, as long as the same requirements are met as above – the premium is paid for all enrolled employees, and at least two remain enrolled on the plan.

As our communities respond, recover and eventually rebound, we hope all our clients who lost business or employees during these difficult days will find themselves able to rehire. When that time comes, United Concordia will follow our standard practice for employee rehires: they can pick up where they left off with their plan's deductibles and annual maximums if re-enrolled during the policy year.

**Q: I'm a new United Concordia customer. My eligible employee/member population has changed between when my quote was issued and the effective date of coverage due to COVID-19. What happens to my rates and coverage?**

A: We know the situation with COVID-19 has evolved rapidly week-by-week and state-by-state, and your business and workforce may be experiencing significant changes. For customers who are new to the United Concordia family, we'll honor the quoted rates if your coverage begins prior to July 1, 2020, and your policy has two active employees on the plan. If there are anticipated reductions in enrollment due to out-of-work employees, participation requirements will be waived through June 30, 2020.

**Q: I'm having trouble paying my premium bill due to the COVID-19. What relief options do I have?**

A: There is nothing we value more at United Concordia than our customers and we recognize the hardships created by this stressful situation. But we want you to know that we're in this together. Our intent is to be as flexible as possible when assisting our customers during this time of uncertainty. Since premium rates are developed through our standard underwriting process, regulated in many instances by state insurance departments, United Concordia will follow COVID-19-related grace periods in compliance with individual state mandates.

For those struggling to pay premiums, please contact your United Concordia account executive, small business service representative, or our Enrollment and Billing Department at 1-888-320-3316 to discuss your situation and find the best solution for your business and the employees who depend on these important benefits.

Dental emergencies don't stop, even during a pandemic, and some employees may require urgent dental care. In the last year, emergency dental care accounted for up to nearly 23% of dental services provided in some regions of the U.S., so we encourage our clients to prioritize paying premiums if possible. As recommended by the American Dental Association (ADA), United Concordia covers teledentistry, so members can address critical oral health issues through a video or photograph assessment with their dentist.

**Q: Is United Concordia helping members find access to dentists who are open for emergency services?**

A: Yes, our customer service representatives are available to help with our members' dental care questions during these challenging times, whether it's finding a dentist or setting up a virtual dental visit. We're ready to help and standing by during regular business hours at 1-800-332-0366.

**Q: What should members do if they have a regularly scheduled cleaning/appointment and their dentist office is not open?**

A: For questions about receiving dental care during this time, we recommend exploring the ADA's website ([ADA.org](https://www.ada.org)) and/ or speaking to the dentist. Our customer service representatives will help your employees with dental care questions, whether it's finding a dentist or just understanding if a particular dental procedure is essential at this time.

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