



DELTA DENTAL OF ARKANSAS FAQs ON SPECIAL CONSIDERATIONS FOR BUSINESS CLIENTS DURING COVID-19

Q: If an employee's hours are reduced to a level below the normal benefit requirements, will they retain coverage?

A: Yes. We understand that businesses may need to adjust their workforce during this time, and we are offering flexibility around their continued coverage. We will consider them eligible for coverage as long you do and premium payments are still received.

Q: Will furloughed employees lose their coverage?

A: No. Furloughed employees are permitted to maintain coverage on their employer's plans, as long as premiums continue to be paid.

Q: What if my business is temporarily closed during the pandemic?

A: For businesses that close temporarily during the COVID-19 outbreak, we are offering a couple of options to place your Delta Dental account "on-hold." Essentially, we pause your account until your business re-opens. While your account is "on-hold," no premiums are due and no claims are paid.

When your business re-opens, you'll need to notify us to re-activate your account. When re-activated, any benefit waiting periods will be waived for covered employees.

For now, these options are available until June 30, 2020. We will continue to monitor the impact of the COVID-19 event and make adjustments as needed. Please discuss these options with your insurance agent, who will inform Delta Dental of your decision. You can also discuss these options with your Delta Dental Account Manager.

Q: What options are available for a business that terminates coverage due to a COVID-19 hardship?

A: If your business needs to terminate coverage due to a COVID-19 hardship, Delta Dental will waive the usual reinstatement fees and any applicable waiting periods. We are allowing up to a 90-day break in coverage to which these reinstatement fees and waiting periods will not apply. This is currently allowed through June 30, 2020. We will continue to monitor the impact of the COVID-19 event and make adjustments as needed.

Q: What consideration is being given to renewals occurring over the next few months?

A: To make things easier for our business clients during this challenging time, we will not be making any changes to your renewal rates. Business clients whose coverage is set to renew with an effective date between May and September 2020 will receive no change to

premiums (for fully insured dental and vision clients) or administrative fees (for self-insured/ASO clients). In other words, all renewal rates will remain the same for 12 months until your 2021 renewal.

Q: Are you offering a grace period on payments during the pandemic?

A: Yes. We understand that you may need additional time to pay your premiums as the pandemic continues. Upon request, businesses can receive a 60-day grace period on any payments due. Requests can be submitted to your insurance agent or online at deltadental.com/coronavirus-response. Delta Dental will continue to pay member claims as normal during this grace period.

This grace period can be applied in conjunction with any of the scenarios discussed in this Q&A document. It is the business's responsibility to manage eligibility and remove employees that they do not plan to pay for once the grace period expires. Delta Dental's retro-termination policy will still apply. This means an employer can request to have an employee's coverage retroactively terminated. The furthest back we will terminate coverage is for the current month plus the previous month. For example, if you wish to terminate coverage for an employee on April 14, coverage would terminate for the month of April plus the month of March, if this is formally requested and if there were no paid claims for the employee during those months.

Q: Does Delta Dental of Arkansas cover teledentistry claims?

A: Yes. We will process claims for Problem Focused Examinations (D0140) received through teledentistry. The American Dental Association has given guidance to providers on how to submit these claims. Covered employees should contact their dental office to find out if their provider has the ability to offer services through teledentistry.

Please note: These details are subject to change as the COVID-19 situation evolves. We will keep our clients informed of any new developments. If you have questions about how these temporary changes affect your coverage, please contact your insurance agent or Delta Dental Account Manager.

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