

COVID-19 Broker FAQ

Delta Dental of Kentucky is committed to the health, safety and smiles of our members as we navigate through the current COVID-19 pandemic. We have adjusted some policies to provide support for our clients while continuing to provide exceptional service. Please see below for answers to questions that may arise at this time:

If an employer has to terminate all employees and then rehire them, would the group contract remain active?

Yes, the group contract would remain active and the members would be termed. Members will not have access to coverage during this time. Upon rehire, eligibility waiting periods for employees returning to work after layoff or furlough would be waived. Rates and plan benefits would not change until the contract renewal.

Will any concessions or payment extensions be available for employers?

Yes, Delta Dental of Kentucky will be extending premium grace periods beginning with April invoices as follows:

- Small Group (2-49) = 60 days
- Large Group (50+) = 90 days

Clients that have not remitted payments by the 60 or 90 day mark will be contacted by Delta Dental before the group termination is processed.

Will there be any renewal concessions given to groups?

Yes, Delta Dental of Kentucky will be offering a rate hold to all small groups (2-49 employees) with renewal dates of 5/1/2020 through 12/1/2020. *Groups with May and June renewals may have received a renewal letter indicating an increase that can now be ignored.*

Will any concessions be made for new group sales?

Yes, Delta Dental of Kentucky will allow a group effective date extension of up to 90 days. This will be granted by request to any groups sold prior to or during the pandemic with effective dates of 5/1/2020 through 7/1/2020.

If an employee's hours are reduced to a level below the member definition, will they retain coverage?

Yes. We understand that adjustments to workforces may be needed during this time. We will consider members eligible as long as you do and premium payments are received.

Does Delta Dental of Kentucky cover teledentistry claims?

Delta Dental of Kentucky will provide coverage for D0140 (Problem Focused Examination) unless there is a specific contract exclusion. This will be covered in office or virtually during this time. The service will be paid based on the specific coverage/benefits of the groups plan.

If you have further questions about your dental or vision coverage with Delta Dental of Kentucky, please reach out via email or phone.

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