

## COVID-19 Group Business FAQs

The health and safety of our employees, partners, and members is a top priority. The Dental Care Plus Group (DCPG) recently adjusted some of our standard operating procedures to help prevent the spread of COVID-19. We prepared the following questions and answers to help you respond to questions you may receive about our operations during this challenging time. **Please note that these procedural adjustments are temporary.** If you have additional questions, please contact your DCPG representative at (513) 554-1100 or (800) 367-9466, Monday - Friday, 8:00 AM - 4:30 PM.

### **Q. Will DCPG remain open during the COVID-19 pandemic?**

**A.** Yes. DCPG activated contingency plans and most of our employees are now working remotely. We remain fully operational and encourage you to please continue to call and email us as you normally would.

### **Q. Is my company able to continue to cover those employees who have been furloughed in response to the COVID-19 pandemic under our fully-insured dental plan?**

**A.** Yes. DCPG has adjusted the “actively at work” definition/eligibility requirement to allow you to cover laid-off employees, provided that the monthly premium is paid. The company should ensure that this coverage is offered on a consistent, non-discriminatory basis.

This adjustment also applies to those organizations who have had to lay off their entire workforce, provided at least one person remains employed by the company and covered by the plan (for example, the owner or a management employee) and the monthly premium is paid.

### **Q. Is my company able to continue to cover those employees who have been furloughed in response to the COVID-19 pandemic under our self-insured dental plan?**

**A.** Yes. DCPG has adjusted the “actively at work” definition/eligibility requirement to allow you to cover laid-off employees, provided the administrative fees and claims costs are paid. The company should ensure that this coverage is offered on a consistent, non-discriminatory basis.

This adjustment also applies to those organizations who have had to lay off their entire workforce, provided at least one person remains employed by the company and covered by the plan (for example, the owner or a management employee) and the administrative fees and claims costs are paid.

### **Q. Will my group’s rates/premiums be adjusted/subject to change if my group’s enrollment drops by more than 10% as a result of the COVID-19 pandemic?**

**A.** No. Rates and premiums will not be adjusted if your group has a loss of enrollment as a result of the COVID-19 pandemic.

**Q. How will continuation of coverage be handled for my fully-insured or self-insured dental plan?**

**A.** Provided at least one person remains actively employed, and your group is subject to COBRA, employees may elect to continue coverage under COBRA under the normal notice and election procedures. If the plan does not have any active employees, the plan will be terminated, and COBRA will not be an option. If your group is subject to COBRA, please contact your COBRA administrator for questions regarding continuation of coverage.

**Q. If I make the decision to terminate coverage for my employees in the middle of a month, will I receive a refund of my premium for the rest of the month?**

**A.** DCPG will not charge the monthly premium for any member that is terminated before the 15<sup>th</sup> of the month. Premiums cannot be refunded for any members that are terminated on the 16<sup>th</sup> of the month or later. Refunds for partial monthly premiums are not available.

**Q. What options are available to employees who are losing their dental insurance coverage?**

**A.** DCPG offers commercial and exchange individual dental plans. Please call (888) 253-3279 for additional information.

**Q. Will there be a delay in renewal activity as a result of the COVID-19 pandemic?**

**A.** No. DCPG remains fully operational and renewals will be released on a timely basis.

**Q. Is DCPG offering a grace period extension on paying monthly premiums or administrative service fees?**

**A.** Yes. DCPG is extending the 60-day grace period option for premium payment (or administrative fees) to all of our employer group customers as defined by the Ohio Department of Insurance Bulletin 2020-03, regardless of their state of domicile. Specifically, this option includes deferring premium payments coming due, interest free, for up to 60 calendar days from each original premium due date.

If you are interested in exercising this option and, in particular if you make automatic premium payments via EFT, please contact your DCPG representative at (513) 554-1100 or (800) 367-9466, Monday - Friday, 8:00 AM - 4:30 PM.

**Thank you for your patience during this unprecedented time. If you have any additional questions, please contact your DCPG representative at (513) 554-1100 or (800) 367-9466, Monday - Friday, 8:00 AM - 4:30 PM.**