



# General agent manual

Small Business Program

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# A note from Delta Dental

Hello, and welcome to the general agent manual for the Small Business Program (SBP). This booklet will help you understand Delta Dental's history, the purpose of the SBP and how you can present it to brokers. Delta Dental has a reputation for bringing dental insurance to large group clients, but with the SBP, groups as small as two employees can enjoy access to the same dentists, dental networks and the same dental plans as Fortune 500 companies, plus vision coverage. The SBP is designed to help meet the needs of more small groups and have more flexibility to offer plans that will keep members happy and healthy.

This general agent manual will help guide you in your role. It's intended to be supplemental to the Small Business Program broker brochures. These brochures also include plan designs, underwriting guidelines and limitations and exclusions. To get a broker brochure for your state, please contact your account executive.

Your partners at Delta Dental

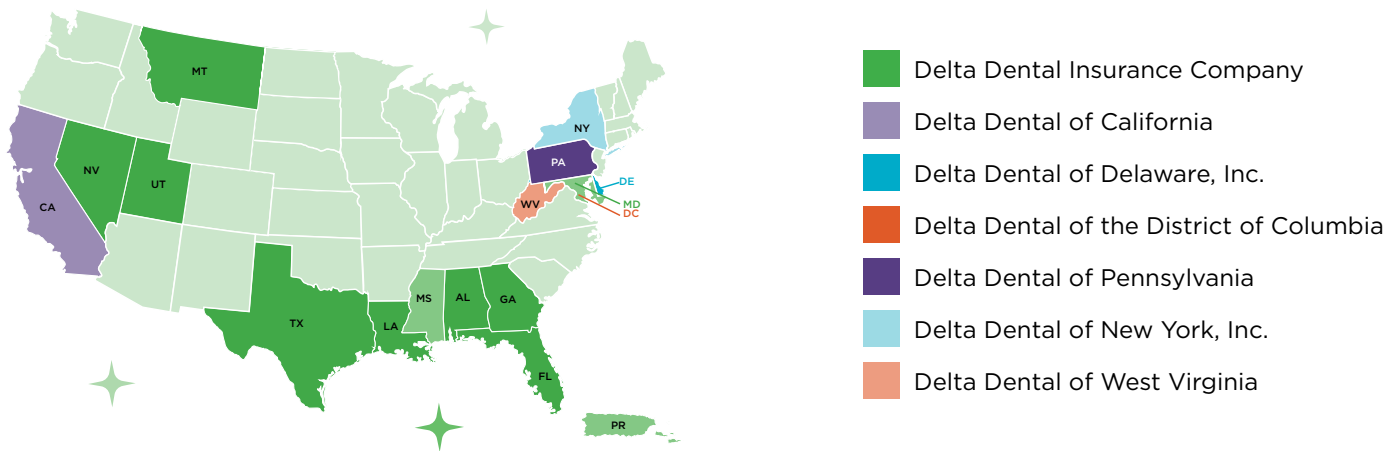


# About Delta Dental

In 1955, Delta Dental came up with an idea that created smiles and improved health: dental insurance plans. From those humble beginnings on the West Coast, our enterprise has expanded nationwide and grown to cover more than 40.5 million members as a trusted wellness partner.<sup>1</sup> We still emphasize the same customer-first model that made us an industry leader: offering more plan options, speedy and efficient claims processing, exceptional service and an emphasis on improving health.

We apply that same client focus to our Small Business Program, delivering steadfast support and an impressive array of competitive small business plans. Our brokers and clients may also appreciate our longevity, our experience and our “Excellent” A.M. Best rating.<sup>2</sup> Members appreciate our exceptional customer service and large networks.

Our brand is strong as well. Our Delta Dental enterprise companies are members of the Delta Dental Plans Association (DDPA), a system of 39 independent member companies across the U.S. Our investment in the Delta Dental brand and its commitment to quality care, dentist access and overall oral health deliver the stability and reliability that can truly benefit our partners and our customers. Our Delta Dental enterprise contains:<sup>3</sup>



<sup>1</sup> 2021 Delta Dental of California and Associates Social Impact Report

<sup>2</sup> A.M. Best Financial Strength ratings and outlooks for enterprise companies, 2015-2020. Delta Dental of California, Delta Dental Insurance Company, Delta Dental of Pennsylvania and their corporate affiliates: A / “Excellent,” stable outlook.

<sup>3</sup> The Small Business Program is not available in Mississippi or Puerto Rico.

# Why Delta Dental?

Our general agents and brokers are integral to the success of our Small Business Program. That's why it's important for you to know what Delta Dental offers, and why our experience can help make your job easier. So what is it about our enterprise that keeps everyone smiling? Let's break it down.

It's easy to sell Delta Dental plans because we provide an upside that you won't see everywhere else:

- No hidden fees
- No set-up charges
- No cost shifting to other lines of coverage



**65+ years  
of dental  
expertise**



**Convenience  
of pairing  
dental with  
vision**



**National  
networks,  
local support**



**Largest  
selection of  
total contracted  
dentists<sup>1</sup>**



**Plans available  
for as few as  
two primary  
enrollees**

## Why offer dental insurance?

There's a strong correlation between oral health and overall wellness; maintaining healthy smiles can really make a difference in quality of life. That's why dental coverage is more than just a way to attract and retain talent — it can help keep a workforce productive.

Small business owners could benefit from dental coverage through:

- **Improved productivity** — More than \$6 billion of productivity is lost each year because people miss work to get dental issues treated.<sup>2</sup>
- **Reduced sick time costs** — Oral health is an indicator for overall well-being. Employees with dental benefits are more likely to seek preventive dental care, which may keep health care costs down by catching minor issues before they become serious.<sup>3</sup>
- **Competitive benefits** — 88% of job seekers say they give better health, dental and vision insurance options consideration when choosing between employers, even if the pay is lower.<sup>4</sup>

<sup>1</sup> Delta Dental Premier is the largest dentist network nationwide based on total unique dentists, as of March 2022, according to Zelis Network360.

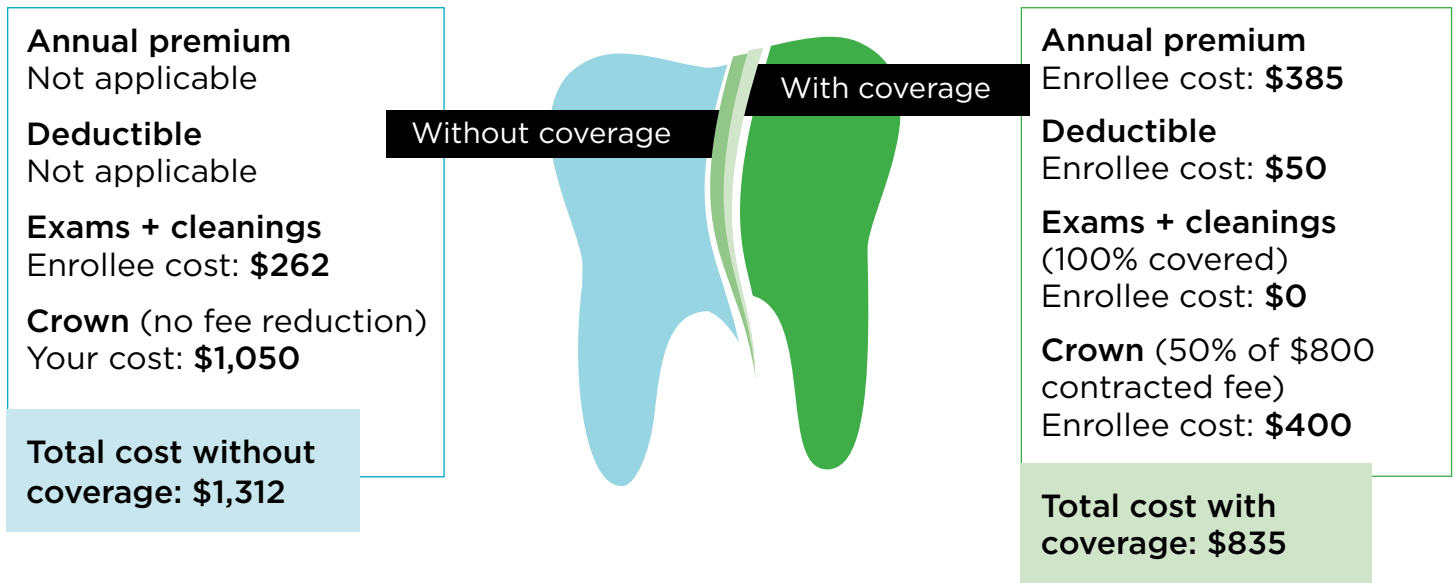
<sup>2</sup> Centers for Disease Control, <https://www.cdc.gov/oralhealth/basics/index.html>

<sup>3</sup> National Association of Dental Plans, The Haves and the Have-nots: Consumers With and Without Dental Benefits, 2009.

<sup>4</sup> Harvard Business Review, "The Most Desirable Employee Benefits," 2017.

# Why Delta Dental?

## Sample enrollee costs



# Why offer vision care insurance?

The benefits to small business owners who offer vision care insurance include:

- **Employee loyalty** — Nearly four in five employees say they value benefits more than a pay raise.<sup>1</sup>
- **Reduced work problems** — Eye-focusing problems may cause employees to lose up to 15 minutes of work time per day or \$2,000 per employee each year.<sup>2</sup>
- **Support for overall wellness** — Eye doctors are often the first to detect signs of serious health problems, ranging from cardiovascular disease and hypertension to diabetes, leukemia and brain tumors.<sup>3</sup>

<sup>1</sup> Glassdoor Employment Confidence Survey, 2015.

<sup>2</sup> Transitions Optical Inc., Employee Perceptions of Vision Benefits, 2014.

<sup>3</sup> Population Health Management, The role of comprehensive eye exams in the early detection of diabetes and other chronic diseases in an employed population, 2010.

# About the Small Business Program

With decades of industry-leading experience and plans designed specifically with small businesses in mind, the Small Business Program delivers benefits that business owners and employees can trust. Clients can keep employees healthy and happy, all at predictable rates that a small business budget can count on.

Also, because we offer our small business clients the same benefits that are available to our large group clients, we give them access to the level of benefits they need to compete for top talent — even against their larger competitors.

Through your partnership with us, you'll be able to offer plans that your brokers will feel confident recommending to their clients for healthy and happy employees, all at the right price for them. We're here to help you shine.

## **Sales and service model**

Our Small Business Program leverages the capabilities of specialized teams to deliver benefits to small businesses. General agents like you help us to extend our reach and convey the value of Delta Dental by working with small business brokers who understand the needs of their clients. And, after the sale, our third party administrator (TPA) supports those small businesses by providing onboarding, billing and eligibility services. Commissions are paid to the general agent and broker for each group sold.

## **Pooled business concept**

The Small Business Program works by pooling the enrollment and claims experience of multiple similar small business contracts rather than relying on each individual group's experience. This allows us to give our small group clients the best rates and mitigates swings in rates due to adverse utilization for greater rate stabilization.

## **Plans designed for small businesses**

The Small Business Program offers a wide variety of plans and options, all access to quality care and savings from our large networks. These plans include our most popular voluntary and employer-paid designs with a choice of rate structure and available options. More information about our plan offerings can be found in the Small Business Program plans section of the broker brochure for each state.



# About the Small Business Program



## Eligible groups

The Small Business Program is available to eligible groups with two to 99 employees. Eligibility for certain plan designs may vary based on such factors as industry, employer contribution level, location or group size. The broker and general agent must ensure that each group meets the underwriting guidelines, including participation and eligibility requirements, when generating a quote for the potential client. More information about these requirements can be found in the underwriting guidelines in the broker brochure for each state.

## Plan administration

The Small Business Program is administered by TPAs who handle routine group support for Delta Dental's small business accounts.

TPAs manage ongoing group administration functions including:

- New group implementation
- Billing and premium collection
- Enrollment and eligibility processing
- Renewal notifications
- Issuing group contracts (initial and renewal documents)
- Issuing Evidence of Coverage (EOC) booklets for DeltaVision and Delta Dental PPO™ plans
- Fielding of administrative questions regarding existing groups related to enrollment, billing, materials and commissions

For DeltaCare® USA plans, EOCs are distributed by Delta Dental and sent directly to the members.

While TPAs handle most of the plan administration, you play an important role in the new group submission process.

- First, all new groups are submitted by the broker to you (the general agent).
- Then, you ensure the group meets underwriting guidelines and has been properly rated, as well as confirm all materials are accounted for and forms are filled out completely.
- Finally, you submit the completed materials to the TPA for processing.





# About the Small Business Program

## **Commissions and compensation**

Commissions for general agents and brokers are included in the standard market rates for each group sold and are based on a percentage of the premium collected. Commissions are paid monthly and are paid directly by each group's designated TPA.<sup>1</sup>

The method of payment varies based on each TPA. Some pay only by check while others offer brokers the choice to receive commissions by check or direct deposit.

Brokers must be designated as the agent or broker of record for the group to receive commissions.

Additionally, there is a special rewards program for general agents and brokers who sell small business plans, including the Small Business Program portfolio. Contact your sales account executive for more information.<sup>2</sup>

<sup>1</sup> In some circumstances, commissions are transferred from the TPA to the general agent for distribution.

<sup>2</sup> Applicable for groups covered by the following companies: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of New York, Inc. — NY, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental Insurance Company — AL, FL, GA, LA, MT, NV, TX and UT.

# The role of the general agent



In the Small Business Program, the main responsibilities of a general agent revolve around marketing, generating sales and serving as the point of contact for all of your brokers. You'll also help ensure your brokers register and become appointed with Delta Dental so they can receive their commissions. Our most successful general agents are known for their ability to equip their brokers with the right tools, marketing and quoting materials to generate client interest and close the sale. Your agreement with Delta Dental includes sales goals, so it's important that broker oversight, education and support are addressed on a regular basis to ensure mutual success.

## Small Business Program sales and service model

### Before the sale (General agents)

- Select brokers to target prospects
- Train brokers on dental and vision coverage (We can help!)
- Train brokers on SBP plans (and the difference between Delta Dental and other carriers)
- Provide quotes (Use our tools or your own.)

### Making the sale (Brokers)

- Market plans to prospects (We'll give you pre-approved materials, or you can use your own if you ensure Delta Dental brand and regulatory compliance.)
- Gather required paperwork and submit to general agent
  - Application
  - Enrollment materials
  - First month's premium or Automated Clearinghouse (ACH) authorization
  - Prior coverage booklet
  - Billing statement for voluntary plans
- General Agent validates that the submission meets underwriting guidelines and submits all new group materials to designated TPA.



# The role of the general agent

## Administration and support<sup>1</sup>

### TPA delivers welcome kit

- Group contracts
- Evidence of coverage (EOC) for DeltaVision and PPO groups
- Plan highlights
- Intro to group and enrollee tools

### VSP supports DeltaVision members

- Find a doctor
- View benefits and claims
- Claims and customer service

### TPA administers the plan alongside Delta Dental

- Initial and ongoing eligibility and enrollment
- Billing and premium collection
- Renewal letters
- Broker and general agent commission payments

### Delta Dental supports members

- Find a dentist and estimate costs
- View and print ID cards
- View benefits and claims
- Oral health and wellness tips
- Claims and customer service

### General agent supports brokers and their clients with:

- Open enrollment materials
- Alternative benefit quotes

## Broker selection and training

Think of yourself as a talent acquisition asset. Your ability to recruit small business brokers is one of the primary reasons your general agency was selected by Delta Dental. We rely on you to market our plans to brokers and prospective groups, encourage brokers to sell Delta Dental plans and work with them to meet or exceed sales goals. You should train them on the importance of dental coverage, the value of our Small Business Program plans and our eligibility and underwriting requirements.

Your brokers **will love working** with us. Our sales partners enjoy these advantages:

- A Producer Services department dedicated to helping with appointments
- Specially trained Delta Dental Sales Account Executives to support our general agents and your brokers
- Delta Dental Account Managers to support existing customers, brokers and general agents with their existing business
- Marketing content to help sell Delta Dental plans and support open enrollment

<sup>1</sup> Delta Dental will provide renewal rates each year. The TPA will deliver group renewal letters. The broker will coordinate benefits changes or alternative quotes.

# The role of the general agent



## Marketing Delta Dental

We'll equip you and your brokers with pre-approved marketing assets like flyers, emails, brochures and more to communicate the value of Delta Dental plans and support the sale. See the Marketing section in this manual for more information.

We also support your efforts to leverage your own website and marketing materials to help your brokers. However, if you're planning to create your own marketing content to sell Delta Dental products, first visit our brand and compliance toolkit by logging in to [your online account](#). There you'll find regulatory compliance information, logo and branding guidelines, pre-approved marketing content and more. Once you have confirmed that your content is compliant with our standards, be sure to send it to your Delta Dental Sales Account Executive for review before you begin use.

## Quotes and sales

When your brokers are ready to generate quotes and proposals, they'll need your help. One of your primary roles is to support them by providing quotes when requested.

Brokers submit new sales to you (the general agent), and you're responsible for ensuring that everything is filled out correctly, that the group meets underwriting guidelines and that all documents have been submitted. Then you'll send the documents to the TPA once everything is in order. It is best practice to know the process so you can answer their questions if needed.

## Supervision of enrollment and administration

TPAs serve as dedicated account service representatives for enrollment, billing and materials and ensure that plan administration is fulfilled effectively. We rely on our general agents to ensure that brokers are providing a seamless customer experience, from initial enrollment through contract renewal.

During initial enrollment, you should ensure your brokers are submitting all documents and funds (binder check or automated clearing house bank authorization) in time to allow for review before submitting the package to the TPA. This includes any relevant eligibility and enrollment forms.



# The role of the general agent

## Quarterly reporting

General agents are required to submit reports to their sales account executive at the end of each quarter that indicate the agency's close ratio on Delta Dental dental quotes and on competitors' quotes. Reports are due on the 15th day of the month following each quarter (April 15, July 15, October 15 and January 15). The close ratio is calculated as the number of quotes sold divided by the number of quotes released.

The quarterly report below shows the reporting requirements for dental quotes.

Reporting period for dental quotes	[Q1] [Q2] [Q3] [Q4]
Data elements	[General agent name]
(A) # of company quotes released	
(B) # of company quotes sold	
(C) company close ratio (B)/(A)	
(D) # of competitor quotes released (listed by dental competitor)	
(E) # of competitor quotes sold (listed by dental competitor)	
(F) competitor close ratio (E)/(D)	

## Renewals

As general agents, you are a key supporter in assisting brokers and clients with renewals by providing open enrollment materials and quoting alternative benefits. You will ensure that an application to change benefits is completed correctly and submitted to the TPA in advance of the effective date.

# Delta Dental products

## Delta Dental PPO

Delta Dental PPO plans are an attractive option for the small business owner who wants to offer their employees a great combination of savings and dentist choice.<sup>1</sup> Our PPO plans offer a variety of attractive benefits and features for groups of all sizes and a cost safety net with our Delta Dental Premier® network.

## How our networks work

Our PPO plans are supported by our network of PPO dentists. Nationwide, 77% of dentists are Delta Dental dentists: 57% in our PPO network, and an additional 20% in our Premier network.<sup>2</sup> We credential and contract with these dentists directly. Because we don't lease our networks, we're in a unique position to ensure that our provider partners deliver a high standard of care to our enrollees. With so many dentists to choose from, that's important. If members choose to visit a non-PPO dentist, our Premier network provides a safety net of moderate network savings. Since so many dentists are in the Premier network, more members have the option of receiving some level of contracted network savings. Members save the most when visiting a Delta Dental PPO dentist.

## How our PPO product works

Delta Dental PPO dentists agree to accept reduced fees for services provided to covered Delta Dental members. Members pay their share of coinsurance plus any deductible and we pay the rest. Coinsurance varies depending on category of service, which is typically broken down into sets of procedures (i.e., diagnostic, preventive, basic or major). Annual maximums and deductibles typically apply to Delta Dental PPO plans.

We offer two fee bases, PPO and PPO Plus Premier:

- **PPO plans.** Delta Dental reimburses all dentists based on the PPO fees.
- **PPO Plus Premier.** Delta Dental reimburses Premier dentists at the higher contracted Premier fee, meaning that members will never get balance billed the difference between the lower PPO and the higher Premier fee when they visit a Premier dentist.

<sup>1</sup> Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MT, NV and UT and by not-for-profit dental service companies in these states: CA — Delta Dental of California; PA, MD — Delta Dental of Pennsylvania; NY — Delta Dental of New York, Inc.; DE — Delta Dental of Delaware, Inc.; WV — Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

<sup>2</sup> Network Penetration Report, Delta Dental Plans Association, March 2022



# Delta Dental products



Here's how claims process for each fee basis. **As with most PPO plans, patients usually save more when they visit a Delta Dental PPO dentist.**

Fee basis	Dentist		
	Delta Dental PPO dentist	Delta Dental Premier dentist	Non-Delta Dental dentist
<b>PPO</b>	Claims calculated based on contracted PPO fees	Claims calculated based on contracted PPO fees	Claims calculated based on contracted PPO fees
<b>PPO Plus Premier</b>	Claims calculated based on contracted PPO fees	Claims calculated based on contracted Premier fees	Claims calculated based on the maximum contract allowance

Review the broker brochure for your state for claims examples.

## DeltaCare USA

DeltaCare USA copay plans are straightforward and predictable. There are no deductibles to meet, no maximums to keep track of and no hidden fees — members pay only the predefined share listed in the copayment schedule.<sup>1</sup>

All of our DeltaCare USA plans offer attractive features, like teeth whitening, white resin fillings on back teeth, night guards and orthodontics. In fact, our plans cover all three phases of orthodontics for adults and children, and our unique orthodontic takeover provision allows members in active treatment (teeth have begun moving) to keep their current orthodontist — even if he or she isn't in our network.

DeltaCare USA is a great solution for small business owners who want the transparency and predictability of a copay product, but also want to offer their members comprehensive coverage with attractive features.

<sup>1</sup> DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; CA — Delta Dental of California; DC, FL, GA, WV — Delta Dental Insurance Company; MD, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.





# Delta Dental products

## How our copay product works

Similar to a dental HMO, our copay product features a wide range of covered services at set copays. DeltaCare USA plans are closed-network plan designs, so they require members to visit their selected DeltaCare USA general dentist. Members pay only a predetermined copay — a fixed dollar amount — at the time of their visit. To ensure complete cost transparency, members receive a full copay schedule in their welcome kit after enrolling.

The need for members to visit their assigned contracted general dentist in order to receive benefits is a common feature of DHMO type plans. By encouraging brokers to remind DeltaCare USA members to select a general dentist you will help members who are new to a DHMO-type plan understand how it works.

## How specialty and emergency care work with DeltaCare USA

If members require dental care from a specialist, their general dentist will coordinate a referral with a DeltaCare USA specialist. Examples of specialty care include oral surgery, pediatric dentistry, endodontics and periodontics. If there is no network specialist within the service area, a referral to an out-of-network specialist will be authorized at no extra cost, other than applicable copayments.

In case of emergency, members may use their out-of-area emergency benefit (typically limited to \$100 per emergency, subject to standard plan limitations and exclusions; copayments may apply).

## DeltaVision

Delta Dental has partnered with VSP® to create DeltaVision and administer it through Allied Administrators. Through this partnership, enrollees will get a pair of plans that offer dental and vision coverage with one application and one invoice at great rates. DeltaVision plans include low out-of-pocket costs, a wide selection of frames and a large nationwide network from VSP, the number one choice in vision plans for consumers.<sup>1</sup>

<sup>1</sup> 2017 National Vision Plan Member Research.

# Delta Dental products

## Small Business Program dental plans

With a Delta Dental plan, small business owners could give their members peace of mind and the power to make well-being a priority.

We offer both employer-paid and voluntary plans for groups with as few as two primary members, and our portfolio includes a range of plan designs so employers can balance their budget while keeping their employees happy and healthy.

Small Business Program plans come in three levels:

- Deluxe plans – the maximum level of coverage with the lowest out-of-pocket costs
- Advantage plans – our most popular plan designs with additional choices and flexibility
- Core plans – Delta Dental quality at an affordable cost

Additionally, dual choice and Core/Buy-Up PPO plans are available to empower groups to offer their employees more choices. DeltaCare USA plans are also available in Deluxe, Advantage and Core, all of which offer comprehensive care. The copayments for these plans vary to meet the different budgetary needs of employees.

More information about our plan offerings can be found in the Small Business broker brochure.

## DeltaVision plans

DeltaVision vision plans are available for Small Business Program clients. Delta Dental has partnered with VSP® to offer five comprehensive plans offering flexibility for groups' budgets and needs, including voluntary or employer-paid options. Together, you'll get a great package of dental and vision plans in a single convenient application and invoice. (Vision plans must be purchased and maintained with a dental plan, not as standalone.)



### Large network, easy access

- Trusted VSP doctors
- 119,000 access points including popular retail chains<sup>1</sup>
- 84% of VSP network doctors offer extended hours
- Freedom to choose any provider<sup>2</sup>
- Members can contact **800-877-7195** or **vsp.com** to obtain in-network providers

### Low out-of-pocket costs

- Big savings where it matters
- Best choice in eye care providers and eyewear
- Wholesale frame pricing guarantee
- Exclusive savings on wide selection of designer glasses and lens enhancements

### Smarter vision care

- Comprehensive WellVision® exam
- Essential Medical Eye Care program for chronic conditions including diabetic eye disease and immediate issues such as sudden changes in vision
- 99% member satisfaction<sup>1</sup>

Please contact your Sales Account Executive for more information.

<sup>1</sup> 2017 National Vision Plan Member Research.

<sup>2</sup> Coverage for out-of-network care is not available in MD.



# Marketing resources

We're happy to provide our general agents and brokers with pre-approved marketing assets. You can use Delta Dental marketing resources to generate prospective group interest, but they're also useful in acquainting brokers with our products and services.

## Where to find pre-approved resources

We provide access to **Box.com** where marketing resources and other key documents are posted for easy download.

## Here are the types of documents available to general agents:

- **Brochures:** State-specific booklets containing our portfolio of plans, underwriting guidelines, eligible/ineligible industries, limitations and exclusions
- **Flyers:** Tools that offer additional selling points not found in the marketing brochure (such as Delta Dental products, DeltaVision, networks, online tools and special plan features)
- **Forms:** Group applications, employee enrollment forms and any state-specific documents
- **Member plan highlights:** Benefit-specific summaries that can be provided to a broker for the plan the client has selected (these can be used by prospective groups or groups that are changing their benefits during open enrollments to show employees the specifics of the plan)
- **Plan summaries:** Solicitation pieces that show a single plan design and all variable options (plan maximums, optional orthodontic coverage and additional plan features)
- **Rate sheets:** State-specific sample rates for limited plan options (contact your Sales Account Executive for comprehensive rates and proposals)

# Marketing resources

## How to ensure regulatory and branding compliance

General agents and brokers are responsible for ensuring marketing resources are used in accordance with both Delta Dental branding guidelines and regulatory guidelines. When preparing new marketing content, brokers should first use Delta Dental's online toolkit to ensure all material meets our minimum requirements. Once content is developed, brokers should then submit it to their designated Sales Account Executive for final review before releasing.

When marketing Delta Dental plans in the field, ensure your brokers are equipped with the resources and knowledge to protect the integrity and recognition of the Delta Dental brand. It's also important to identify Delta Dental companies and underwriters correctly to avoid confusion (at best) and penalties (at worst).

One of the best parts of selling Delta Dental plans is the power of our nationally recognizable brand. Without adhering to these guidelines, that power is diminished. Please visit [our Branding page](#) for logo info and branding guidelines on subjects like the use of protected space, minimum logo size and the proper use of names and identifying marks.

## Regulatory compliance

There are a lot of Delta Dental companies out there. (We know it can be a bit disorienting, but it's how we're able to offer national network access and generate brand awareness across the country.) Fortunately, you can quickly generate accurate company and product disclosures with the brand and compliance toolkit in your [online account](#).

For more information about marketing Delta Dental, our brand guidelines, or how to correctly identify our companies, you can refer to the full brand and compliance toolkit available [after login](#).



# Quoting small business plans

## Help your brokers generate quotes

Once your brokers are trained on the value of Delta Dental plans and are equipped with marketing content, it's time to hit the field and make some sales. When a prospect is interested, you'll need to generate a quote for your brokers. Here are some tips for quoting our plans.

## Want to use our proprietary tool for quick quotes?

Our Rapid Rater tool is a comprehensive, self-service quoting engine for general agents. If you're not already registered, contact your Sales Account Executive to get set up and have a temporary password issued. (Be sure to change it once you log in.)

## Here's a brief overview of the functions available on Rapid Rater:

- **Generate proposals for brokers:** Select the Rates tab in the top navigation menu. You'll need specific group information for a complete proposal, including group name, address, zip code, county, industry or SIC code (if you know it) and number of employees. With this preliminary information, you can begin to configure a proposal by choosing the products and plan designs, number of employees expected to enroll, contribution options and any optional features you would like to quote.
- **Download available plans and details:** In the Available Plans tab, you'll be able to view and download plan summaries that include all optional features. For underwriting guidelines, limitations and exclusions, and eligible/ineligible industries listings, please proceed to the Documents tab. For plan highlights that are specific to the benefits your client has chosen, please refer to Plan Highlights posted on **Box.com**.
- **Download submission documents:** Once you're in the Documents tab, you can download important submission documents, like applications and enrollment forms.





## Quoting small business plans

- **Get answers to common questions:** If you have questions about plan details or technical issues, visit the Help tab for answers to frequently asked questions. If you're still having trouble, reach out to your Sales Account Executive.

### **Have your own proprietary quoting engine?**

If your agency uses its own quoting tool, Delta Dental can provide you with rates and plan information to put in your system, and will review the setup to ensure there are no issues with how it is running for Delta Dental programs. And if you ever have any questions about Delta Dental's quoting tool, you can contact your Sales Account Executive for help.

# New group submission

Once you've assisted a broker with generating a proposal for one of our Small Business Program plans, the last step is having the group select a plan and submit the necessary information to get contracted.

Please ensure brokers get appointed by directing them to our [website](#). **If you or your brokers need assistance or have questions about appointment with Delta Dental, contact Producer Services by emailing [producerservices@delta.org](mailto:producerservices@delta.org) or by phone at 866-760-4080. Brokers who have not been appointed in states where appointments are required will not be paid until their appointment is approved.**

## Group application

The first step in the new group submission process is to ensure completion of the new group application. There is an application for dental or a combined application for vision and dental together. Brokers will need to provide a completed group application that includes:

- **Applicant information:** Name of the company applying for coverage, contact at the company, tax and legal details including tax ID number, industry and contract situs, as well as the billing contact and where invoices are to be sent (if different from the group contact), and the effective date of the plan
- **Benefits:** Product selection, plan design and any optional features (options are pre-filled, so brokers simply select options the group has chosen that meet the underwriting guidelines)
- **Funding details:** Rates and contribution levels
- **Eligibility information:** Number of eligible and enrolled employees for both dental and vision, if applicable, types of eligible employees and dependents, and eligibility period selection
- **Broker and general agent information:** Contact, license and commissions details



# New group submission

## Additional required forms and documentation

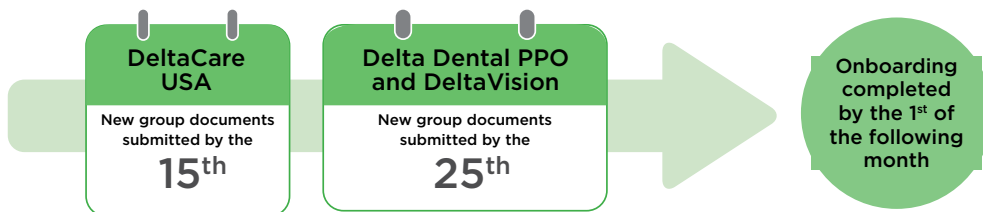
When submitting an application, brokers will also need to submit more detailed information, including:

- Enrollment forms or census enrollment (if applicable)
- Copy of binder check from the group, or the group's ACH authorization
- State-required quarterly wage report for proof of employer/employee relationship identifying status of each enrollee, or a complete census of eligible employees (not required for voluntary dental plans)
- Copy of last invoice and Evidence of Coverage booklet from previous carrier<sup>1</sup>
- For DeltaCare USA groups in Nevada, group disclosure form
- When offering dental and vision coverage, a completed Partial Payment Designation Form.

**Applications must be signed in the contract state by the applicant (group), the broker or agent and submitted to the general agent.** Once the general agent validates that the group meets the criteria, the rates are correct and all information has been provided, the general agent will sign their section of the application. The packet of group information is then sent to the TPA for new group processing and implementation.

## New group submission timelines

If the TPA receives the new group application and required documentation prior to the 25th of the month (Delta Dental PPO and DeltaVision) or 15th of the month (DeltaCare USA), then the group can be set up by the 1st day of the following month. If the documents are received after the deadline, the group's effective date will change to the first of the following month.



In addition, if the paperwork is not filled out correctly, the application will be returned to the general agent and will cause a delay in group implementation.

<sup>1</sup> Applies only to groups applying for a voluntary plan who wish to waive the waiting period for certain services for initial enrollees.

# Frequently asked questions

Have questions? We have answers to some frequently asked questions below. If you can't find an answer, don't hesitate to reach out to your Sales Account Executive.

**1. How does Delta Dental's Small Business Program team support me and my brokers in both the sales and service aspect of our roles?**

A Delta Dental Sales Account Executive is available to assist you with training and can provide updates to you and your brokers as needed. They can help you communicate what differentiates Delta Dental in the market, will send you updates and announcements about the program and will walk you through the new group submission process. They are available to answer any questions you have about the plans and can address any concerns you may have about the program. They can also present to brokers at general agent meetings to educate them on Delta Dental and the products we offer.

**2. How are commissions paid, and who do I contact for support with compensation?**

Commissions for both general agents and brokers are included in the standard market rates for each group sold and are based on a percentage of the collected monthly premium.

Both general agent and broker commissions are paid directly (or through an ACH transfer) by the designated TPA, Allied Administrators. Commissions are paid monthly. Brokers who have not been appointed by Delta Dental in states where appointments are required will not be paid until their appointment is approved. This appointment process can be done quickly and easily [online](#). If you or your brokers have questions or concerns about commissions, contact Allied Administrators.

# Frequently asked questions



Following is a list of enterprise states and the underwriting company that brokers need to be appointed with for each product:

State	PPO	DeltaCare USA	DeltaVision
AL	Delta Dental Insurance Company	Alpha Dental of Alabama, Inc.	Delta Dental Insurance Company
CA	Delta Dental of California	Delta Dental of California	Delta Dental of California
DC	Delta Dental Insurance Company	Delta Dental Insurance Company	Delta Dental Insurance Company
DE	Delta Dental of Delaware, Inc.	---	Delta Dental Insurance Company
FL	Delta Dental Insurance Company	Delta Dental Insurance Company	Delta Dental Insurance Company
GA	Delta Dental Insurance Company	Delta Dental Insurance Company	Delta Dental Insurance Company
LA	Delta Dental Insurance Company	---	Delta Dental Insurance Company
MD	Delta Dental of Pennsylvania	Alpha Dental Programs, Inc.	Delta Dental Insurance Company
MT	Delta Dental Insurance Company	---	Delta Dental Insurance Company
NV	Delta Dental Insurance Company	Alpha Dental of Nevada	Delta Dental Insurance Company
NY	Delta Dental of New York, Inc.	Delta Dental of New York, Inc.	Delta Dental Insurance Company
PA	Delta Dental of Pennsylvania	Delta Dental of Pennsylvania	Delta Dental Insurance Company
TX	Delta Dental Insurance Company	Alpha Dental Programs, Inc.	Delta Dental Insurance Company
UT	Delta Dental Insurance Company	---	Delta Dental Insurance Company
WV	Delta Dental of West Virginia	Delta Dental Insurance Company	Delta Dental Insurance Company

# Frequently asked questions

## 3. How do I ensure I'm identifying Delta Dental and my agency correctly in marketing collateral? And how do I ensure that marketing collateral is compliant with regulatory and brand guidelines?

Visit our brand and compliance toolkit by logging in at [deltadentalins.com](https://deltadentalins.com). If you're not registered already, it's easy to get started.

Once you're logged in, you'll find the toolkit in the bottom left corner of the page.

In the toolkit, you'll find everything from logo and color guidelines to pre-approved marketing content that's ready to copy and paste into your communications.

**Once you've created marketing content using the Delta Dental logo, products or other brand elements, please submit the content to your Sales Account Executive for brand and compliance review.**

## 4. What if my client has employees residing out of state?

Delta Dental PPO plans allow out-of-state members within the underwriting guidelines. There are no out-of-state restrictions for members in any of our PPO plans.

DeltaCare USA plans only cover members if the services are rendered in the contract state. DeltaCare USA plans are available in AL, CA, DC, FL, GA, MD, NV, NY, PA, TX and WV. New York and Pennsylvania DeltaCare USA enrollees may receive services from their selected dentist in New York, Pennsylvania or New Jersey. Services outside of these states are limited to emergencies.

DeltaVision offers full coverage for out-of-state employees with no restrictions. Through our partner, VSP Vision Care, we offer a large national network to ensure full access to care wherever your employees are located. DeltaVision offers full coverage for out-of-state employees with no restrictions.<sup>1</sup>

<sup>1</sup> There is no out-of-network benefit in Maryland.

# Frequently asked questions

**5. Can a client with two members purchase a dual choice plan?**

No. Groups must meet the minimum enrollment participation for each plan they offer. DeltaVision does not offer Dual Choice plans. Please refer to the Underwriting Guidelines section of our Small Business Program broker brochure for more details.

**6. If an employer is offering dual choice, does the employer contribution have to match for both plans?**

Yes. The guideline for dual choice plans state that the employer contribution percentage must be identical for both plans. The only exception is for the Core/Buy Up plans where the employer contribution is tied to the Core plan. DeltaVision does not offer Dual Choice plans.

**7. If an employer is offering both a dental plan and DeltaVision, does the employer contribution have to match for both plans?**

No. Contributions do not need to match for dental and vision.

**8. I have questions about issues like missing teeth and orthodontic maximums.**

Each plan's details can be found in the Small Business Program broker brochure. If you are unable to find the answer in our materials, your Sales Account Executive can assist you.

**9. How do initial enrollment and termination work?**

All eligible employees must enroll within 30 days of becoming eligible, within 30 days of losing other dental coverage or during an open enrollment period. If the group selects dependent coverage, the dependents may enroll when the employee initially enrolls, within 30 days of losing other dental coverage or during an open enrollment period. An employee who is enrolling dependents must enroll all eligible dependents. To initiate coverage, a benefit administrator must submit the enrollment through the associated third-party administrator.

Employee eligibility ends on the last day of the month in which full-time employment ends. Dependent eligibility ends concurrently with the primary member or when dependent status is lost as indicated in the group contract.

**10. Are there different enrollment forms for different plans?**

Yes. We have state-specific enrollment/change forms for PPO, DeltaCare USA and dual choice plans, with and without DeltaVision. A few states also require different PPO forms for groups with 50 or fewer members and 51 or more. For groups that currently have a dental plan, there is a DeltaVision-only enrollment form.

# Frequently asked questions

## 11. Can DeltaVision be sold to a group without a Delta Dental SBP dental plan?

No, a dental plan purchase is required to sell DeltaVision.

## 12. How do plan changes and renewals work?

Groups can only make changes to their benefits at renewal. When it's time for renewal, Allied Administrators will send the group a renewal letter. There are separate renewal letters for dental PPO and DCUSA plans. If the group wishes to make changes to their plan,

the broker should work with you, the general agent, to quote any benefit changes and assist the group with filling out a new application, which you will submit to Allied Administrators. New contracts and EOCs will be issued by Allied Administrators reflecting the new benefits.

## 13. Who do I contact if I have any further questions about benefits?

For help with any further questions, please contact your Delta Dental Sales Account Executive or Account Manager.



# Contacts

For client or account management inquiries, please contact your account managers:

Group location	Contact name	Title	Phone	Email
N. CA, DC, DE, MD, NY, PA and WV	<b>Tim Zubey</b>	Account Manager, Sales	Office 800-471-7091 ext. 606764	<a href="mailto:tzubey@delta.org"><u>tzubey@delta.org</u></a>
S. CA, AL, FL, GA, LA, MT, NV, TX and UT	<b>Cynthia Hargrave</b>	Account Manager, Sales	Office 469-948-1118 or 800-775-0523 ext. 1118	<a href="mailto:chargrave@delta.org"><u>chargrave@delta.org</u></a>



# Contacts

For sales inquiries please contact your sales account executive:

Group location	Contact name	Phone	Email
Alabama	Tony Cangelosi	504-368-5171	<a href="mailto:tcangelosi@delta.org">tcangelosi@delta.org</a>
California (Southern)	Lisa Chacon	562-477-9322	<a href="mailto:lchacon@delta.org">lchacon@delta.org</a>
Delaware	Matthew Rutter	717-609-6772	<a href="mailto:mrutter@delta.org">mrutter@delta.org</a>
District of Columbia (DC)	Matthew Rutter	717-609-6772	<a href="mailto:mrutter@delta.org">mrutter@delta.org</a>
Florida	Crystal Rodriguez	305-360-1165	<a href="mailto:crodriguez1@delta.org">crodriguez1@delta.org</a>
Georgia	Steve Rinicella	770-641-5100 ext. 615282	<a href="mailto:srinicella@delta.org">srinicella@delta.org</a>
Louisiana	Tony Cangelosi	504-368-5171	<a href="mailto:tcangelosi@delta.org">tcangelosi@delta.org</a>
Maryland	Matthew Rutter	717-609-6772	<a href="mailto:mrutter@delta.org">mrutter@delta.org</a>
Mississippi	Tony Cangelosi	504-368-5171	<a href="mailto:tcangelosi@delta.org">tcangelosi@delta.org</a>
Montana	Jim Dole	406-449-6270	<a href="mailto:jdole@delta.org">jdole@delta.org</a>
Nevada	Deborah Madro	702-267-7997	<a href="mailto:dmadro@delta.org">dmadro@delta.org</a>
New York (Metro)	Jenny Garcia	631-882-6624	<a href="mailto:jgarcia4@delta.org">jgarcia4@delta.org</a>
New York (Non-Metro)	Sarah Linde	617-823-4974	<a href="mailto:slinde@delta.org">slinde@delta.org</a>
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Pennsylvania (Pittsburgh)	Tony Pease	717-766-3674	<a href="mailto:tpease@delta.org">tpease@delta.org</a>
Texas	Steve Kowalski	214-642-3325	<a href="mailto:skowalski@delta.org">skowalski@delta.org</a>
Utah	Summer Janssen	435-631-2134	<a href="mailto:sjanssen@delta.org">sjanssen@delta.org</a>
West Virginia	Tony Pease	717-766-3674	<a href="mailto:tpease@delta.org">tpease@delta.org</a>