

## Frequently Asked Questions for DDCT Group Customers During the COVID-19 Health Crisis

### Is Delta Dental of Connecticut open during the COVID-19 pandemic?

Yes; we remain open for business, as most associates are working remotely where possible to protect themselves and their families. We continue to pay claims, monitor enrollment and eligibility, and more. There may be extended turnaround times on some requests, but we are operational.

### Is Customer Service open for live calls? **\*\*UPDATED\*\***

Effective Monday, May 11<sup>th</sup> our call center will be open Monday through Friday 8 a.m. – 4:30 p.m. ET until further notice. You can reach us at **800-452-9310**. Several customer service agents are working remotely, and a limited number of customer service agents are at our office taking calls. We continue to adhere to current social distancing guidelines, as well as prioritize the health and safety of our associates. **Please be advised that there may be longer-than-normal wait times.** We continue to monitor customer inquiries on our [DeltaDentalCT.com/ContactUs](https://DeltaDentalCT.com/ContactUs) page, with a turnaround time of 2-3 business days. Please see below for other ways you can contact us.

#### General inquiries:

- Members can verify eligibility, review covered benefits, check claim status, obtain EOBs, and print ID cards at [DeltaDentalCT.com/MySmile](https://DeltaDentalCT.com/MySmile).
- The Interactive Voice Response System (IVR) is operational 24/7 for self-service at **800-452-9310**.
- Questions can be directed to our web portal at [DeltaDentalCT.com/ContactUs](https://DeltaDentalCT.com/ContactUs).

#### Enrollment/eligibility:

- Manual eligibility updates: log into our employer portal to view and process eligibility updates in real time. If you have been authorized and need to obtain your username and password, send an email to [EligInquiry@DeltaDentalNJ.com](mailto:EligInquiry@DeltaDentalNJ.com). If you have not been authorized and need to obtain your username and password, send an email to [Sales@DeltaDentalNJ.com](mailto:Sales@DeltaDentalNJ.com).
- For ID cards, please direct subscribers to [DeltaDentalCT.com/MySmile](https://DeltaDentalCT.com/MySmile) or Delta Dental's mobile app to print/download an ID card.
- Electronic file eligibility (EDI files) are processed within two business days of receipt.
- Manual enrollment changes can also be sent to [EligInquiry@DeltaDentalNJ.com](mailto:EligInquiry@DeltaDentalNJ.com) or faxed to **973-285-4142**.

#### Billing

- **For self-funded employers with administrative invoices:** We will continue to debit claims that are paid in the prior week and notify you via the weekly/monthly claims invoice.
- **For fully-insured employers with monthly premium debits:** We will continue to debit premiums on a monthly basis.

- **If you currently send checks to our office**, please send them to the following addresses to ensure daily processing:

Delta Dental of Connecticut  
PO Box 21116  
New York, NY 10087-1116

**My small business works with Allied Administrators. How do I contact Allied?**

- Allied Administrators is continuing full operations during the current public health situation. Self-service online functionality is available as usual. The customer service team is available to help and can be reached via (415) 989-7443, or by emailing [CS@AlliedAdministrators.com](mailto:CS@AlliedAdministrators.com).
- To change eligibility, employee and group information, or to pay premiums, please visit the Allied Administrators' Small Business Program Portal at [AlliedAdministrators.com](https://AlliedAdministrators.com). For adds and deletes, you may use the portal or email [Info@AlliedAdministrators.com](mailto:Info@AlliedAdministrators.com).
- Once autopay is set up, no further action is needed. The payment will process each month on the day you preselect. There is an autopay option for setting a payment threshold. For example: you can ensure the payment does not autopay if the billed amount is over a certain amount. In that case, you would need to initiate the payment manually.

**What's the best way to stay informed?**

The latest updates will be posted on our website. Check [DeltaDentalCT.com/COVID-19](https://DeltaDentalCT.com/COVID-19) for the latest updates on our office hours, etc.

## Coverage continuation during the pandemic

**My company is experiencing financial difficulties due to COVID-19. What happens if I can't pay my premium on time?**

We will not terminate any dental benefit contract for non-payment through June 30<sup>th</sup>. If you are having issues with meeting premium payments due to COVID-19, please contact your account representative or our accounts receivable department at [AccountsReceivable@DeltaDentalNJ.com](mailto:AccountsReceivable@DeltaDentalNJ.com).

**Are my employees still covered during a furlough, leave of absence, reduction of hours, illness, or disability?**

We will provide dental benefits as long as the group dental benefit contract remains in place and the employee or dependents continue to be enrolled in the plan. Group contract holders are responsible for collecting and remitting payment to us.

**What if an employee is quarantined? Are they still covered?**

If the employee remains employed and enrolled in the plan, there will be no impact on coverage.

**What happens if an employee terminates during this time?**

In the event a terminated employee is eligible for continuation of benefits through COBRA or applicable state law, we will provide dental benefits as long as the group dental benefit contract remains in place and the terminated employee selects continuation. The group contract holder, directly or through the COBRA administrator, is responsible for collecting and remitting payment to

us. Terminations made after the 15<sup>th</sup> of the month will require payment of premium in full for that month.

## Oral health information

### Are dental offices still open?

Per professional dental organization and government guidelines, dental offices are closed except for emergency dental care – and some dental offices have closed for all visits, including emergencies. Routine visits will need to be rescheduled once it is considered safe to do so.

### What is classified as a dental emergency?

A dental emergency generally includes the following symptoms: severe pain, acute infection, swelling, and/or persistent bleeding. We suggest that a person experiencing any of these symptoms contact their regular dentist to schedule an appointment and guide their care options.

### What if I have a dental emergency and my dental office is closed?

If a dental office is closed, visit [DeltaDentalCT.com/Emergency](https://www.DeltaDentalCT.com/Emergency) to find a Connecticut dentist who is taking emergency cases. At the time of this writing, there are many dentists who are willing to see patients in emergency situations.

If you reside outside of Connecticut, please visit [DeltaDentalCT.Com/FindaDentist](https://www.DeltaDentalCT.Com/FindaDentist) to find and contact nearby dentists to determine their emergency availability.

### What if I can't find a dentist in my network who is open?

We encourage our members to take care of their dental health needs. If an in-network provider is not available within a reasonable distance and you need to visit an out-of-network provider, your claim should be submitted as it normally would with a statement about your situation. We will review and consider claims as we receive them, and we will work with you and the provider to resolve any issues.

### Should I go to an emergency room?

We encourage you to make every effort to visit a dentist first, whether it is your normal dentist or another, before going to the emergency room. This will help minimize exposure to COVID-19 and keep emergency room resources available for those with potentially life-threatening illnesses

### Can I visit my dentist virtually online?

Delta Dental covers emergency dental examinations, whether provided in the dental office or virtually, to validate the nature of a patient's dental emergency during the current COVID-19 crisis and to review your current medical status to confirm that you can safely be treated in their dental facility.

### How can I provide self-care until I can see my dentist?

Brushing twice a day and flossing at least once can help you stay on top of your oral health. Avoid sharing toothbrushes with others and keep your toothbrush clean and dry. A few minutes of care per day will go a long way to maintaining your oral health.