

As a result of the recent COVID-19 pandemic, we are working to ensure our groups and members are not adversely affected by this event in regard to their dental plan. Our first concern is the health, safety and well-being of those we work with and serve.

Below is a list of frequently asked questions and the responses for our groups in regard to their dental plan and members.

1. **What is Delta Dental of Illinois' policy on furloughed employees? Are they still eligible to be covered on our dental and/or vision plan?**

The client group determines eligibility for members. If they keep furloughed employees covered, but in a different location like COBRA, then coverage continues. If they terminate the benefits for the employee, then they are termed, but Delta Dental of Illinois can waive a waiting period if the employee benefits are reinstated later.

2. **Do furloughed employees need to move to a different location in the account structure?**

This is ultimately the group's decision since they send us the eligibility. We would normally expect furloughed or laid off employees to be in COBRA to meet not only our contract guidelines, but also those of ERISA. However, with the current situation, we want to help facilitate client groups keeping benefits for their employees. At this time, we will allow the group to choose the classification to keep their employees active or move them to COBRA.

3. **Is Delta Dental of Illinois offering "premium holidays" to clients impacted by Covid-19?**

We are not offering premium holidays, but we will not terminate groups for non-payment.

4. **Is Delta Dental of Illinois extending grace periods on monthly premiums?**

Delta Dental of Illinois is not extending grace periods for receipt of premium payments, but we will not terminate groups for non-payment at this time.

5. **Will there be an issue if in a month from now the majority of the insured employees are in a COBRA, and not active status?**

There will be no issue; we will administer the client the same whether employees are sent as active or COBRA.

6. **Are employees who are below the minimum number of hours required eligible for benefits?**

Yes. Eligibility is determined by the group, and as a result, we can waive the 30 hour per week requirement for benefits for existing full-time employees.

7. **Is Delta Dental of Illinois changing dental limits?**

We don't have plans to change any benefit limitations (e.g., annual max, deductible, frequency) at this time. However, we do have some flexibility to modify eligibility if necessary. For example, waive waiting periods for returning members.

8. **Does Delta Dental of Illinois intend to give participants an extension on the amount of time they have to submit a claim?**

Providers and members have 15 months from treatment date to submit a claim. We are extremely hopeful that COVID-19 will not delay claim submittals past this standard 15-month filing time. However, if a member or provider needs an extension on a claim due to this national emergency, we will handle these on appeal as needed.

Please contact your Delta Dental of Illinois sales executive or account manager with questions specific to your group. We are here for you during these challenging times.