

FOR BROKER USE ONLY**DELTA DENTAL OF NORTH CAROLINA
INDIVIDUAL & FAMILY DENTAL PLANS
FAQS FOR AGENTS/BROKERS**

Delta Dental of North Carolina's NEW individual plans are available for all North Carolina adult residents and their dependents. These plans are ideal for individuals, families, retirees, Medicare-eligible seniors or anybody who cares about their oral health but isn't eligible for an employer-sponsored dental plan. This includes a married couple who owns a small businesses who may not qualify for coverage under a small group dental plan.

DENTAL PLAN BASICS: NEW, NON-EHB PLANS

Where can I find information on the individual and family plans currently available for enrollment? Delta Dental of North Carolina's individual plan website, <https://www.mysmilecoverage.com/nc>, is your resource for the most up-to-date information on individual and family plan offerings. Our new plans can be accessed by clicking the "Dental" tab in step 2 (see screenshot below).

**Who is eligible for Delta Dental of North Carolina's individual plans?**

Membership is open to all North Carolina residents. If an individual has been covered by a Delta Dental of North Carolina individual policy and terminates coverage, he or she cannot re-enroll for 12 months.

Do the new individual plans replace the current, EHB-certified plans?

No. At this time, the new individual plans will not replace our EHB-certified plans. Individuals can remain on their current plans, and they will still be available to new members.

Are there deductibles for cleanings and exams?

No, there are no deductibles for diagnostic and preventive care, including emergency palliative care, sealants for children, brush biopsies and x-rays. For basic and major services, the deductible is \$50 per person per calendar year, limited to a maximum deductible of \$150 per family per calendar year.

Do you have a plan that offers orthodontic coverage?

Yes, the Premium Plan provides coverage for child and adult orthodontics. There is a 12-month waiting period for orthodontic coverage.

What services are NOT covered?

For a complete list of benefits, terms, limitations and exclusions for each Delta Dental Individual and Family plan, please visit <https://www.deltadentalinc.com/Individuals/Individual-Plan/Delta-Dental-Individual-Plan/Exceptions-and-Reductions.aspx>

Are there waiting periods?

There are no waiting periods for preventive treatments, such as cleanings and exams. There is a 12-month waiting period on major services and orthodontic coverage.

Can waiting periods be waived?

If your client has prior coverage with no more than a 31-day gap in coverage, waiting periods may be waived on all plan offerings. This allows your client full access to covered benefits from day one. To waive waiting periods, you or your client will need to submit a copy of his/her Certificate of Creditable Coverage verifying previous dental coverage, along with a copy of the covered benefits and email to NCIndividualSales@deltadentalnc.com. Please be sure to include your client's name and Delta Dental Policy ID number on the waiver request.

Will clients currently enrolled in the Delta Dental of North Carolina Individual plans be transitioned to the new plans?

No, current clients will remain in their plans unless they notify Delta Dental of North Carolina that they wish to change plans.

How soon can my client get coverage?

When enrolling online, policies go into effect the 1st day of the month following approval of the application when your client applies by the last day of the month.

Do all family members need to enroll in the same plan?

No. Individuals may select the plan that best suits the needs of each family member.

Can coverage be elected for a child between the ages of 0-18?

Yes, individual dental plans may be purchased for children between the ages of 0-18.

PLAN PREMIUMS & BILLING**Is the rate per person?**

Yes. Rates are per person, per month by age.

Are benefits paid on a contract year or calendar year?

The plans are set up on a benefit year basis. For instance, if a member enrolls on July 1, 2021, their benefits will reset for renewal on July 1, 2022.

Where can I find premiums for Individual and Family plans?

You can find the most up-to-date information on www.mysmilecoverage.com/nc. Quoted premiums are per person, per month by age.

How does my client pay for the individual plan premiums?

We offer two convenient ways for your client to make payments online: electronic funds transfer (EFT) from their bank account or by credit card.

When will payments be taken from my client's bank account or credit card?

An automatic withdrawal will be completed by the 5th of each month from the credit card or checking account you entered upon registration. If your client enrolls on 2/28/21 with an effective date of 3/1/21, the payment will be drafted on 3/5/21. We currently accept the following credit cards: Visa, American Express, MasterCard and Discover.

Can my client change plans at renewal?

Yes. They will need to contact Customer Service at ServiceNC@MySmileCoverage.com or 1.800.971.4108 upon receipt of the renewal notice.

FINDING A NETWORK DENTIST**Can individual plan members see any licensed dentist?**

Delta Dental Individual and Family plans leverage the Delta Dental PPO[™] and Delta Dental Premier[®] networks. While members can see any licensed dentist, they'll have the lowest out-of-pocket costs when they see an in-network Delta Dental PPO dentist.

How do I know if my client's dentist is in the Delta Dental network?

To check if your client's dentist is in network, visit <https://www.mysmilecoverage.com/nc/>. Remember, individual plan members can see any licensed dentist, but they will save the most money visiting an in-network, Delta Dental PPO dentist.

SELLING INDIVIDUAL & FAMILY DENTAL PLANS**How do I get contracted to sell Delta Dental of North Carolina's dental products?**

To begin the agent/broker contracting process, download the forms at <https://northcarolina.deltadental.com/brokers/get-appointed/>. Please complete all applicable pages, and email to NCIndividualSales@deltadentalinc.com.

I have a custom URL. Will these products be available on my custom URL?

Yes. If you already have a custom URL, you do not need to take any action. The new products will automatically be available on your custom URL.

If you do not currently sell our products and would like to, please contact NCIndividualSales@deltadentalinc.com, and we will assist you.

How does Delta Dental compensate agents/brokers for individual and family sales?

Delta Dental of North Carolina offers appointed brokers the ability to get credit for individual plan dental sales through a paper application, enrolling the member at www.mysmilecoverage.com/nc or via a custom URL. The broker should include their writing number on any applications they submit. See question above for details on custom URLs.

What commission do I receive for individual plan sales?

A monthly commission of 10% is paid as-earned for new individual plan sales. The renewal commission is 5%. Delta Dental of North Carolina reserves the right to change commission.

How will I be paid the new sales commission for Individual and Family plans?

Once you have accumulated \$50 in commissions, you will begin to receive physical payments by direct deposit (or by check, if you've opted out of direct deposit). Commission payments will be paid monthly on premium payments that are paid and earned. You will also receive a monthly commission statement detailing the clients that you have enrolled with Delta Dental of North Carolina.

ADDITIONAL QUESTIONS

How can I obtain my client's ID number? All members receive their ID number upon enrollment. If you enroll your client, you will also be provided with their ID number upon completion of the enrollment process. Members may obtain their ID Number by logging into the Member Portal at <https://www.memberportal.com/mp/delta/>.

How can I share plan information with individuals?

Digital and print brochures have been created for you to share with your clients. You can download the current brochure by clicking [here](#).

Who do I contact if I have more questions about Delta Dental of North Carolina's Individual and Family plans?

For questions about plan coverage or enrollment, please email us at NCIndividualSales@deltadentalinc.com.

Where can members send Individual and Family plan paper claims, if needed?

Delta Dental
PO Box 9085
Farmington Hills, MI 48333-9085