

COVID-19 FAQs

Fully-Insured Groups | Published 03.30.2020

Our mission at Dental Select is to make things simple. That mission is more important now than ever before. We understand that some members and employers will encounter hardship as a result of COVID-19. If you find yourself in such a situation, know that our team is here to support and work with you.

The following list of recent questions and answers explains procedures and exception rules to assist our customers during the current outbreak. If your question is not addressed, please contact your Dental Select representative. You can also speak with our Customer Care team at 1-800-999-9789 or via online chat at dentalselect.com.

We're all in this together.

What happens if payments are late?

Dental Select has a 60-day premium grace period and will reach out to all employers (and their brokers) that go past 60 days late. Additional temporary extensions may be available based on circumstances and state mandates. Please note that Dental Select will continue to send invoices but will not be sending late payment notices at this time.

What happens to groups that terminate coverage and then reinstate?

Upon termination, premium is no longer due and claim payments for all employees and their dependents will stop. A group can reinstate their previous benefits within 60 days of their termination date.

- If that reinstatement occurs before the normal renewal date, the previous plan benefits will go back into effect for the duration of their benefit period without any change to rate. Maximums and deductibles will pick up where they left off, and no penalties will be implemented for lapse of coverage.
- If the group reinstates after their renewal date, they will be underwritten and reinstated at renewal rates. Maximums and deductibles reset as they would at the start of any new benefit period.

If additional support is needed, please contact your Dental Select representative to discuss the situation.

What happens to employees who are furloughed or temporarily laid off and then rehired?

Upon an employee's termination, their premium is no longer due and claim payments will stop. A rehired employee can be reenrolled within 60 days without incurring new waiting periods.

If an employee wants to continue coverage via COBRA, claims payments will continue as normal. When that employee comes back to work, they can resume payroll deduction and/or employer contributions without any interruption. COBRA coverage is typically available for up to 18 months following termination.

If additional support is needed, please contact your Dental Select representative to discuss the situation.

What if a claim was filed late?

We understand that current circumstances may extend the time needed to file a claim. Dental Select will process any claim within 365 days of the service date.

If enrollment is delayed, can the employee still be enrolled?

Dental Select will allow a member to be enrolled up to 60 days after their effective date. If additional support is needed, please contact your Dental Select representative to discuss the situation.

How long will these policies remain in effect?

Through December 31, 2020.

Our Customer Care team is available to help Monday—Friday from 7 AM to 6 PM Mountain Time. Call 1-800-999-9789 or visit dentalselect.com.