

## Continuity of Coverage and Employer Options for Customers

As the situation with COVID-19 unfolds, things are changing quickly, including your workplace. We know you have a lot of questions right now and may be considering placing employees on furlough or part-time status. We want to ensure that your employees continue to have access to the dental care they need.

That's why we're providing additional flexibility regarding group coverage and why we will continue to be responsive and nimble during these unprecedented times.

### For Fully Insured Customers

#### **Q: What are my options to continue coverage for employees/members who are losing hours or being furloughed?**

**A:** Under the dental policy, United Concordia relies on the employer to determine eligibility for coverage. If an employer makes any changes to the eligibility requirements for its plan, it will be reflected in United Concordia's coverage, even for employees/members transitioned to part-time or furlough status. The only requirements are:

- a. at least two employees/members remain in active full-time employment;
- b. the eligibility file includes the employee(s); and
- c. premium is paid for the employees on the eligibility file.

#### **Q: What if I have to furlough employees/members partway through the month?**

**A:** Enrolled employees/members whose premium was paid at the first of the month will be covered through the end of the month. We will not offer partial refunds of premiums for employees/members whose coverage would have ended partway through the month. If premium is paid and the employee/member is listed on the eligibility file, the employee/member will have coverage.

#### **Q: What happens if I have to lay off my employees due to COVID-19?**

**A:** It is up to employers to determine the eligibility rules for their plans, but United Concordia is permitting employers to extend coverage for displaced staff through June 30, 2020. Coverage will continue for laid-off staff, provided they are enrolled and their premiums are paid while they are not working.

#### **Q: What happens if I temporarily close my business due to COVID-19?**

**A:** The policy will continue as long as at least two employees remain enrolled and premium is paid for all enrolled employees while the business is closed.

**Q: If I am able to rehire furloughed employees/members in the future, will the rehired employees/members be able to resume upon rehire and pick up where they left off with deductibles and annual maximums?**

**A:** Yes, United Concordia's standard practice is for deductibles and annual maximums to continue from where an employee left off if the employee's coverage terminates and he/she re-enrolls during the policy year.

**Q: If my group falls below participation requirements due to furloughs, will my coverage be canceled?**

**A:** United Concordia will not enforce participation requirements through June 30, 2020. This means contracts falling below participation requirements will not experience a premium change during this period as long the policy has two active employees on the dental plan.

**Q: I'm a new United Concordia customer. My eligible employee/member population has changed between when my quote was issued and the effective date of coverage due to COVID-19. What happens to my rates and coverage?**

**A:** We'll honor the quotes rates if your United Concordia coverage begins prior to July 1, 2020, and your policy has two active employees on the plan.

**Q: I'm a new United Concordia small group customer. If my employee population drops to one or two employees due to COVID-19, what will happen to my coverage?**

**A:** United Concordia will not enforce participation requirements through June 30, 2020. This means contracts that fall below participation requirements but maintain two active dental plan employees will not experience a premium change during this period.

**Q: If my group's enrollment decreases by more than 10% due to COVID-19, will my premium be subject to re-rating?**

**A:** United Concordia will not re-rate policies for reductions in enrollment through June 30, 2020.

**Q: Will UCD send out delinquency notices during COVID-19?**

**A:** United Concordia Dental will comply with state mandates related to grace periods offered as a result of COVID-19. If you are having issues paying your premium, we are willing to work with you. Please contact our Enrollment and Billing Department at 1-888-320-3316.

**Q: Will United Concordia Dental issue rate reductions or premium relief during COVID-19?**

**A:** United Concordia Dental will comply with state mandates related to grace periods offered as a result of COVID-19. The premium rates are developed through our normal underwriting process, which in many instances is regulated by state insurance departments.

We encourage our clients to continue paying premiums, as some employees may need emergency dental care. Our customer service representatives will help your employees with dental care needs during these challenging times. Whether it's finding a dentist or just understanding if a particular dental procedure is essential at this time, we're at your service.

If you are having issues paying your premium, we are willing to work with you. Please contact our Enrollment and Billing Department at 1-888-320-3316.

**Q: I'm having trouble paying my premium bill due to the COVID-19. What options do I have?**

**A:** United Concordia recognizes the hardships created by this stressful and quickly changing environment. Our intent is to be as flexible as possible when assisting our customers during this time of uncertainty. Please contact your United Concordia account executive, small business service representative, or enrollment and billing representative to discuss your situation.

## **For Self-Insured Customers**

**Q: I'm having trouble paying my claims or invoice due to COVID-19. What options do I have?**

**A:** United Concordia recognizes the hardships created by this stressful and quickly changing environment. Our intent is to be as flexible as possible when assisting our customers during this time of uncertainty. Please contact your United Concordia Account Executive to discuss your options.

**Q: I'm a new United Concordia customer. My enrolled employee/member population has changed between when my quote was issued and the effective date of coverage due to COVID-19. What happens to my fees?**

**A:** If your United Concordia coverage begins prior to July 1, 2020, we'll honor the quoted fees.

## **Dental Care Questions**

## **Urgent Dental Care**

**Q: How is UCD helping members find access to dentists who are open for emergency services?**

**A:** At United Concordia Dental, we're ready to answer your questions about dental care as this situation with COVID-19 unfolds.

With the [ADA's recent recommendation](#) that dentists only render dental care for emergency needs, we understand you may have questions. We recommend you first contact your dentist for guidance. Additionally, our customer service representatives are available to help you with your dental care needs during these challenging times. Whether it's finding a dentist, setting up a virtual dental visit, or just understanding if a particular dental procedure is essential at this time, we can help. Call us at [1-800-332-0366](tel:1-800-332-0366).

## **Routine Dental Care**

**Q: What if I have a regularly scheduled cleaning/appointment and my dentist office is not open?**

**A:** For our members who have questions about receiving dental care during this time, we encourage you to visit the ADA website and/ or speak with your dentist. We also anticipate that postponed appointments will be rescheduled, allowing members to receive routine dental care. We encourage you contact your dentist to reschedule your appointment when the office resumes delivering services.

## **Teledentistry**

**Q: What is teledentistry?**

**A:** Teledentistry refers to "virtual" dental appointments. With teledentistry, dentists can evaluate their patients' conditions and recommend care without in-person appointments. The American Dental Association (ADA) has asked dentists to use teledentistry to evaluate dental emergencies and urgent dental issues during COVID-19.

**Q: Why are teledentistry visits so important during COVID-19?**

**A:** To help prevent hospitals and ERs from being overwhelmed with dental emergency patients, the ADA has asked dentists to focus only on emergencies and urgent dental needs. Teledentistry allows dentists to offer care while maintaining social distancing and reserving the limited supplies of Personal Protective Equipment for the most critical cases.

**Q: How does teledentistry work?**

**A:** During a teledentistry visit, both the patient and dentist stay safely in their own separate locations. Most likely, they'll have a two-way conversation through a video and audio medium.

Using a digital phone or tablet, the patient takes a high-quality picture or video of the problem and shares it with the dentist. The dentist will then evaluate the condition and advise what to do next.

**Q: When should members use teledentistry?**

**A:** While each member's situation is unique and should be coordinated with their dentist, the ADA recommends getting care right away for these kinds of serious problems:

- Bleeding that doesn't stop
- Painful swelling in or around your mouth
- Pain in a tooth, teeth or jawbone
- Gum infection with pain or swelling
- After surgery treatment (dressing change or stitch removal)
- Broken or knocked out tooth
- Denture adjustment for people getting radiation or other cancer treatment
- Snipping or adjusting wire of braces that hurts your cheek or gums
- Biopsy of abnormal tissue

**Q: Do dentists need special software or video equipment for teledentistry?**

**A:** No, conducting a teledentistry visit is quite simple. Some dentists may already offer virtual visits through existing teledentistry apps. If not, the ADA has approved using some common social media apps, such as FaceTime, Skype, Facebook Messenger video chat, Google Hangouts video and Zoom. For security reasons, the ADA discourages using public-facing apps like Facebook Live, Twitch and TikTok.

**Q: Does United Concordia Dental cover teledentistry?**

**A:** Yes. We have informed our network dentists that teledentistry will be covered for emergency and urgent dental care. Virtual interaction best practices dictate the visit should be a live interaction between the patient and the dentist, using video or high-quality pictures. Services provided for teledentistry are subject to plan terms and conditions.