

FMO FAQ: Delta Dental Individual and FamilySM Plans



Commission

? When can I start receiving commissions on the Delta Dental of New Jersey and Connecticut Dental and Vision Individual and Family Plans that I sell?

You are able to receive new sales commissions on Dental and Vision policies once you have completed and returned your [New Jersey](#) or [Connecticut](#) producer paperwork (or work for a brokerage house that has) and received an email with your unique URL, which allows you to begin quoting and enrolling/selling Individual and Family plans.

Commissions are only payable for Individual and Family plans underwritten by Delta Dental of New Jersey and Delta Dental of Connecticut. Policies underwritten by any other Delta Dental member company, such as the dental plans marketed through AARP, are not eligible for the payment of commissions. Delta Dental began paying commissions on Individual Dental policies sold on Get Covered NJ (NJ's state-based exchange) on 1/1/25. Policies sold on the NJ exchange prior to 1/1/25 are not eligible for commission.

? What is the new sales and renewal commission for Individual and Family plans?

The new sales and renewal commission is 10% on premium as earned.

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

Once the policy has been in effect for sixty days, you will begin to receive commission 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.

Example: A plan sold in November with a January 1 effective date:

	November	December	January	February	March	April
Premium paid	For January		For February	For March	For April	For May
Commission paid					For January - March	For April

? How will I be paid renewal commissions for Individual and Family plans?

Renewals continue to be paid the month in which premiums are earned and paid. You will be paid commissions by direct deposit (or check if you've opted out of direct deposit).

Example: A plan that has been in force for one or more years:

	January	February	March	April	May	June
Premium paid	For February	For March	For April	For May	For June	For July
Commission paid	For January	For February	For March	For April	For May	For June

? What happens to unearned commission if a policy cancels?

If commissions were paid for premiums not received, there will be a charge back.

? How can I access my commissions?

For commission questions, email Commissions@DeltaDentalNJ.com.

Sales Process

? How do I use my unique URL to sell Individual and Family plans?

Use the unique URL we assigned you to quote and enroll clients. It can also be accessed through your Broker Portal account. If you were appointed to sell Delta Dental Individual and Family plans prior to our Field Marketing Organization (FMO) partnership, you may end up with two unique Delta Dental URLs. The FMO-assigned URL must be used if selling plans through an FMO.

You may enroll your clients directly or provide them with the unique URL if they are enrolling themselves. If you enroll your client directly, you will need information from your client, such as dates of birth for everyone being enrolled, the method of payment, and/or prior coverage information to waive waiting periods (if applicable). No matter who does the enrolling, a new account will need to be created for the client. **The enrollment must come through your unique URL for you to receive credit for the sale and be paid commissions.**

Helpful tip #1: Your unique URL will display in the browser's address bar. To begin quoting and enrolling, enter the client's zip code, date of birth and desired coverage start date. Your name will automatically populate in the “who are you working with” section in Step 1 of the quoting process.

https://my.deltadentalcoversme.com/sales/start?atch_generalagency=XXXXXXXXXXXX&atch

Personalized Broker or Agency URL

Home > Start quote

1 Start quote 2 Who's being covered 3 Plan selection 4 Information 5 Review 6 Payment

Individual & Family Plans

Find a plan that's right for you

Questions?
Contact us at (844) 764-5301
Monday through Friday 7 a.m. - 7 p.m. (CST)

Zip code •

Coverage start date
Select a coverage start date

Who are you working with?
Broker Name

NEXT

Questions [View our FAQ](#)

Helpful tip #2: Your broker information will also automatically be displayed at Step 2 of the quoting process.

DELTA DENTAL Get a quote ▾ Benefits ▾ Billing & Payments ▾ Tools & Resources ▾

Home > Who's being covered

1 Start quote 2 Who's being covered 3 Plan selection 4 Information 5 Review 6 Payment

Questions? Reach out.

Broker's name
Agency name
Broker's phone number
Broker's email

☐ Myself ☐ Spouse/Partner ☐ Dependent(s)

NEXT RETURN TO START QUOTE

[View our FAQ](#)

Broker Information

? How can agencies share plan information with clients?

Digital and print versions of our flyers and brochures can be ordered by contacting your Field Marketing Organization.

? How will I know if clients have purchased a policy using my unique URL?

Immediately after enrollment, you can verify that you're tied to the policy by logging into your broker portal at [DeltaDentalCoversMyClient.com](https://my.deltadentalcoversme.com) and pulling up the client's account. Additionally, clients will be listed on your commission statement.

? What happens if a client signs up but doesn't use my unique URL?

If your unique URL isn't used at enrollment, you will not receive credit or commission for the sale, and the client's policy will not show in your broker portal account. However, you may contact us directly at WeLoveBrokers@DeltaDentalCoversMe.com or through the Broker Hotline at 844-335-8275, so that we may assign you as the Broker of Record. Be prepared to provide your client's name, address, date of birth, member ID, and policy number. You may also contact your Sales Executive for assistance.

? What if I experience issues with my unique URL?

Any unique URL issues can be reported to the Broker Hotline at 844-335-8275. You can also email us at WeLoveBrokers@DeltaDentalCoversMe.com to verify that your unique URL is active.

Additional tips include:

- Using Google Chrome as the browser
- Copying and pasting the full enrollment URL into the browser and verifying that it contains your broker information at the end. This is how it should appear in the address bar:
https://my.deltadentalcoversme.com/sales/start?atch_generalagency=XXXXXXXXXX&atch
- Advising your client that your broker information should appear in Steps 1 and 2 before they select their desired plan choice

? What if I need to submit a paper application?

Paper applications are available on [DeltaDentalCoversMe.com](https://my.deltadentalcoversme.com) and can be located at the bottom of each plan after generating a quote. You can also request one from your Sales Executive.

If paying by credit card, you can fax the application to 800-807-1970. There is a dedicated spot on the application to add credit card information. For paper applications you must comply with PCI regulations when in possession of a client's credit card number. Please refer to your brokerage house for more information about PCI regulations.

If paying by check, remittance for the full annual 12-month premium is required. For New Jersey policies, make checks payable to Delta Dental of New Jersey. For Connecticut policies, make checks payable to Delta Dental of Connecticut. Please note that checks cannot be faxed.

Effective dates for paper applications will be the first of the month after the application and check have been received. The completed application and physical check can be mailed to:

Delta Dental of New Jersey and Connecticut
Billing and Enrollment
PO Box 103
Stevens Point, WI 54481

? Can I be paid commission for policies sold using a paper application?

If you are using a paper application, your name and unique URL must be added on the application or commissions will not be paid. Your agent information can be added on the bottom of page 2 of the paper application.

? Can I be added as a Broker of Record (also called Agent of Record) for policies that were sold using a paper application?

Yes, but you must have a Broker of Record letter signed by the policy holder. The letter should include the client's name, date of birth, and policy number. The signed letter can either be:

Faxed to: 800-807-1970

Mail to:

Delta Dental of New Jersey and Connecticut
Billing and Enrollment
PO Box 103
Stevens Point, WI 54481

If you have any questions, you can call the Broker Hotline directly at 844-335-8275 or email us at WeLoveBrokers@DeltaDentalCoversMe.com.

? How do I get my client's ID Number?

After enrollment is completed using your unique URL, the client's ID number for dental coverage will be shown on the final screen. You may also call the Broker Hotline at 844-335-8275 or email WeLoveBrokers@DeltaDentalCoversMe.com. Additionally, the ID number is listed on the client's ID card that's available for download through the broker portal.

Plan Information

? What are the accepted methods of payment for premiums?

Accepted payment methods are: credit or debit cards (Visa, MasterCard, or Discover) or bank draft/electronic funds transfer (EFT). Checks are accepted with paper applications, but remittance for the full annual 12-month premium is required. When paying with a credit or debit card, premiums can be paid monthly, semi-annually, or annually.

? Where can I find premiums for Individual and Family plans?

You and your clients can use your unique URL to get quotes. Quoted premiums are based on the plan selected, ZIP code, and number of dependents to be covered. Rates for some plans are based on the age of the policyholder or dependent on the policy effective date. After enrollment, premium and client information can be viewed via the Broker Portal.

? Can waiting periods be waived for a new enrollee?

Yes. Waiting periods for covered services may be waived if the enrollee and any dependents were continuously covered under another dental insurance plan for 12 months in a row and enrolled in a Delta Dental Individual and Family plan within 63 days of the prior coverage ending. To request a waiver, the enrollee must provide proof of prior coverage at the time of enrollment. If you are enrolling a client directly, be prepared to collect this documentation. Note that enrollment in a dental discount program or Medicare Advantage reimbursement benefit do not qualify as dental insurance for purposes of a waiting period waiver. Contact the Broker Hotline at 844-335-8275 if you have questions about a specific client's eligibility.

? What are the effective dates a client can select?

Effective dates for both Delta Dental of New Jersey and Delta Dental of Connecticut plans are on the first of every month.

Example: You submit your client's application online on December 12th. Your client can select an effective date of January 1st or February 1st.

? What is the last day of the month that an application can be submitted for an effective date of the first of the following month?

Credit/debit card applications must be received by the last business day of the month for an effective date of the first of the next month. When paying with bank draft/EFT, applications must be received by the 24th of the current month or the business day prior if the 24th is not a business day. If the application is received after the 24th, the plan will have an effective date of the 1st of the following month. This applies to applications submitted through your unique URL or via paper.

Example: An application received on the 27th of June with bank draft as the payment method will have an effective date of August 1st. That same application with a credit card as the payment method can have either a July 1st or August 1st effective date, depending on the applicant preference. A paper application with a check mailed on the 27th of June will have an effective date of August 1st.

? Can a Third-Party payer pay premiums for an enrollee?

Yes, non-covered family members (parents, spouses, adult children, siblings, etc.) can pay the premiums for an individual's policy.

- For the New Jersey **Clear Plan only**, a non-covered individual can be named the policyholder and pay the premiums.
- For **all other plans**, the policyholder must be a covered member. However, a non-covered relative can pay the premiums if they have been added as an authorized payer on the account with their payment method (either a credit card or bank EFT) on file.

Brokers can only act as a fiduciary intermediary and transmit a premium payment on behalf of the client, provided the funds belong entirely to the client. We, however, do not recommend this practice and encourage the policyholder's (or authorized relative's) direct payment method remain on file.

? What is the contract period for the plans?

For New Jersey, all contract periods are on an annual basis. In Connecticut, policies also have a 12-month term, but a member may terminate at the end of any month.

? Can a member leave a plan mid-contract?

In New Jersey, members cannot leave their plan mid-contract without a qualifying event. When they purchase a plan, members are agreeing to keep the plan for at least 12 months.

Here are the qualifying events that allow a member to leave their plan mid-contract:

- They become covered under a group plan at work
- The policyholder passes away
- They enter military service
- Their marital status changes
- Their civil union or domestic partnership status changes

In Connecticut, policies also have a 12-month term with the same qualifying events, but a member is not required to adhere to the entire term and may terminate at the end of any month.

? Can Delta Dental terminate a plan mid-contract?

Delta Dental can terminate a plan mid-contract for one of the following reasons:

- Failure to pay premium
- A person covered by the policy commits fraud related to the policy
- A person not covered by the policy uses the policy
- A covered person fails to follow the terms of this policy

? Can a subscriber change plans at renewal?

Yes, the subscriber may call the Sales Department at 888-899-3736 to verbally make a plan change. You may also call and verbally make a plan change on behalf of your client without the client being on the line. Just make sure they are aware of the price difference. A new fulfillment packet will be sent whenever plan changes occur.

Alternatively, a paper application can be printed from [DeltaDentalCoversMe.com](https://www.DeltaDentalCoversMe.com) or requested from our Sales Department. The application should contain the names of the covered members, contact information, signatures, and plan selection. You will also need to either provide the payment method or advise if the payment method on file should be used. Submit the paper application by one of the following methods:

Fax to: 800-807-1970

Mail to:

Delta Dental of New Jersey and Connecticut
Billing and Enrollment
PO Box 103
Stevens Point, WI 54481

? What happens if a client moves out of New Jersey or Connecticut?

Coverage under a Delta Dental of New Jersey or Delta Dental of Connecticut Individual and Family plan cannot be transferred to another state. Delta Dental operates as a network of independent member companies, and each company underwrites coverage only within its licensed state. If a policyholder relocates outside of New Jersey or Connecticut, their current policy will be terminated at the next policy anniversary date and new coverage must be obtained through the Delta Dental member company in the client's new state. We recommend advising clients of this at enrollment. To find the appropriate Delta Dental member company, visit [DeltaDental.com](https://www.DeltaDental.com).

? Who should members call if they wish to terminate their plan?

A written request from you or from the policyholder is required to terminate a plan. The member will receive a termination notice from us once the policy is terminated regardless of who initiated the termination.

You may submit the request through the [“contact us” online form](#). Alternatively, you may either:

Fax to: 800-807-1970

Mail to:

Delta Dental of New Jersey and Connecticut
Billing and Enrollment
PO Box 103
Stevens Point, WI 54481

The following details are required in the written request:

- Name and date of birth of the Policyholder
- Qualifying event and date of occurrence

? Will I receive confirmation when a termination request is processed?

Automated termination notifications are not currently sent to brokers. The policyholder will receive a termination notice once the policy is terminated, regardless of who initiated the request. To confirm that a termination has been processed, log into your Broker Portal at DeltaDentalCoversMyClient.com and review the client's policy status. We recommend periodically reviewing your book of business in the portal to monitor active and terminated policies.

? Where can Individual and Family Plan members view their benefit information?

Individual and Family Plan members can access their dental plan information via their member portal on DeltaDentalCoversMe.com. Vision benefit information can be viewed on VSP.com.

? What number do I call with questions about one of the Delta Dental of New Jersey and Connecticut Individual and Family Plans?

If you have any questions about our Individual and Family Plans, please call the Broker Hotline at 844-335-8275 or email our team at WeLoveBrokers@DeltaDentalCoversMe.com.

Broker Portal

? How do I access my Broker Portal?

The Broker Portal can be accessed at DeltaDentalCoversMyClient.com. Login credentials will be emailed to you after you've sold your first policy.

? Who do I contact if I need assistance with the Broker Portal?

If you need any assistance with the Broker Portal, call us at 844-335-8275 or email us at WeLoveBrokers@DeltaDentalCoversMe.com.

? What information is displayed in the Broker Portal?

The Broker Portal is broken into four sections to help you manage all your Delta Dental policies:

Profile: View/update client contact information

Payment Information: View billing history, make a payment, and update payment information

Benefits and Policy: View policy information and terminate a policy

Document Center: Download policy documents

**If you have any questions, please reach out to your
Field Marketing Organization.**

Thank you for partnering with Delta Dental. We look forward to working together to support healthy smiles across New Jersey and Connecticut.

