



Relief for Small Group Dental Benefits Customers

Your smiles are our top priority, which is why we want to help our partners maintain a valued benefit for their employees.

As a result of the COVID-19 pandemic, Delta Dental of New Jersey is providing a Premium Relief Program to our small business customers in addition to providing your small business with other options to help navigate through this unprecedented time. The relief measures outlined in this notice apply to all eligible small groups with at least one (1) but not more than 50 employees on business days during 2019 and that employ at least one (1) employee at the start of the plan year.

Premium Relief Program

We recognize that, due to the COVID-19 health crisis, covered members of your dental plan may not have been able to fully use their dental benefit for routine, non-emergency care. As a result, you will receive a **30% credit** for the monthly contract charges your group was billed for the months of April, May, and June 2020. The credits will appear as follows:

- The invoice you receive in July will reflect the 30% credit for the contract charges your group was billed for April;
- The invoice you receive in August will reflect the 30% credit for the contract charges your group was billed for May; and
- The invoice you receive in September will reflect the 30% credit for the contract charges your group was billed for June.

Each invoice for the month of July, August, and September will reflect the credit for the month for which the credit was applied and show the net amount your group must pay that month.

Eligible group contract holders that have terminated coverage but were still active in April, May, or June are also eligible to receive a refund if the contract was active during those months. If you have already paid the contract charges for April, May, or June in advance, your group will receive a refund for the entire three-month period in the September 2020 billing statement.

There is no further action required on your part to receive the benefits of this Premium Relief Program.

In addition to the premium refunds outlined above, your small business can take advantage of these additional relief measures:

Grace period for lapse in premium payment

To support our customers during the challenging days ahead, for a 90-day period, from April 1, 2020 through June 30, 2020, Delta Dental will not terminate any dental benefit contract for non-payment. If you are having issues with meeting premium payments due to COVID-19, please contact your account representative or our accounts receivable department at AccountsReceivable@deltadentalnj.com.

- Even if you have not been able to meet your contract payments during this time, your contract will remain in force, claims will not be pended, and Delta Dental will continue to pay all covered benefits for your covered employees and dependents through June 30, 2020.
- During the grace period, we will not report late payments to any collection or credit reporting agencies.
- To be eligible for this grace period, you must be a customer in good standing and current on all contract charges payable or owed as of March 1, 2020. If you are a new customer, whose first contract payment would

have been due and payable either in April or May, in order to be eligible for any grace period, you will have to make full payment for the first month of the dental benefit contract.

- Starting July 1, 2020, you have the option of paying the unpaid contract charges from the grace period over the remaining term of your contract or over six monthly installments, as long as your contract remains in-force. The amounts you owe that accumulated during the grace period will be in addition to your regular monthly contract charge payments.
- Monthly contract payments and deferred contract installment payments for July through December 2020 must be paid on the respective due dates to avoid delinquency, contract termination, collections, or reporting to a credit reporting agency.
- If a grace period is applied to your account, the premium credit that will apply in July, August, and September will be based on what you would have been billed had the grace period not applied.

Relaxation of Actively at Work, Active Work, and Full-Time Work Requirements

We understand that, during this declaration of public health emergency, some of your employees may be absent from work due to a health-related reason, temporary lay-off, or furlough. As long as we continue to receive the applicable contract payment, we will continue providing dental benefits to the temporarily laid-off or furloughed employee.

We also understand that, during the emergency declaration, some employees may no longer be working full-time and may be working reduced hours. As long as the employee was enrolled prior to April 1, 2020, we will continue providing dental benefits and are able to relax the full-time work requirement.

Waiting Periods

If one or more of your employees is laid off after March 1, 2020 and is then rehired during 2020, we will waive any waiting period that applies to the dental benefit contract.

Renewals

- **2020 Renewals**

Any small group customer whose renewal date is March 1, 2020 until expiration of New Jersey's emergency declaration shall be eligible for renewal of their dental benefit contract. We will work with you in the event you are not able to adhere to the contractual renewal notice time frames and need additional time to respond to our renewal notice. If you need more time, please contact your Account Manager.

- **2021 Renewals**

For purposes of your 2021 renewal, we will not consider the number of your employees during the emergency declaration period. We will exclude consideration of the number of employees on business days during the 2020 emergency declaration to allow you to continue to be eligible for small group dental benefits in 2021.

Termination

While these relief measures are intended to assist you in continuing to provide dental benefits to your covered employees and dependents, should you wish to terminate your dental benefit contract, you must provide us with written notice of termination prior to the renewal date and in accordance with the terms of your dental benefit contract. Please make sure to send us a letter indicating the reason for the termination and termination date. If you have secured other coverage, we would appreciate you providing that information as well.

Please contact your Account Manager with any questions.