



DELTA DENTAL OF
NORTH CAROLINA

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STABILITY IN TOUGH ECONOMIC TIMES

The headlines remind us every day: We are in a lean economy and many businesses are feeling the crunch. Yet despite the tough economy, more than 85 percent of our groups remain with us into 2010. Employers recognize the value employees place on dental care. In fact, dental plans are among the top benefits to attract and retain employees along with medical insurance, retirement plans and Rx drug coverage.

During these tough economic times, our message remains the same: By choosing Delta Dental of North Carolina, our customers, groups of all sizes, can be confident in the stability and service that have made us a leading dental benefits provider for more than 40 years.

Stability

- **Largest network.** Delta Dental Premier® includes over 60 percent of all dentists in the state, from both metro and rural areas. Our network is three times larger than our closest competitor.

Service

- **Personal service through Delta Dental Connect.™** Our dedicated team works exclusively with small group customers. It's a model you won't find anywhere else in North Carolina.
- **Unmatched customer service.** In 2009, more than 99 percent of claims were paid in 10 business days with 100 percent processing and payment accuracy of audited claims. Phone calls were answered in an average of 5 seconds. More than 97 percent of questions were resolved during the first call.



SETTING HIGH STANDARDS

At Delta Dental of North Carolina, we never rest on our laurels. We continue to work to improve our performance. We attribute our success, in part, to our quality service.

SERVICE STATS SNAPSHOT

	2009	2008
Percent of claims turned around in 10 business days	99.54	99.11
Average number of days for claims turnaround	1.31	1.70
Claim processing accuracy of audited claims	100%	100%
Claim payment financial accuracy of audited claims	100%	100%
Phone response average time	5 seconds	22 seconds
Questions or issues resolved during first call	97.19%	97.37%
Claims processed	179,700	170,000

SAVE WITH IN-NETWORK DENTISTS

Saving money is top-of-mind these days. Help your employees keep more cash in their pockets; encourage them to use a dentist who participates in a Delta Dental network.

Network dentists have agreed to accept the maximum allowable fees. Out-of-pocket expenses will be less compared to receiving the same dental services from an out-of-network dentist. And, dentists who do not participate in Delta Dental networks may balance bill, which means they can bill your employee for the difference between the dentist's actual charge and the lower allowed amounts that apply out-of-network.

Two easy ways to locate an in-network dentist!

- Use our interactive online Dentist Search at www.deltadentalnc.org.
- Call Delta Dental of North Carolina customer service toll free at 1-800-662-8856.

COBRA SUBSIDY EXTENSION

The American Recovery and Reinvestment Act of 2009 (ARRA), as amended, provides for premium reductions for health benefits under COBRA. Premium assistance is also available for continuation coverage under certain State laws. "Assistance Eligible Individuals" (AEIs) may receive a subsidy for 65 percent of the premium, paying only 35 percent of their COBRA premiums. The premium reduction applies to periods of health and dental coverage that began on or after February 17, 2009 and lasts for up to 15 months.

Eligibility for the Premium Reduction

The federal government has extended the COBRA subsidy a number of times since ARRA's inception. As of press time:

An "AEI" is the employee or a member of his/her family who elects COBRA coverage following a qualifying event related to an involuntary termination of employment that occurs at any point from:

- September 1, 2008 through May 31, 2010; or
- March 2, 2010 through May 31, 2010 if:
 - the involuntary termination follows a qualifying event that was a reduction of hours; and
 - the reduction of hours occurred at any time from September 1, 2008 through May 31, 2010 (a reduction of hours is a qualifying event when the employee and his/her family lose coverage because the employee, though still employed, is no longer working enough hours to satisfy the group health plan's eligibility requirements).

For detailed information and to stay informed of future extensions of the COBRA Subsidy, visit www.deltadentalnc.org and click on Employers, consult your tax attorney or financial adviser, or visit www.dol.gov/cobra.

Source: Fact Sheet, U.S. Department of Labor, Employee Benefits Security Administration

HEALTH CARE REFORM

Dependent Age to 26

The recent health care reform legislation includes a provision to raise dependent health care coverage to age 26 effective September 23, 2010. Although the law does not apply to standalone dental coverage, for pooled groups Delta Dental of North Carolina is automatically extending benefits. Covered dependents whose current benefit is under age 26 will now have benefits to age 26, regardless of full-time student status. This is offered as an option to individually rated and ASO groups.

Pooled Fully Insured Groups: Dental benefits were automatically extended to covered dependents to age 26 effective June 1, 2010. We are doing this to allow young people to remain on their parents' dental plan. As of June 1, we stopped terminating dependents who would have lost their coverage between the ages of 19 and 25. If you have any questions, please contact Delta Dental Connect at 1-888-332-4617.

Individually Rated Fully Insured Groups: Your group has the option of extending dependent coverage to age 26. If you choose to do so, the change can be effective June 1, 2010 or at renewal. Please contact Martha Byrd, Account Manager, at 1-800-587-9514, XIII18 (toll free) or 919-424-1044 (local) to discuss this option.

Self-Insured (ASO "Administrative Services Only") Groups:

Your group has the option of extending dependent coverage to age 26. If you choose to do so, the change can be effective June 1, 2010 or at renewal. Please contact Martha Byrd, Account Manager, at 1-800-587-9514, XIII18 (toll free) or 919-424-1044 (local) to discuss this option.

Note: If any subscribers have dependents age 25 to 26 not wanting to continue coverage, they should notify you (their employer). Dependents who lost their coverage prior to June 1 due to the plan's age limit may be re-enrolled. Re-enrollment should be completed by August 1, 2010. Dependents may also enroll during open enrollment, if applicable to your group. The effective date of the dependent's coverage is based on the date the group's dependent age change takes effect. Please advise Delta Dental of such changes via the same method you normally communicate eligibility changes.



ASK OUR BILLING DEPARTMENT

Q: Where do I send our payment?

A: Send payments to:

Delta Dental of North Carolina
P.O. Box 535183
Atlanta, GA 30353-5183

For timely and accurate processing, be sure to return your Statement along with your payment.

Q: Where do I send enrollment changes?

A: The Subscriber Listing reports your current enrolled employees. Please review the list to determine if changes are needed. Please do not make changes on the list itself. Submit your changes to us using the same method you normally use to communicate eligibility changes.

Please do not mail enrollment changes with your payment.

Q: Can I pay our invoice electronically?

A: Delta Dental makes it easy to pay your invoices. Eliminate paper checks with our Automated Clearinghouse (ACH) method. Top reasons to switch to ACH:

- **Convenient** – save time, no manual check writing/signing process
- **Cost effective** – save cost of checks and postage
- **Accurate** – billing date is extended one week later, allowing more enrollment updates to process
- **Good for the environment** – go green and save paper and ink

Payments are automatically deducted from your checking or savings account on a scheduled payment due date.

To sign up for ACH, complete the ACH Authorization Form on our Web site, www.deltadentalnc.org. Click on Employers > Forms & Publications.

Further questions? Please call our Billing and A/R Department at 1-800-906-4702.

CONTACTS AT DELTA DENTAL OF NORTH CAROLINA

Employer Services – One number for all your post-sale questions

Delta Dental of North Carolina wants group administrators to get answers to their post-sale questions as fast as possible. That's why Employer Services, a division of our Customer Service department, is dedicated to assisting you with important issues including enrollment, billing, claims and benefits.

It's easy—Reach an expert by calling toll free:

1-866-933-7630

At the prompt, choose:

Option 1 for Paper Enrollment

- Help completing enrollment or maintenance forms
- Help adding or deleting enrollees
- Enrollment or eligibility verification

Option 2 for Electronic and Online Enrollment

- Help with electronic enrollment files
- Help with online enrollment
- Help adding or deleting enrollees
- Enrollment or eligibility verification

Option 3 for Billing

- Billing statement reprints
- Automatic Clearinghouse (ACH) fund transfer set-up
- Bill run schedules
- Group premium payment

Option 4 for the Group Administrator Helpline

- Supply orders
- Clarification of contract benefits
- Clarification of claims
- Clarification of dentist network participation

Note: Please contact your Account Representative for escalated plan issues, renewals and rates.

EmployerUpdate is published for our group clients. Article ideas and questions from readers are welcome. **Publisher:** Delta Dental of North Carolina. **Email questions or comments to:** editor@deltadentalnc.org.

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