

Frequently Asked Questions about Benefit Coverage During COVID-19

Dental and Vision Plans

If an employer has to terminate all employees and then rehire them, would the group contract remain active?

- » Yes. The group contract would remain active with no members and then will resume coverage when employees are rehired. We will waive eligibility waiting periods for employees returning to work after layoff or furlough. Rates and plan benefits would not change until the contract renewal. Members will not have coverage for services during this time.

Will coverage terminate if the payment is late?

- » No. Delta Dental of Wisconsin is extending our premium grace period from 31 to 60 days. Clients with delayed premium payments may still receive payment reminders but rest assured that we will continue to provide coverage and pay claims during this time.

Example: Premium due 3/01/20 has a standard grace period to 4/1/20 before cancellation. The grace period is now extended to 5/1/20. Claims received during the extended grace period will be processed.

If an employee's hours are reduced to a level below the member definition, will they retain coverage?

- » Yes. We understand that businesses may need to adjust their workforce during this time. We are allowing flexibility in the plan eligibility definition and will consider them eligible for coverage as long as you do and premium payments are received.

How long will coverage continue for employees whose hours are reduced?

- » We realize that this is an unprecedented time and there is great uncertainty as to how long this situation will last. We understand businesses want to do what is best for their employees, so we will consider them eligible if you do.

Dental Plans

Does Delta Dental of Wisconsin cover teledentistry claims?

- » Yes. We will adjudicate claims the same as we do today for services received in person or through teledentistry. The ADA has given guidance to providers on how to submit these claims. Members should contact their dental office to find out if their provider has the ability to offer services through teledentistry.

What if a member or dependent is actively receiving orthodontic treatment and the employee was temporarily laid off?

- » For orthodontia in progress, our normal terms will apply. Please refer to your plan documents for details.

Additional Questions

If you have further questions about your dental or vision coverage with Delta Dental of Wisconsin, please contact us at Sales@deltadentalwi.com.