

Delta Dental Covers Me (DDCM) Individual and Family Plans

Sales Process

Q: How do I use my agency URL to sell off-exchange Individual and Family plans?

Step 1: Use the URL to navigate to DeltaDentalCoversMe.com. The URL will display in your browser’s address bar. Enter zip code and coverage start date. This is also the first step in the enrollment process.

Note: The URL is unique for your agency. All participating brokers at your agency share the same URL.

Steps 2-4: Your agency name displays after step 2. The client selects your name from the drop-down menu in step 2, then your name and contact information displays through quote and enrollment.

Here are screen shots:

Step 1: Enter zip code and coverage start date

[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

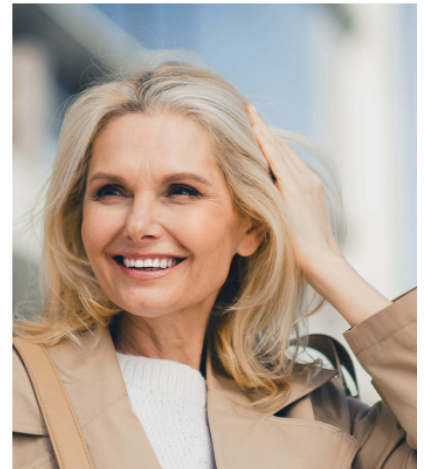
Questions?
Contact us at [\(844\) 764-5301](tel:8447645301)
Monday through Friday 7 a.m. - 7 p.m. (CST)

Zip code 
Please enter your zip code

Required field

Coverage start date
Select a coverage start date

NEXT



Step 2: Select your producer name (all I&F producers in your agency are displayed)

[Home](#) > Start quote

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

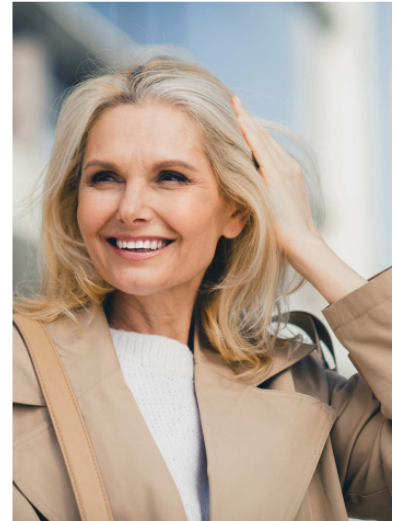
Individual & Family Plans

Find a plan that's right for you

Zip code i 7 p.m. (CST)

Coverage start date

Who are you working with?



Step 3: Review and select Dental and Vision plans. Vision cannot be selected without dental.

Dental
Vision

5 plan(s) found

[Previous plans](#)

<div style="border: 1px solid #ccc; padding: 5px;"> <input type="checkbox"/> Compare 📄 <p>Premium Plan \$78.30/M</p> <p>High dollar maximum, 100% Preventive coverage, cost-sharing for restorative and major services</p> <p style="background-color: #4CAF50; color: white; text-align: center; padding: 5px;">ADD TO CART</p> <p style="background-color: #f0f0f0; padding: 2px;">Overview</p> <p>Network Delta Dental PPO Plus Premier™</p> <p>Annual max \$2,000</p> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <input type="checkbox"/> Compare 📄 <p>Plus Ortho Plan \$72.90/M</p> <p>A unique plan that allows members to share a portion of their Policy Year Dollar Maximum with other members of the family. Orthodontic benefits available for all members.</p> <p style="background-color: #4CAF50; color: white; text-align: center; padding: 5px;">ADD TO CART</p> <p style="background-color: #f0f0f0; padding: 2px;">Overview</p> <p>Network Delta Dental PPO Plus Premier™</p> <p>Annual max \$1,500</p> </div>
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Dental
Vision

2 plan(s) found

[Previous plans](#)

<div style="border: 1px solid #ccc; padding: 5px;"> <input type="checkbox"/> Compare 📄 <p>DeltaVision Brilliance Plan \$15.55/M</p> <p>DeltaVision® Vision Plans are administered by VSP®</p> <p style="background-color: #4CAF50; color: white; text-align: center; padding: 5px;">ADD TO CART</p> </div>	<div style="border: 1px solid #ccc; padding: 5px;"> <input type="checkbox"/> Compare 📄 <p>DeltaVision Essential Plan \$12.50/M</p> <p>DeltaVision® Vision Plans are administered by VSP®</p> <p style="background-color: #4CAF50; color: white; text-align: center; padding: 5px;">ADD TO CART</p> </div>
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Step 4: Your client enters required information to complete enrollment

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

A: You will receive an email with a list of all policies sold using your URL the prior business day. You can also review your book of business using the broker portal feature at www.DeltaDentalCoversMyClient.com.

Q: Does an online enrollee receive a confirmation?

A: When a member is enrolled online, they opt in to receiving electronic documents – all enrollment documents are supplied at the end of the enrollment. If the member includes an email address when entering in their personal detail, a welcome email will be delivered.

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

A: If the unique URL isn't used, contact I&F producer support at 844-335-8275 or welovebrokers@deltadentalcoversme.com to have the account assigned to you. You will need the client's name and DOB to be assigned as broker of record. You can also request in broker portal.

Q: What if I experience issues with my URL?

A: Issues can be reported to producersupport@deltadentalwa.com

Q: How can agencies share plan information with individuals?

A: Digital brochures have been created for you to share with clients. Digital brochures are available through the Producer Resource Page at: deltadentalwa.com/Individual-family-resources

Q: Can my clients enroll by phone?

A: Yes. Refer your clients to the producer phone sales number 877-943-8335. The service representative will ask the client for the name of the referring producer and will assign the account for servicing and commission.

Q: What if I need to submit a paper application?

A: Mail the completed application and physical check to Delta Dental Billing and Enrollment PO Box 103 Stevens Point, WI 54481 Or, fax to 1-800-807-1970. Paper applications can be downloaded from DeltaDentalCoversMe.com and the Producer Resource Page at: deltadentalwa.com/Individual-family-resources

Q: How can I get my client's ID number?

A: Client ID numbers are securely emailed to you following a sale. The ID number is also listed on your commission statements. You can also get your client's ID in the broker portal.

DeltaVision

Q: When can my customer add optional DeltaVision® coverage?

A: New customers can add vision coverage at the time they enroll for dental. Current dental plan subscribers can add optional Vision coverage on the 1st of any month. Adding Vision is done easily by phone at: 888-899-3736. Alternatively, you can submit a paper application. Online enrollment is not available for adding Vision.

Q: Do all household members covered under the Dental plan need to be included for optional Vision coverage?

A: Yes, Dental and Vision plans must have the same household members.

Q: Will clients have the same ID number for their dental and vision plans?

A: No. The Vision ID number is unique. The Vision ID number will be shown on the policy declaration page. And you can find it in your broker portal.

Q: Which VSP network is used for these plans?

A: DeltaVision uses the VSP Choice network, plus access to multiple retailers, including Costco, Pearle Vision and Walmart. NOTE: Benefits are valid at Costco and Walmart warehouse locations only. Costco.com and Walmart.com are out-of-network.

Participating Providers can be found at VSP.com or by calling VSP at 800-877-7195. Once enrolled, encourage your clients to activate a VSP web account and use the search feature from their account portal. This is the easiest, most reliable way to view all the network providers for your clients plan.

Q: Are there out of network benefits?

A: No. Services and products from out-of-network providers are not covered

Q: How do my clients activate a web account at VSP.com?

A: Advise your clients to visit VSP.com and select the Log in / create an account link at the top of the home page. Follow the prompts to set up the new account, using the ID number provided on the declaration page of the new Vision policy.

Q: Who should I contact with questions?

A: If you have questions prior to enrollment on a vision plan, please call I&F Sales at 877-943-8335. Once enrolled, for questions about claims have your client contact VSP at 800-877-7195.

Plan Information

Q: What are the methods of payments?

A: Payment methods available through DeltaDentalCoversMe.com are: credit or debit cards (Visa, MasterCard or Discover) or bank draft/electronic funds transfer (EFT). Checks are NOT accepted for sales made using your URL.

Q: What are the premium modes?

A: Monthly, semi-annual, and annual

Q: If a client is submitting a paper application, can they submit a paper check?

A: Yes, clients submitting paper applications can submit a paper check for annual premium only. If your client would like a different payment frequency, they must choose a different payment method.

Q: What are the effective dates that a client can request?

A: When sold using your URL, your client can request an effective date up to 2-months future effective.

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

When sold using a paper application, your client will receive an effective date of the first of the month following approval of their application.

Example: You mail a paper application that is processed on December 12. Your client will receive an effective date of January 1.

Q: 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?

A: 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 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 credit card as the payment method can have either a July 1 or August 1 effective date depending on the applicant preference.

Q: What is the contract period for the plans?

A: All plans are 12-month contracts.

Q: Can a member leave a plan mid-contract?

A: In most cases members cannot leave their plan mid-contract. When they purchase a plan members are agreeing to keep the plan for at least 12 months. However, there are 3 reasons why a member can leave their plan mid-contract:

- 1) They become covered under a group plan at work,
- 2) The policyholder passed away, or
- 3) They enter into military service.

Q: Can a subscriber change plans at renewal?

A: Yes, they can call our sales team at 888-899-3736. Or they can submit a paper application. A paper app. A paper app can be printed from the Deltadentalcoversme.com or requested downloaded from the [producer resource page](#).

- If using a paper app it must be accompanied with a written cancellation request for the current policy.
- Include your producer
 - Fax to 1-800-807-1970, or
 - Mail to Delta Dental Billing and Enrollment PO Box 103 Stevens Point, WI 54481

Q: Can Delta Dental terminate a plan mid-contract?

A: We can terminate a plan mid-contract for one of the following reasons:

- 1) Failure to pay premium,
- 2) A person covered by the policy commits fraud related to the policy, or
- 3) A person not covered by the policy uses the policy.

Q: Where should members call if they have questions about their plan or their benefits?

A: They should call customer service at 888-899-3734 or email CustomerSupport@DeltaDentalCoversMe.com

Q: What number do I call with service questions about one of the Delta Dental of Washington Individual and Family Plans?

A: You should call I&F producer service at 844-335-8275 or email welovebrokers@deltadentalcoversme.com

Commission

Q: When can I start selling the Delta Dental of Washington Individual and Family Plans and receive a commission?

A: If you have completed and returned your producer appointment paperwork or work for a brokerage house that has, you are able to receive new sales commissions on policies. After you have received an email with your DeltaDentalCoversMe.com URL, you may begin selling Individual and Family plans.

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

A: The new sales and renewal commission on premium earned is 5% for dental and 10% for Vision.

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

A: Commissions are paid the month after premiums are received and will be included on the same check as commissions for any group business you have with us.

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		For February	For March	For April

Q: Will I get a notification when a client misses a payment or are terminated?

A: No, you will not receive a notification.

Q: Can I earn a commission for selling the Washington Family and Washington Kids plan on the Washington HealthPlanFinder?

A: Yes, a 5% commission is paid on Delta Dental plans sold on the Washington Health Benefit Exchange.

Broker Portal

Q: What is the broker portal?

A: The DeltaDentalCoversMe (DDCM) portal provides you with the information you need to support your Delta Dental of Washington Individual & Family plan clients. The portal is secure and can be accessed on mobile devices as well as on your computer. Use Google Chrome as your web browser for best results

Q: What information is available?

A: You have access to your book of business and client policy information:

- View your Active and Terminated policies
- View your clients billing history
- Download and Print ID cards and other policy documents
- Find your personal URL

Q: What online services can I conduct for my client?

A: you can service your accounts 24/7:

- Update premium payment methods
- Make a payment
- Update client contact information
- Submit plan changes and terminations

Q: How do I access the portal?

A: Accessing the portal is easy:

Step One: Get set up in our system

We need your NPN number for portal access. Please email your NPN information to Individualplans@deltadentalwa.com. In approximately 10 days you will receive a welcome email with a link to set your password.

Step Two: Enter your credentials into the portal

Log into the Portal at www.DeltaDentalCoversMyClient.com, enter your login credentials received in your welcome e-mail.

Q: Client not found in book-of-business?

A: Call or email producer service at 844-335-8275 or welovebrokers@deltadentalcoversme.com