

COVID Premium Relief FAQ for Groups and Policy Holders

When will the premium relief show on invoices?

Most groups will see their premium relief reflected on the invoice they receive in June for July coverage. We will work directly with self-bill and other non-traditional billing groups for other arrangements.

How will the premium relief amount be calculated?

The 25% premium relief deduction is calculated based on the prior month's current census. Example below:

- The 25% premium relief for the invoice sent in June for July coverage will be calculated from the month of June's current census from the invoice that was generated in May.

Will COBRA groups be included?

Yes, the 25% premium relief also applies to COBRA groups

Will adjustments be made for retro activity?

Based on timing we will not be going back to discount any retro additions, nor will we be going back to recoup from any retro terminations

How will this premium relief show on the invoice?

You will see a Miscellaneous Transaction that captures the relief amount noted as "Delta Dental COVID Premium Relief" on your invoice.

How will this Premium relief affect my plan renewal?

For all active groups, rate relief will be applied to the applicable regular rates for all months, July through October, regardless of the renewal month. Once the relief time-period is over the premiums will return to pooled rates or negotiated terms.

Will this relief be extended beyond four months?

The relief has been approved by the OIC for July, August, September and October 2020.

Are all Delta Dental of Washington plans offering this relief?

No, Qualified Dental Plans (QDPs) and DeltaCare®, our DHMO plan, are not included.

Are Delta Dental of Washington Medicare Advantage plans administered by Kaiser Permanente of Washington included in this relief program?

Yes, these plans will see relief applied to their invoices from KPWA.

Please contact your client management team or SmallGroupTeam@DeltaDentalWa.com if you need further help or have other questions.