

Broker's Quick Guide

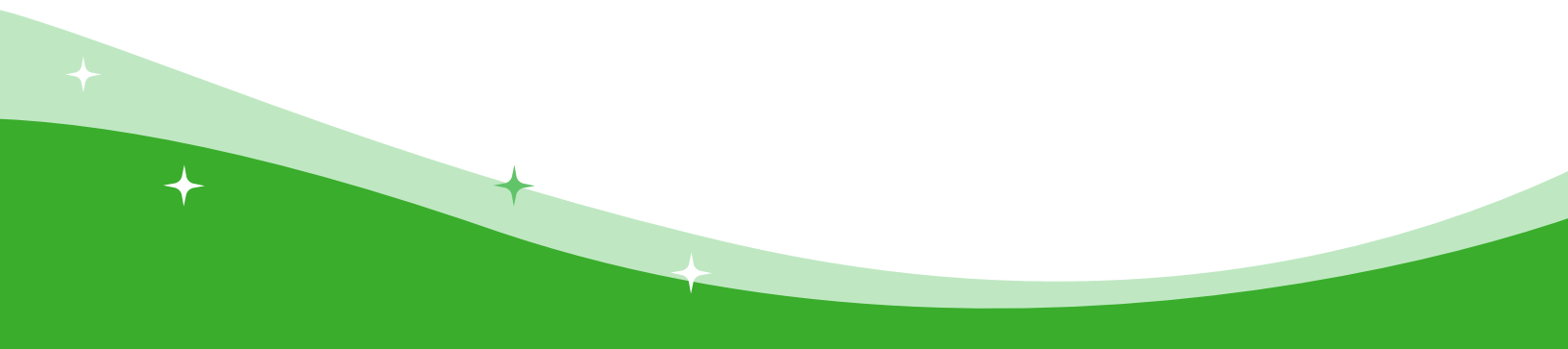
Our Small Business Program provides specialized support and dedicated contacts for small business service and sales. Get the answers you need on the phone, online or right here in your Quick Guide.

Whom do I contact about...?

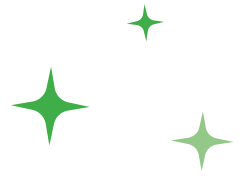
Find directories and contact info on our website: deltadentalins.com

Topic	Name	Contact information
Appointments	Producer Services	producerservices@delta.org 866-760-4080
Plans/selling <ul style="list-style-type: none">- Quotes- Marketing materials- Covered benefits	General agent (GA) or Delta Dental sales representative	Contact our broker sales representatives at www1.deltadentalins.com/brokers/sales-contact-us.html
Commissions¹ Group plan administration <ul style="list-style-type: none">- Billing- Enrollment- Renewal	Group's third-party administrator (TPA)	Visit our TPA directory at www1.deltadentalins.com/administrators/small-business-program/third-party-admin-directory.html
General information	Delta Dental website or Delta Dental sales representative	View our small business offerings at www1.deltadentalins.com/brokers/small-business.html

¹ If group is sold through Emerson Reid, LLC in California, commissions are paid by Emerson Reid.



Frequently asked questions



Working with us

1. How does Delta Dental's Small Business Program team support brokers?

Delta Dental general agents and sales team serve as your main point of contact, and they can answer any questions you may have about the plans or the program. They'll also:

- train you on the value of our Small Business Program plans and The Delta Dental Difference®.
- equip you with useful tools and marketing materials.
- provide quotes when you're ready to generate a proposal.

2. Do brokers need to be appointed before placing business with Delta Dental?

Yes, they must be appointed with Delta Dental². You can start the appointment and compensation process quickly and easily by registering an online account.

If you have questions about the appointment process, email Producer Services at producerservices@delta.org or call **866-760-4080**.

3. How are commissions paid, and whom do I contact for support with compensation?

Commissions are included in the standard market rates for each group sold and are based on a percentage of the collected monthly premium. They are paid directly by the group's TPA every month³. If you have questions or concerns about commissions, contact the group's TPA.

Servicing your group

4. How do initial enrollment and termination work?

All eligible employees must enroll within 30 days of becoming eligible, within 30 days of losing other dental coverage or during an open enrollment period. If the group selects dependent coverage, dependents may enroll when the employee initially enrolls, within 30 days of losing other dental coverage, or during an open enrollment period. Employees enrolling their dependents must enroll all eligible dependents.

Employee eligibility ends on the last day of the month in which full-time employment ends. Dependent eligibility ends concurrently with the primary enrollee or when dependent status is lost, as indicated in the group contract.

5. How do plan changes and renewals work?

Groups can only make changes to their benefits at renewal. When it's time for renewal, the TPA sends the group a renewal letter. If the group wishes to make changes to their plan, the broker works with the general agent to quote any benefit changes and assist the group with completing a new application, which the general agent will submit to the TPA. New contracts and EOCs will be issued by the TPA reflecting the new benefits.

² Appointment is not required in California.

³ If group is sold through Emerson Reid, LLC in California, commissions are paid by Emerson Reid.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.