DELTA DENTAL

Delta Dental of Colorado System Upgrade
Group FAQ
Last Updated: March, 2021

Overview:
Delta Dental of Colorado will be completing a system upgrade that will enhance the service experience for all of our customers and stakeholders. Technology has changed, and we need to change with it. This new system will help streamline the way in which we work with our members, providers, employers, and brokers on a daily basis and ultimately provide a higher level of service to them. The targeted completion of this implementation is this summer.

Frequently Asked Questions

Group and Broker Questions:
What timeline are you working on? When will this actually affect me?
- We anticipate that the new system will be live this summer.

Why is the company converting to a new system?
- Our current IT platform revolutionized how dental benefits are administered today. We want to revolutionize how they are administered into the future. Technology evolves at a rapid pace. We are committed to evolving with it in order to provide our customers and partners with the best service possible.

How will customer service be impacted?
- You'll continue to receive the service you've come to expect from Delta Dental. We've listened to feedback from our customers, and the new system is based largely on that input.

What assurances can you give that this implementation will be on time and continue to meet my clients'/employees' needs?
- We are working diligently with a dedicated team to ensure testing of all components of the system upgrade are completed on schedule and rolled out once the new system is fully tested and our teams are prepared to continue delivering the service you expect from us. Despite the current challenges being presented by COVID-19, our team anticipates completion in the first half of the year.
- While we want to ensure that everything goes off without a hitch, we know that large system changes can be challenging. We are committed to ensuring that we have open lines of communication with all our customers if there's a delay in our implementation schedule or additional information our stakeholders need to continue doing business with us.

How will you protect customer data from being lost or deleted?
- We are working with a dedicated team to ensure testing of all components of the system upgrade is completed to ensure that they're all in a safe environment without fear of service disruption or performance.

How far back will you go when you transfer data to the new system?

- We will continue to have access to all data needed to manage your business. Additionally, we will have access to a database that saves ten years of information.

Will this require any changes on our end?

- There will be some business processes that will require modifications to how we do business with you on a daily basis. We will be communicating them with ample time and will provide a robust, easy-to-access resource library with detailed information. Our team members will also be readily available to answer questions and walk you through any relevant changes.
- One of the changes that you will see that we'd like you to be aware of is the change of account structure, which will be highlighted by group number(s) going into one top account.

Will my account number change?

- One of the changes you will see is the change of account structure, which will be highlighted by group number(s) going into one top account.
  - With this change, you will be able to track and report new details (called attributes) about your members, such as their status, type, and what department they work in.
  - This new functionality will impact enrollment, billing, and reports.
  - You can continue to submit electronic eligibility information in the format you currently submit with the account number information you currently hold.
    - We will be mapping your current account number into the new account structure.
    - After the upgrade is completed, the way in which you view billing, reporting, etc. will be under the top account.

What will this new account structure look like?

- Within the new structure, every group will have three account numbers:

New Term	Definition	How it is represented	Example
Top-Account	This is the legal name of your business.	The Top Account number is your group number preceded by zeros to compose an 11-digit number.	00000123456 ABC Company, Inc
Sub-Account	Groups are **billed** at the Sub-Account level. Multiple Sub-Accounts are only necessary if you require multiple bills (e.g., there are different billing contacts for certain populations, bills are sent to multiple addresses, or there is more than one billing cycle).	The Sub-Account is your Top Account number followed by a separate ten-digit number unique to a billing address.	00000123456-0000000001 ABC Company, Inc Foundation (Billing) 00000123456-0000000002 ABC Company, Inc Foundation Grantees (Billing)

Sub-Sub Account	You will only have more than one Sub-Sub-Account if you have multiple eligibility sources (e.g., your active population is sent electronically but COBRA is submitted manually). Membership resides at the Sub-Sub-Account level. Subscriber attribute information (department, COBRA, union, etc.) no longer define the number of sublocations that a group will have. These are now kept within the subscriber records.	The Sub-Sub-Account number will include your Top Account and Sub-Account numbers followed by 10-digits ending in the number of eligibility sources you use — electronic, manual, or both.	00000123456-0000000001-0000000001 ABC Company, Inc Foundation Manual (Membership) 00000123456-0000000001-0000000002 ABC Company, Inc Foundation EDI (Membership) 00000123456-0000000001-0000000001 ABC Company, Inc Foundation Grantees Manual (Membership) 00000123456-0000000001-0000000002 ABC Company, Inc Foundation Grantees EDI (Membership)

What effect will the new account number have on my reporting and/or billing?

- After the upgrade is completed, the way in which you view billing, reporting, etc. will be under the consolidated top account.
- All reporting and billing will include the new account structure and will have a different templated look than what is currently available.
    - We will be providing samples of the new templates as we get closer to the implementation.

Will I need to change the way in which my eligibility files are submitted?

- If you currently submit eligibility electronically, you will not need to adjust your file to the new structure at this time. We are mapping your sub-locations to the new structure.
    - Any bills and reports, including your EE Error Reports, will display your information in the new structure, with employment attributes and benefit plans tracked at the subscriber level.
- If you manually enroll or make manual modifications to your current enrollment, you will need your new account structure details and attributes.
    - Manual enrollment forms will be changing, and we will be sharing those with you as soon as they are finalized.

Will EDI Files need to change?

- No changes will be required to EDI files at the time of transition.

Is anything changing related to billing?

- Your bills and reporting will reflect the change to account structure.

- Any bills and reports, including your EE Error Reports, will display your information in the new structure, with employment attributes and benefit plans tracked at the subscriber level.

- Billing dates will also change as follows:

Fully Insured:

Billing Cycle and ACH Drafts	Current	At System Upgrade
Fully Insured invoiced	• 7th Business day of the month • Prebill • Example: Invoiced in January for February premiums	• No change
Fully Insured drafted	• First business day of month • Option to pay anytime prior to the first	• ACH draft will be on the first business day **only,** not an option to pay at any time
Adjustments Retro Adds and Terms	**Current**	**At System Upgrade**
Fully Insured	• Credits and charges generated	• No change

Self-funded standard:

Billing Cycle and ACH Drafts	Current	At System Upgrade
Self- funded claims invoiced	• 1st-10th • 11th- 20th • 21st -31st	• Every Tuesday and last business day of the month
Self -funded claims drafted	• Second business day following invoice release date	• Every Wednesday and first business day following the last day of the month
Self-funded administration fee invoiced	• Second business day following the last day of the month	• Last business day of the month
Self-funded administration fee drafted	• Second business day following the invoice release date	• First business day of the month following invoice release
Adjustments Retro Adds and Terms	**Current**	**At System Upgrade**
Self-funded admin fees	• Wash rule for admin fees (do not charge for retro add, no credit for retro term)	• Credits and charges will be generated

Self-funded monthly:

Billing Cycle and ACH Drafts	Current	At System Upgrade
Self- funded claims and admin fees invoiced	• Second business day following the last day of the month	• Last business day of the month
Self -funded claims and admin fees drafted	• Second business day following the invoice release date	• First business day of the month following invoice release
Adjustments Retro Adds and Terms	**Current**	**At System Upgrade**
Self-funded admin fees	• Wash rule for admin fees (do not charge for retro add, no credit for retro term)	• Credits and charges will be generated

- If the first day of the month falls on a holiday or weekend, we will default to the **next business day**.
- If the last day of the month falls on a holiday or weekend, we will default to the **previous business day**.
- We encourage you to convey billing changes to your accounting/billing department as needed.
- We will remind you of these billing adjustments prior to system change.

Attributes:

- There will be five new attributes for members to be enrolled in: **employment status, employee type, union status, department,** and **benefit plan**.
- This will allow you more detailed sorting and tracking of your membership, and you will no longer track employees by separate locations.

Are there additional changes I should expect?

- Yes. The following will also be changing:

<u>**Termination Dates**</u>

- The format of termination dates is changing from “through date” to “to date”. So currently, coverage is active through a particular date.
  - For example: 1/1/2021 THROUGH 12/31/2021. Last day of coverage is 12/31/2021.
- The new format will require you to enter the date AFTER the last date of coverage or date up to which coverage was active.
  - For example: 1/1/2021 TO (but not including) 1/1/2022. Last day of coverage is still 12/31/2021
  - Another way of looking at it is the termination date is now the first day **without** coverage.
- The period that the member was covered is NOT changing, but you will see it on reports and when entering termination dates for members and/or accounts.

<u>**Tier Rates**</u>

- We will be moving to standard five-tier rates.
  - We currently have broken group rates into 2 tiers to 5 tiers.
- Every group will show their current rates in 5 tiers:
  - Subscriber
  - Subscriber + Spouse

    - Subscriber + Child
    - Subscriber + Children
    - Subscriber + Family.
- Bills, reporting, etc. will all show these five tiers.
- If you're sending eligibility in different tiers on your files, our system will convert it into the five tiers, so no changes will need to be made on your end.
    - DDCO will no longer restrict the effective date for employees based on a group's eligibility rules. The group will have the responsibility to submit the correct effective date via the EDI file or the portal.

Will you provide training?
- Yes. As the time approaches, we will have a variety of ways for you to access training and will coordinate with you.
- We will continue to keep you updated on our progress and are creating a robust training resource library on the portal to ensure you have all the tools to be able to easily navigate all the changes being implemented.
    - We encourage you to create an account on our secure employer or broker portal if you don't already have one.

What if I have additional questions or concerns?
- Please reach out to your account manager. They will work with our team to address your questions or concerns.

Will new ID cards be generated?
- We're still working through details regarding ID cards. As soon as we have finalized details and additional information, we will be communicating to brokers and groups.

Will there be a need for new login for portal?
- Your portal used id will remain the same, however you will need to update your password at the time of implementation. We will be providing you with further instructions on how to change your password and exact date when this will need to be completed as we get closer to implementation.