

Selling individual and family plans

Frequently asked questions from brokers

Have questions about selling individual and family plans? You've come to the right place! Below you'll find the answers to some of your most frequent questions.

Getting started/appointment

1. What if I can't find the answer I'm looking for here? Who will support me?

For questions about registration, appointment, commissions, products and/or enrollment, please email Delta Dental at producerservices@delta.org or call **866-760-4080**.

2. How do I start selling Individual and Family plans?

The first step is to make sure you're registered/appointed with Delta Dental (see question directly below for instructions).

3. How do I get registered/appointed with Delta Dental?

You can get registered/appointed and manage your account online using Delta Dental's Broker Portal. Start by registering for Online Services on deltadentalins.com. Simply select "Broker" from the initial drop-down menu and fill out some basic information to create an account.

Once you're registered, you can apply for appointment and update and manage account preferences and information.

4. Is there an administrative processing fee with Delta Dental?

No. Starting Sep 1, 2021, there are no administrative processing fees.

5. How long does it take to get appointed with Delta Dental?

Timing depends on how many states you've requested appointment in and the response times from each state's Department of Insurance.

6. Once I'm officially appointed by Delta Dental, can I start selling right away?

Yes, you can start selling immediately in the states you're appointed in once you receive your official email confirmation and your assigned broker number.

7. If I'm already appointed to sell Delta Dental group plans, do I have to be appointed separately to sell Individual and Family plans?

No, as long as you have an existing appointment with Delta Dental, you can also sell our plans for individuals in the states/entities for which you've received appointment.

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8. Are there any available discounts on services for Delta Dental enrollees?

In addition to dental coverage, Delta Dental plans come with access to discounts on hearing aids and vision care through our partners. Learn more about hearing aid discounts at amplifonusa.com/deltadentalins and LASIK discounts at qualsight.com/-delta-dental.

9. If I'm appointed by Delta Dental to sell in one state, can I sell in another?

You may only sell in the states where you have already received an approved appointment. However, you can easily add more states by uploading additional licenses on the Broker Portal (additional fees may apply).

10. Where can I find details and enroll clients in the Individual and Family plans?

To see rates and plan benefits, visit deltadentalins.com/shopping/delta/get-a-quote. Simply enter some basic client information to view the latest plans/rates available. For enrollment, be sure to use your unique broker link.

11. How do I get credit for my individual sales?

There are a couple ways to get credit. The easiest way is by sharing your unique Delta Dental broker link with your individual clients. The link will lead your clients directly to our instant quoting and enrollment flow. Because it's tied to your broker number, we'll know you're responsible when your clients enroll. Share your unique link in proposals, brochures, emails or even your website!

If you do not have your unique broker link or need more guidance, please reach out to us by emailing producerservices@delta.org or calling **866-760-4080**.

Another way to get credit for the sale is to have your clients enter your broker number during the application process:

Online

On the online enrollment application, tell clients to select **Yes** under "Are you working with an insurance agent or broker?" and then enter your broker number in the Broker Number field.

Are you working with an insurance agent or broker?
 Yes No
Broker Number ⓘ

[Please enter a Broker ID](#)

Manual

On the manual paper application, tell your clients to provide your information, including your broker number in the Agent/Producer Information section.

E. Agent/Producer Information		Applicable for Agent/Producer only
Name	Agent/Producer License Number	
Delta Dental of California Agent/Producer Number		
Email Address		
Phone Number	Phone Number Type Mobile/Home/Business/Other	
Signature	Date	

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12. When does my client's coverage become effective?

DeltaCare® USA

Plans purchased by the 21st of the month will become effective on the first date of the following month.

- E.g., a plan purchased on June 17 would become effective on July 1.

Plans purchased after the 21st will not be effective until the month after that.

- E.g., a plan purchased on July 25 would become effective on September 1.

Delta Dental PPO™ plan purchasers have flexible enrollment options.

Plans purchased from the first through the 14th of the month have effective date options of: the 15th of the current month, the first of the next month, the 15th of the next month or the first of the month after next.

- E.g., a plan purchased on July 3 can be effective July 15, August 1, August 15 or September 1.

Plans purchased on or after the 15th of the month have effective date options of: the first of the next month, the 15th of the next month, the first of the month after next or the 15th of the month after next.

- E.g., a plan purchased on July 15 can be effective August 1, August 15, September 1 or September 15.

13. How long are plan rates valid?

Rates are guaranteed for one year from the enrollee's effective date of coverage. Rates listed are reviewed annually and updated if there are rate changes. For the most up-to-date plan rates, visit deltadentalins.com/shopping/delta/get-a-quote and enter some basic client information to view the latest plans/rates available.

14. When do enrollees pay plan premiums?

Depending on their plan type, enrollees will pay some or all of the plan premium upon enrollment. DeltaCare® USA enrollees must pay the entire annual premium upon enrollment. Delta Dental PPO™ enrollees can choose to pay premiums on a monthly or annual basis. (Specific states may allow exceptions.)

15. How do my clients renew their plans?

Renewals are automatic. Delta Dental will send an email notification to your clients in advance of their renewal, reminding them of their automatic renewal and notifying them of any changes in premium.

16. What is my commission for selling individual plans?

You will receive 10% of premiums paid in each state. This applies both to new sales and renewals.

17. When will I receive commissions?

Commissions are paid on the tenth business day of each month for any premiums received in the prior month. You will receive monthly commissions for your clients who pay premiums monthly and annual premiums for your clients who pay premiums on an annual basis.

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18. How are commissions paid?

Commissions can be paid via paper check or direct deposit. You get to choose your payment preference when you apply for appointment.

19. I'm a broker with an agency. What does that mean for my commissions?

Commissions are paid based on your broker number, which is tied directly to the legal entity you listed on the appointment application.

Delta Dental PPO™ is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

DeltaCare USA is underwritten in these states by these entities: AL - Alpha Dental of Alabama, Inc.; AZ - Alpha Dental of Arizona, Inc.; CA - Delta Dental of California; AR, CO, IA, MA, ME, MI, MN, NC, ND, NE, NH, OK, OR, RI, SC, SD, VA, VT, WA, WI, WY - Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN, WV - Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX - Alpha Dental Programs, Inc.; NV - Alpha Dental of Nevada, Inc.; UT - Alpha Dental of Utah, Inc.; NM - Alpha Dental of New Mexico, Inc.; NY - Delta Dental of New York, Inc.; PA - Delta Dental of Pennsylvania. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.