

# 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?

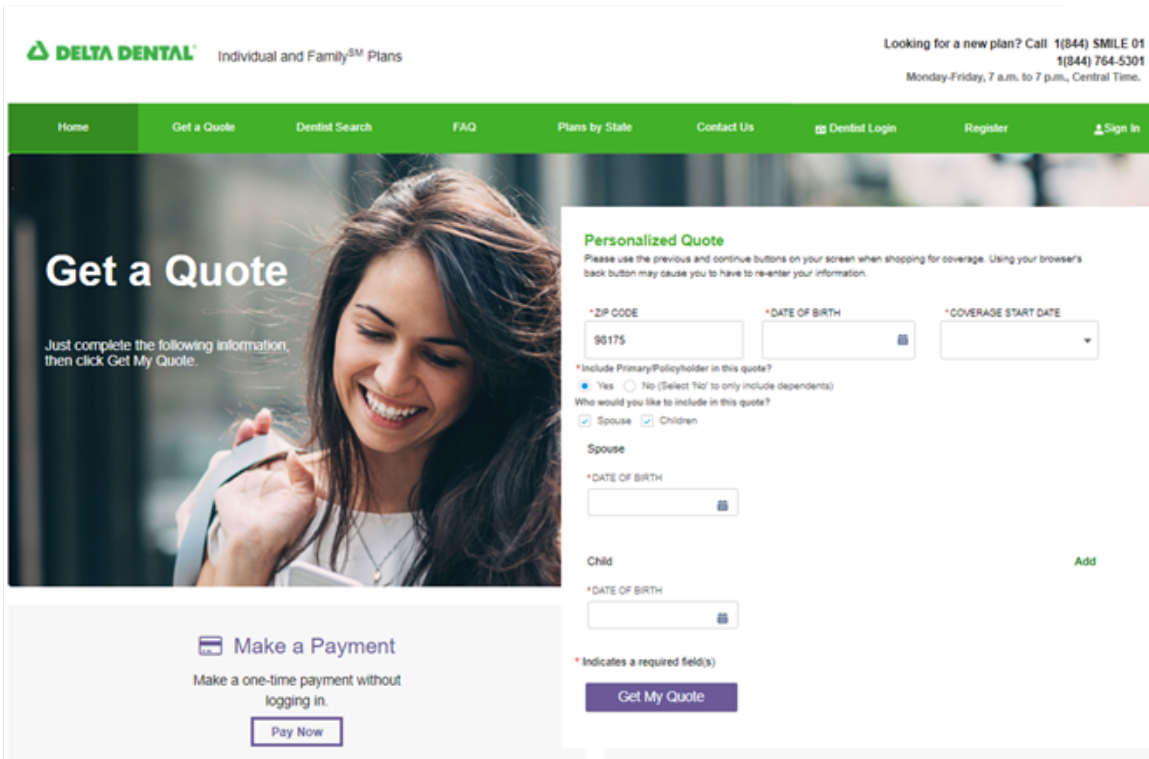
**Step 1:** Use the URL to navigate to DeltaDentalCoversMe.com. The URL will display in your browser's address bar. Enter zip code, date of birth and coverage start date. This is also the first step in the enrollment process.

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

**Steps 3-5:** Your agency name displays after your client elects to enroll. The client selects your name from the drop-down menu on the Broker Information screen, then completes enrollment.

Here are screen shots:

### Step 1: Enter zip code, date of birth and coverage start date



## Step 2: Review available Dental plans and enroll

### Available Plans

We found 7 plans for 1 adult in 98115, WA with Coverage Start Date 01/01/2025 [change](#)  
 For a detailed comparison, select two to three plans on a computer or two plans on a mobile device, and [click here](#)

<p><b>Optimum Plan</b></p> <p><b>Plan Description</b> Highest dollar maximum, 100% preventive coverage, cost-sharing for cosmetic, restorative and major services.</p> <p><b>Office visit copayment</b> None</p> <p><b>Plan dollar maximum per person per year</b> \$3,000</p> <p><b>Deductible per calendar year</b> None</p> <p><b>Annual contract required</b> Yes</p> <p><b>Waiting Periods</b> May Apply<sup>1</sup></p> <p><b>\$87.40</b> per Month</p> <p><a href="#">Enroll</a></p> <p><a href="#">View More Details</a></p>	<p><b>Premium Plan</b></p> <p><b>Plan Description</b> High dollar maximum, 100% preventive coverage, cost-sharing for restorative and major services.</p> <p><b>Office visit copayment</b> None</p> <p><b>Plan dollar maximum per person per year</b> \$2,000</p> <p><b>Deductible per calendar year</b> None</p> <p><b>Annual contract required</b> Yes</p> <p><b>Waiting Periods</b> May Apply<sup>1</sup></p> <p><b>\$74.25</b> per Month</p> <p><a href="#">Enroll</a></p> <p><a href="#">View More Details</a></p>	<p><b>Plus Ortho Plan</b></p> <p><b>Plan Description</b> A unique plan that allows members to share a portion of their 100% Year Dollar Maximum with other members of the family. Orthodontic benefits available for all members.</p> <p><b>Office visit copayment</b> None</p> <p><b>Plan dollar maximum per person per year</b> \$1,500 (Per Person, plus \$250 shared maximum per person (not to exceed \$1,250 shared maximum per family))</p> <p><b>Deductible per calendar year</b> \$50 per person (Does not apply to Diagnostic &amp; Therapeutic services, such as cleanings and X-rays)</p> <p><b>Annual contract required</b> Yes</p> <p><b>Waiting Periods</b> May Apply. Orthodontic waiting period is only waived with prior continuous orthodontic coverage for all active members. <a href="#">View Plan Details</a> for more information.</p> <p><b>\$67.55</b> per Month</p> <p><a href="#">Enroll</a></p> <p><a href="#">View More Details</a></p>
<p><b>Ascent Plan</b></p> <p><b>Plan Description</b> No waiting period. An affordable plan that rewards members for maintaining dental coverage by reducing the patients cost sharing over a three-year period with a \$1,500 annual maximum.</p> <p><b>Office visit copayment</b> None</p> <p><b>Plan dollar maximum per person per year</b> Year 1: \$1,000; Year 2: \$1,200; Year 3: \$1,500 per person per plan year</p> <p><b>Deductible per calendar year</b> None</p> <p><b>Annual contract required</b> Yes</p> <p><b>Waiting Periods</b> None</p> <p><b>\$64.50</b> per Month</p> <p><a href="#">Enroll</a></p> <p><a href="#">View More Details</a></p>	<p><b>Enhanced Plan</b></p> <p><b>Plan Description</b> 100% preventive coverage, cost-sharing for restorative and major services.</p> <p><b>Office visit copayment</b> None</p> <p><b>Plan dollar maximum per person per year</b> \$1,000</p> <p><b>Deductible per calendar year</b> None</p> <p><b>Annual contract required</b> Yes</p> <p><b>Waiting Periods</b> May Apply<sup>1</sup></p> <p><b>\$80.25</b> per Month</p> <p><a href="#">Enroll</a></p> <p><a href="#">View More Details</a></p>	
<p><b>Clear Plan</b></p> <p><b>Plan Description</b> No waiting, fixed out-of-pocket costs, no waiting periods or dollar maximums.</p> <p><b>Office visit copayment</b> None</p> <p><b>Plan dollar maximum per person per year</b> None</p> <p><b>Deductible per calendar year</b> None</p> <p><b>Annual contract required</b> Yes</p> <p><b>Waiting Periods</b> None</p> <p><b>\$48.35</b> per Month</p> <p><a href="#">Enroll</a></p> <p><a href="#">View More Details</a></p>	<p><b>Basic Plan</b></p> <p><b>Plan Description</b> Our most affordable option covering preventive care, cleanings and non-surgical restorations.</p> <p><b>Office visit copayment</b> \$15</p> <p><b>Plan dollar maximum per person per year</b> \$1,000</p> <p><b>Deductible per calendar year</b> None</p> <p><b>Annual contract required</b> Yes</p> <p><b>Waiting Periods</b> May Apply<sup>1</sup></p> <p><b>\$36.25</b> per Month</p> <p><a href="#">Enroll</a></p> <p><a href="#">View More Details</a></p>	

### Step 3: Review and select or decline optional Vision plans. Vision cannot be selected without dental.

DeltaVision® Vision Plans are administered by VSP®

We found 2 plans for **2 adults and 1 child** in **98175, WA** with Coverage Start Date **01/01/2021** [change](#)

DeltaVision Brilliance 200 Plan	DeltaVision Essential 150 Plan
<b>Annual contract required</b> Yes, VSP Choice Network	<b>Annual contract required</b> Yes, VSP Choice Network
<b>Waiting Periods</b> None	<b>Waiting Periods</b> None
<b>Exam</b> \$0 per exam every 12 months \$0 for Contact Lens Exam (Fitting & Evaluation)	<b>Exam</b> \$10 per exam every 12 months, \$40 for Contact Lens Exam (Fitting & Evaluation)
<b>Frames</b> \$200 allowance, VSP Network; \$110 Costco or Walmart Optical; \$0 copay, once every 12 months. <a href="#">View More Details</a> for more information	<b>Frames</b> \$150 allowance, VSP Network; \$50 Costco or Walmart Optical; \$10 copay, once every 12 months. <a href="#">View More Details</a> for more information
<b>Lenses</b> <a href="#">View More Details</a> for lens copays	<b>Lenses</b> <a href="#">View More Details</a> for lens copays
<b>Contact Lenses</b> \$200 allowance, \$0 copay, once every 12 months in lieu of Frames + Lenses	<b>Contact Lenses</b> \$150 allowance, \$10 copay, once every 12 months in lieu of Frames + Lenses
<b>An Additional</b> <b>\$51.30</b> per Month	<b>An Additional</b> <b>\$41.25</b> per Month
<a href="#">Add Vision Plan</a> XXXXXX	<a href="#">Add Vision Plan</a> XXXXXX
<a href="#">View More Details</a>	<a href="#">View More Details</a>
<a href="#">Provider Search</a>	<a href="#">Provider Search</a>

Previous [Continue with Dental Only](#)

### Step 4: Select broker from drop-down list

Agency Name:  Agency Name will display here

\* Indicates a required field(s)

\*BROKER NAME  
--Select--

**Purchase Summary**  
Dental Plan: Enhanced Plan  
Monthly Dental Cost: \$165.35  
Vision Plan: DeltaVision Brilliance 200 Plan  
Monthly Vision Cost: \$51.30  
Coverage Start Date: 01/01/2021  
Covered: You, Your Spouse and Your Child  
[Change](#)

Previous [Continue](#)

### Step 5: 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 weekly emails with a list of all policies sold using your URL the prior week. You can also review your book of business using the broker portal feature at [www.DeltaDentalCoversMyClient.com](http://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 Wyssta producer support at 844-335-8275 or [welovebrokers@deltadentalcoversme.com](mailto: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 [individualplans@deltadentalwa.com](mailto:individualplans@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 broker resource page at [deltadentalwa.com](http://deltadentalwa.com).

**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](http://DeltaDentalCoversMe.com) and the Producer Resource Page on [DeltaDentalWA.com](http://DeltaDentalWA.com)

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

A: Client ID numbers are in the weekly production report emailed 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: Are Dental and Vision billed together?**

A: Yes. Charges for dental and vision coverage will be itemized on your clients' monthly invoices.

**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.

**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 call 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 Delta Dental Covers Me 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 24<sup>th</sup> of the current month or the business day prior if the 24<sup>th</sup> is not a business day. If the application is received after the 24<sup>th</sup>, the plan will have an effective date of the 1<sup>st</sup> of the following month. This applies to applications submitted through your URL or via paper.

**Example:** An application received on the 27<sup>th</sup> of June with bank draft as the payment method will have an effective date of August 1<sup>st</sup>. 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](http://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 information in section at bottom of the application:
  - Email to [customersupport@deltadentalcoversme.com](mailto:customersupport@deltadentalcoversme.com), or
  - 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](mailto: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](mailto: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:

	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>
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](http://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](mailto:welovebrokers@deltadentalcoversme.com)