DELTA DENTAL

Quick start guide for selling individual business

Follow the steps below to get appointed and start selling Delta Dental of Virginia Individual and Family™:

1. If you are already appointed to sell dental and vision, go to step 2. Otherwise submit the appointment packet available **here**. Your appointment(s) should complete in 7-10 business days. You can still sell in the meantime by skipping to step 9.

2. If you already have your agency-specific link (also known as your broker URL, which will look like this: https://www.deltadentalcoversme.com/s/?agency=xxxxxxxxxx): go to step 3. Otherwise submit that request **here**. Obtaining your link takes 1-2 days, but you can still sell in the meantime by skipping to step 9.

3. If your client doesn't use email and/or wants to pay with a check, skip to step 10. **Note:** You must complete step 2 before this step, or mail or fax the application located **here**.

4. If your client hasn't chosen a plan, go to step 5. Otherwise, use your agency-specific link to:

   a. Enter the client's zip code, date of birth and desired start date in the Personalized Quote window on the landing page (use the Spouse and Children checkboxes to bring up date of birth entry windows for any dependents your client wants to cover) and click Get My Quote.

   b. Select the desired dental plan by clicking "Enroll."

   c. Select the desired vision plan by clicking "Add Vision Plan," or click "Continue with Dental Only."

   d. Select your name from the BROKER NAME dropdown on the Broker Information screen (required) and hit Continue. Now you're writing directly to your book!

   e. Complete the Applicant Information screen and click Continue. **Notes:** If PREVIOUS CARRIER does not appear on the dropdown, choose Other. Include all prior coverage that ended less than 63 days ago — that coverage gets subtracted from any 12-month waiting period that may apply. Also, make sure you check the "Yes, I have read and agree to the state Uniform Electronic Transactions Act statement of my rights" box.

   f. Complete the Billing and Payment screen and click Continue. **Note:** Late in the month a credit or debit card will be required for policies starting the next month.

   g. Print (or save) the digital member ID card, which displays everything your client needs to show the dentist. (No ID cards are sent but you can request a physical ID by calling 844-335-8275.)

5. To differentiate the six plan choices, ask the following: Has your client had any comprehensive dental coverage within 63 days of the new policy's start date? If No, skip to step 7; otherwise, continue to step 6.

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Quick start guide for selling individual business (cont.)

6. If your client is not subject to a waiting period, lead with the Premium plan because it's the only plan with three annual cleanings, a $2,000 per-person plan year maximum ($1,000 more than the other no-waiting-period plans) and a one-time, $100 per-person deductible. If the Premium plan is too rich, fall back on the Enhanced plan, which offers most features of the Premium plan but has a plan year per-person max of $1,000 and a recurring $50 per-person deductible. The Classic plan offers less coverage because it's a month-to-month contract (the others are all 12-month). Basic is entry-level with lower basic and major coverage, but the plan still offers $15 preventive services twice per plan year.

7. If your client is subject to a waiting period, lead with the Progressive plan, which does not have a waiting period but offers less coverage in year one (to a per-person plan year maximum of $1,500), increasing to Premium-level coverage by year three, though unlike Premium, it does have the recurring $50 per-person deductible. Fall back on the ClearPlus plan, which is popular for its flat fee up-front pricing with no plan year maximum or deductible. Note that the ClearPlus plan has no out-of-network benefit and is also age-rated (the premium increases when any enrollee turns 26, and again when any enrollee turns 51).

8. Once you've settled on a plan, complete the sale by following the instructions in step 4.

9. You can sell at **DeltaDentalCoversMe.com** following steps 4-7 except 4d, which you can skip because the Broker Information screen will not appear until you're using your agency-specific link. As long as your appointment completes within 30 calendar days of the contract's date of execution (the sale date), your sale will still be commissionable as soon as it is linked to your book. To get sales linked once your appointment is completed and you get your agency-specific link (which is also how our TPA finds you in the system), send an encrypted email to **IASCentralAdmin@deltadentalwi.com** requesting that you be added as the Agent of Record (AOR) to the policy. You will need the policy number, the subscriber's name and the effective date.

10. If your client does not use email and/or wants to pay with a check, once you know the plan selection (see steps 5-7), call 844-764-5301 with your client on the line (the equivalent of a signature) to submit the sale, get the policy number and register your information as broker of record, all on the same call. This is a faster and more secure method than faxing the application.

For questions about your appointment status or help signing up to sell individual business, reach out to **Sam Austin at sam.austin@deltadentalva.com**.