



COVID-19: Dental Plan FAQs

Governor DeWine recently announced policies suspending or modifying business operations to help stem the spread of COVID-19. In light of this announcement, we know you may have questions regarding continuing dental insurance coverage for your group. To assist you, Superior Dental Care (SDC) has prepared the following FAQ.

Q. My plan is fully insured. If I lay off part of my workforce in response to the COVID-19 crisis, can the company continue to cover those employees?

A. Yes. SDC has relaxed the requirement that employees be actively working to be eligible for coverage and will allow you to cover laid-off employees, as long as you pay the monthly premium. Please note that you must offer this coverage on a uniform, non-discriminatory basis. In other words, you may not choose only certain people for whom you continue to pay premium.

Q. My plan is fully insured. If I have to lay off my entire workforce in response to the COVID-19 crisis, can the company continue to cover those employees?

A. If one person remains employed by the company and covered by the plan, e.g. the owner or a management employee, the company can continue to cover laid-off employees as long as premium is paid. Please note that you must offer this coverage on a uniform, non-discriminatory basis. In other words, you may not choose only certain people for whom you continue to pay premium.

Q. If my group's enrollment drops by more than 10% as a result of the COVID-19 situation, will my rates/premiums be subject to change?

A. If your group has a loss of enrollment as a result of the COVID-19 situation, rates and premiums will not be adjusted.

Q. What about continuation coverage if my plan is fully insured?

A. If your group is subject to COBRA, as long as one person remains actively employed, employees may elect to continue coverage under COBRA under the normal notice and election procedure. If the plan has no active employees, the plan is terminated and COBRA is not an option.

Q. My plan is self-insured. If I lay off part of my workforce in response to the COVID-19 crisis, can the company continue to cover those employees?

A. Yes. If you continue to pay administrative fees and claims costs, you may

continue to cover laid-off employees even though they are not actively at work. Please note that you must administer the plan on a uniform, nondiscriminatory basis. In other words, you may not choose only certain people for whom you continue to pay claims.

Q. My plan is self-insured. If I have to lay off my entire workforce in response to the COVID-19 crisis, can the company continue to cover those employees?

A. Yes, as long as one person remains actively employed by the group. As long as you continue to pay administrative fees and claims costs, you may continue to cover laid-off employees even though they are not actively at work. Please note that you must administer the plan on a uniform, non-discriminatory basis. In other words, you may not choose only certain people for whom you continue to pay claims.

Q. What about continuation coverage if my plan is self-insured?

A. If your group is subject to COBRA, as long as one person remains actively employed, employees may elect to continue coverage under COBRA under the normal notice and election procedure. If the plan has no active employees, the plan is terminated and COBRA is not an option.

Q. If I have to terminate coverage for my employees in the middle of a month, will I receive a refund of my premium for the rest of the month?

A. While SDC typically cannot refund a partial month's premium, we will refund the premium if the member is termed before the 15th of the month. Should you terminate the member on the 16th or after, no premium can be refunded.

Q. Will renewal rate actions be delayed as a result of the COVID-19 situation?

A. No. SDC is fully operational, so renewals will be released on a timely basis. However, payment plans are being offered to assist customers on an as-needed basis.

Q. In light of the COVID-19 crisis, can I get a grace period extension on paying my premium?

A. Yes. For all fully insured plans, they have the option of deferring premium payments, interest free, for up to 60 calendar days from the original premium due date.