Delta Dental of Colorado System Upgrade
Last Updated: July 2021

Overview:
Delta Dental of Colorado has completed a system upgrade as of June 28, 2021 that will enhance the service experience for all of our customers and stakeholders. We have invested a lot of time into planning and testing to make everything go as smoothly as possible. We apologize for any inconvenience and appreciate your patience as we make this transition.

You may want to keep this handy and be able to reference it as you get used to the new system. Please also share it with others in your organization who may need to be aware of the changes.

We've created a **resource library** accessible on the portals to provide updates and resources to help you navigate these changes.

Frequently Asked Questions

Group and Broker Questions:

What timeline are you working on? When will this affect me?

The new system went live on June 28.

Why is the company converting to a new system?

The IT platform we were on 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 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 minimal disruption. Please note that while our team has been working diligently on planning and testing to ensure a smooth transition, we recognize that this is a major undertaking. We appreciate your patience as we adapt to the change. Rest assured, we have made every effort to minimize disruptions for our customers and will continue to communicate as much as possible in advance. Please know that we are here to help answer your questions.

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 are some business processes that will require modifications to how we do business with you daily. Our easy-to-access **resource library** contains detailed information on those changes. Our team members are also readily available to answer questions and walk you through any relevant changes.

PRE-GO-LIVE: JUNE IMPACT

As we transition to the new system, there will be some adjustments to billing dates, outlined below. **Please share this information with others in your organization who may need to be aware.** Please continue to look for updates on the **resource library**.

Fully Insured Groups

- Wednesday, June 9 — July bill will be issued and email notification sent
  - ACH will be drafted on July 2
- Monday, July 12 — August bill will be issued and email notification sent
  - ACH will be drafted on August 2

Self-Funded Groups

- Friday, June 11 — Weekly bill will be issued and email notification sent
  - Weekly ACH will be drafted on June 14
- Wednesday, June 23 — Weekly and monthly bills will be issued and email notification sent
  - Weekly bill will include claims reimbursements for June 11–23
  - Monthly bill will include claims reimbursements for June 1–23
    - ACH for weekly bill will be drafted on June 24
  - ACH for monthly bill~~s~~ will be drafted on July 15
- Tuesday, July 6 — Weekly bill will be issued and email notification sent
  - This bill will include claims reimbursements for June 28 and forward
  - ACH will be drafted on July 7
- Friday, July 30 — Monthly bill issued and email notification sent
  - ACH will be drafted on August 16

POST-GO LIVE CHANGES IMPACT BEGINNING JUNE 28

LOGGING INTO THE PORTALS

Your portal username will remain the same; however, you will need to update your password when you log in to the new system for the first time. (Please note, subscribers will not be required to change their password. This only applies to employer and broker portal accounts.)

- You should have receive an email with a temporary password on or around June 28 that you will need to use to log in and reset your password.
  - The email will come from **WebPortals@ddpco.com**.
- The temporary password is good for seven days. After the seven days we will need to send a new email with a new temporary password. Please contact your account manager if you need a new temporary password.

ACCOUNT STRUCTURE

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 has three account numbers. Learn more about the new account structure **here** and see below:

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?

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.

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 have also changed.

Will EDI Files need to change?

No changes are required to EDI files.

BILLING

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.
- No changes are required to current payment or remittance for premiums, claims, or admin fees. Changes will only impact the frequency for self-funded claims and timing of ACH withdrawals.
- You can view our new billing calendar **here**. In summary, billing dates have changed 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 any time 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	• 1^{st}–10^{th} • 11^{th}–20^{th} • 21^{st}–31st	• Every Tuesday and last business day of the month (for final claims)
Self-funded claims drafted	• Second business day following invoice release date	• Every Wednesday and for final claims, 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	• 15th 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	• 15th 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 or the 15th falls on a holiday or weekend, invoicing/drafting will default to the next business day.

- If the last day of the month falls on a holiday or weekend, invoicing/drafting will default to the previous business day.
- **We encourage you to convey billing changes to your accounting/billing department as needed.**

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.

If I pay by automatic draft (ACH) will I need to reestablish my bank account in the new system?

No. If you previously enrolled to make payments via ACH automatic draft or online ACH payments, your banking information has been retained and **we will automatically draft on the indicated dates mentioned previously, based on your group type.** No action is needed on your part in order to have the payment drafted.

There is no longer the option to have your payment drafted on any day of the month besides the specified below, therefore the Pay Bill button is no longer available on the portal.
- The Pay Bill button did not adjust your payment details, only the date you paid.
- If you were regulary scheduling payments on the portal, you were considered to be enrolled in automatic draft.
- We have standardized the payment option so that all payments will be pulled on the same date based on your group type and the specified dates mentioned above.
    - Once you are signed up for ACH draft, your payment will automatically pull each month without you needing to do anything. You no longer need to worry about remembering when to pay each month.
- You can calculate/approve your bill until the last business day of the month. Since there are no current bills on the portal due to billing modifications because of go-live, the button is not currently live.
    - You can only recalculate your bill once per month. We recommend you wait until the end of the month to finalize your bill in case changes need to be made.
- A new feature in the system will allow self-funded groups to include an additional bank account (for a total of two) to your ACH — one for admin fee and one for claims — should you need it.

How can I sign up for ACH?

If you'd like to enroll in ACH, the option will be available on the secure employer portal in the Bills tab once the next billing cycle starts, due to our system upgrade.

What if I don't want to pay via ACH? What are my other options?

If you are not currently signed up for ACH, you may pay by mail or wire your payment. Please mail payment to the address that appears on your billing statement:
Delta Dental of Colorado
PO Box 912148
Denver, CO 80291-2148

Will my rates change?

The system upgrade will have no impact on your current rate plans.

Are there any changes to how I submit my payment?

For groups that send in payments by mail, be sure to include the remittance with your payment and include your new account number as it appears on your invoice.

When will I see these changes on my bill?

After June 28.

If I access my bills in the employer portal, will that change?

You will still be able to access your bills in the upgraded employer portal under the Bills tab. Current bills will be under the Current Bills tab and historical bills under the Historical Bills tab. Current bills can be viewed in PDF and Excel while historical bills can only be viewed in PDF. Be sure to visit the **resource library** where you will find several videos and guides for the new portal.

OTHER CHANGES

Are there additional changes I should expect?

Yes. The following will also be changing:

Termination Dates

- 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.
- Learn more about termination dates **here**.

Premium Tier Rates

- We will be moving to a standard five-tier rate structure.
  - We currently have premium rates broken out into a composite, two-tier, three-tier, or four-tier rate structure.
  - The new structure will give you more flexibility in your rate and coverage options if you need it.
- Most groups will show their current rates in five tiers:
  - Subscriber
  - Subscriber + Spouse
  - Subscriber + Child
  - Subscriber + Children
  - Subscriber + Family

- There is no change for groups that have a single-tier rate. The Subscriber rate will continue to be the only visible level in bills, reporting, etc.
- Bills, reporting, etc. will all show these five tiers. Your billed amount will not change as a result of the standard five-tier rate structure.
- If you're sending eligibility in different tiers on your files, our system will convert it into the new standard five-tier rate structure, so no changes 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.
- Learn more about the new premium tier rates and how they will be mapped to the new structure **here**.

Why are things like tier rates and termination dates changing?

This is a requirement of how the new system works. Any of our clients who have a medical plan that runs through HealthRules Payor (a very popular system in medical insurance already) with a medical insurance company should see this structure on their health insurance files.

Will new ID cards be generated?

New ID cards may, in some instances, be generated. Please contact your account manager for specific details about ID cards.

Members can continue using the ID cards that they currently have, as an ID card is not required to visit the dentist. Provider offices can search for member benefits with a member's Social Security number, and ID cards will continue to be available on the member portal and the free Delta Dental mobile app.

How will the new system affect subscribers and members?

The most obvious change will be a more user-friendly website. They will continue to use the same user username and password to log in to the portal. They should see a minimal impact by this new system.

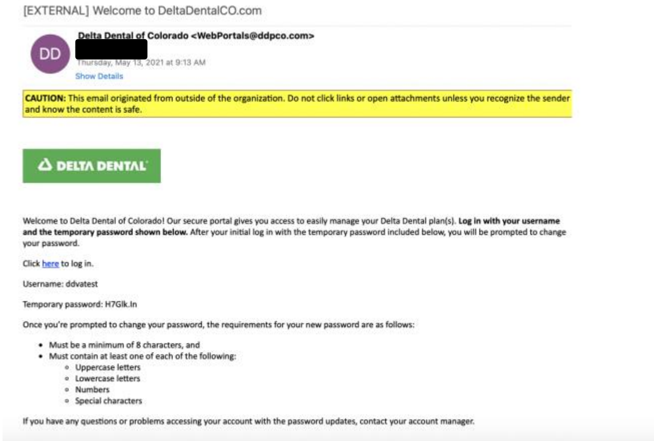
WEBSITE AND PORTALS

Will there be a need for new logins for the employer or broker portal?

Your portal username remains the same; however, you will need to update your password when you log in to the new system for the first time. (Please note, subscribers are not be required to change their password. This only applies to employer and broker portal accounts.)

- You should have received an email with a temporary password on June 28 that you will need to use to log in and reset your password.
- The temporary password is good for seven days. Afte the seven days we will need to send a new temporary password. Please contact your account manager if you need one.

    - The email came from **WebPortals@ddpco.com**.



[EXTERNAL] Welcome to DeltaDentalCO.com

Delta Dental of Colorado <WebPortals@ddpco.com>
[redacted]
Thursday, May 13, 2021 at 9:13 AM
Show Details

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

DELTA DENTAL

Welcome to Delta Dental of Colorado! Our secure portal gives you access to easily manage your Delta Dental plan(s). **Log in with your username and the temporary password shown below.** After your initial log in with the temporary password included below, you will be prompted to change your password.

Click here to log in.

Username: ddvatest

Temporary password: H7Glk.In

Once you're prompted to change your password, the requirements for your new password are as follows:

- Must be a minimum of 8 characters, and
- Must contain at least one of each of the following:
    - Uppercase letters
    - Lowercase letters
    - Numbers
    - Special characters

If you have any questions or problems accessing your account with the password updates, contact your account manager.

- Learn more about the new employer portal **here**.
- Learn more about the new broker portal **here**.

Why is the website changing?

The change is part of a larger change across the Delta Dental Plans Association member companies across the country to create a consistent look and feel and functionality to their websites and portals so that there is a consistent user experience. Watch this video to

Will I be able to access my group reports as usual?

One of the new features of the upgraded system is more robust tracking and reporting on your group and members. Brokers and groups will see a difference in the way in which reports are received:

- Previously, reports were generated and then displayed and available for download within the portal. In the new system, management reports are still triggered in the portal, but they are then emailed in near real-time to the email address with which you logged in to the portal.
    - The requested reports typically only take a few minutes to arrive in the inbox.
    - The email comes from **No_Reply@ddpco.com**.
    - The subject of the email contains the group name and report type. The body of the email contains the report name.
    - Sample email:

From: No_Reply <No_Reply@ddpco.com>
Sent: Friday, February 26, 2021 4:19 PM
To: [redacted]
Subject: Caution this may be Phishing or Spam! ENC: ENC: Delta Dental Report Generation: Cimarex Energy Co. - Benefits Utilized By Member

Benefits Utilized By Member

____
This email has been scanned by the Symantec Email Security.cloud service.
For more information please visit http://www.symanteccloud.com
____

Will the website continue to have the same information I'm used to seeing?

The website has an updated look and feel. We tried to include the information that is most valuable and used by our members and groups. If there's anything that you're not able to find on our new website that is valuable to you and your members, please let your account manager know. **Watch this video** for an overview of the new website.

SUPPORT

Will you provide training?

We will continue to keep you updated on our progress and have created a robust training **resource library** on our website 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.
- Our team is also ready and able to answer any questions you may have or need help with.
    - We are also exploring holding webinars after implementation to answer common questions.

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.

Broker Specific:

Some brokers share a login with the rest of the agency. How will this shared login affect eporting?

A change brokers and groups will see with the new system is the way in which reports are received. In the former system, reports were generated and then displayed and available for download within the portal. In the new system, reports will still be triggered in the portal, but they will then be emailed in near real-time to the email address with which you logged in to the portal.

- The requested reports typically only take a few minutes to arrive in the inbox.
- The email comes from **No_Reply@ddpco.com**.
- The subject of the email contains the group name and report type. The body of the email contains the report name.

We understand that many broker agencies have access accounts set up as a universal login **for all of their brokers** rather than an individual account for each agent. If this is the case for you and you'd like an **individual account set up, please contact your account manager.**

Will there be any impact to commissions? Will brokers be able to access commission statements online?

We had informed brokers that commissions payments would not be affected with our system upgrade. With the process of moving from one system to another, there will be some temporary modifications as we get ready to go live with our system upgrade on June 28.

Part of the temporary modifications that will be taking place will include a **delay in all broker commissions**, not just in off-exchange individual plan commissions as was initially communicated.

- Off-exchange individual plan commissions will be paid out on August 10 and will include June and July commissions.
- All other commissions:
    - June commissions will be paid on June 24 and will include payment for June 1 through June 24.
    - Payment for commissions starting June 25 to August 10 will be paid on August 10.

After this temporary modification, broker commissions will be back to regular cadence and paid on the 10th of each month. We understand that this may be an inconvenience and apologize in advance.

Will I have access to client information?

If you have administrative access, you can view your groups' coverage info, bills, reports, and employees. If you do not currently have access to these features, please contact your account manager.

Will brokers be able to update contact information? What other self-service features will be available on the portal?

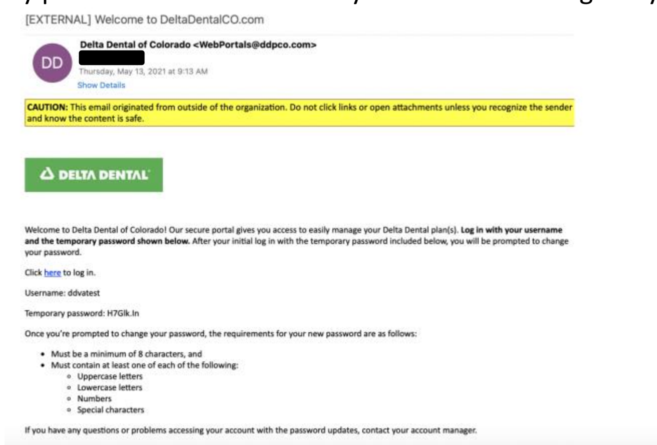
If you need to update your contact information, please contact your account manager.

Click **here** to view an overview of the portal and all its new features.

Will there be a need for new login for the portal?

Your portal username will remain the same; however, you will need to update your password at the time of implementation.

- You should have received an email with a temporary password on June 28 that you will need to use to log in and reset your password.
- The temporary password is good for seven days. Afte the seven days we will need to send a new temporary password. Please contact your account manager if you need one.



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  - Lowercase letters
  - Numbers
  - Special characters

If you have any questions or problems accessing your account with the password updates, contact your account manager.

Will Delta Dental of Colorado be sharing information about the system change with clients or will brokers be responsible for sharing that information?

Delta Dental of Colorado will continue communicating all information about the system change to both clients and brokers. We will always try to inform brokers a few days before we inform employers so that brokers can have an opportunity to share with their clients as needed.

We will be providing most of our updates via newsletter so it's important that email contacts are as up-to-date as possible. Our website will also be updated often, so you can check there for relevant updates.