

# BROKER BRUSH UP

Dear Group Brokers,

We know busy season is upon us all. In an effort to ensure a smooth open enrollment period - and when applicable - to ensure the timely receipt of ID cards, we have outlined key dates and reminders for you. Enrollment changes will still be accepted after the dates below, however ID cards could be delayed beyond 1-1-2023:

- **For employers that submit their enrollments to DCPG via regular EDI feeds:**
  - We ask that the OE file be sent with OE or OPEN ENROLLMENT in the naming convention.
  - We ask that the client or third party vendor notify Kaylyn Kaeding\* of when the file is sent.
    - \*Kaylyn Kaeding is the dedicated enrollment analyst for DCPG EDI files. She can be reached at [Kaylyn.Kaeding@greatdentalplans.com](mailto:Kaylyn.Kaeding@greatdentalplans.com) for any EDI file related questions or issues.
  - In order for ID cards to be sent in a timely manner the file must be received on or before 12/06.
  - Weekly EDI files for 2022 must stop after the OE file is received. The weekly files can then resume after the OE month (January 1st) has passed.
- **For employers that submit their enrollments to DCPG via paper:**
  - In order for the January invoice to be accurate, all adds, terms and changes must be received on or before 12/06.
  - In order for ID cards to be sent in a timely manner all adds and changes must be received on or before 12/15.

As always, please [contact your dedicated DCPG account manager with any questions.](#)

## IN CASE YOU MISSED IT

Our 2023 shelf rates have been released, and this year's shelf rates feature:

- Rate holds for all markets
- Preventive services do not accumulate against the annual maximum
- Two-year rate guarantees
- Bundled discount – 2% off dental when you sell vision

Click [here](#) to download 2023 [dental](#) and [vision](#) shelf rate documents. **And - don't forget about our [bonus offering for new groups of 51-99!](#)**

Additionally - we're giving you the opportunity to earn more with every qualifying group you sell! When you sell a qualifying group with an effective date of 1/1/2023, you'll earn an extra bonus, in addition to your commission.\* For a group to qualify, a group must be:

- A new dental group to DCPG (AOR on existing DCPG business will not qualify)
- 100 or more enrolled Subscribers
- Effective date of 1/1/2023

Click [here](#) for additional details.

Additionally, a **communication** regarding an update to your current agreement with Dental Care Plus Group (the "Agreement") to reflect a new improved bonus structure was sent out several weeks ago.

### Quick Reference

- Click [here](#) to view the full email.
- Updated **Schedule 1** ("Schedule 1"), amend and replace Paragraph B in its entirety effective February 1, 2023.
- Updated **Agent/Broker Compensation Schedule** ("Exhibit B"). Paragraph B of Exhibit B is entitled Group Dental Override Commission.

## INDUSTRY NEWS YOU CAN USE

### **Survey: 49% of workers are not offered dental coverage**

Jobcase's [America@Work: 2022 Report on the American Workforce](#) study, which included 4,000 hourly and skills-based employees ages 18 to 70, showed 49% reported they did not have dental insurance, compared with 39% that did not have medical insurance. The survey found 39% of workers said their take-home pay was not high enough to cover basic needs, and 34% were confident they would have enough money to retire.

**FULL STORY:** [BenefitsPRO](#)

### **Report: Insurers from 55 countries expect healthcare benefit costs to jump 10% in 2023**

A Willis Towers Watson survey of 275 health insurance providers in 55 countries found that respondents expect health care benefit costs to rise by an average of 10% next year, the largest growth in about 15 years, and respondents said overuse of unneeded care, underuse of preventive care and poor health habits explain the trend. Expected increases vary by region, with insurers in North America anticipating 6.5% growth in benefit costs, while those in Latin America anticipate an 18.9% increase.

**FULL STORY:** [MedCity News](#)

### **Study backs safety of water fluoridation**

Researchers at the University of Queensland in Australia conducted a 2,682-person study on water fluoridation and found that fluoride is not detrimental to the early brain development of children. Investigator Loc Do of the university's dental school said the behavioral and emotional development, memory, self-control and other mental functions of children exposed to fluoridated water were at least equivalent to those of kids who had not been exposed to it.

**FULL STORY:** [LADBible](#)

Thank you for your continued partnership! Talk soon,

Jennifer Agnello  
Vice President, Commercial Market  
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