

LIBERTY Dental Plan (“LIBERTY”) is committed and available to our members, clients and providers. LIBERTY remains fully operational and ready to respond to your needs. As we continue to monitor the ever-changing situation around COVID-19, we remain dedicated to helping our clients and members access the care and services they need.

We have tried to address our client’ most frequently asked questions below. If your question is not included, please contact your LIBERTY Account Manager. We ask that you contact us if you or any of your employees have any questions during this time and/or are in need of services.

What is LIBERTY doing to address the COVID-19 pandemic?

We are closely monitoring activity around COVID-19 and its impact to our clients, members and providers. We understand the situation is ever changing and have made it our priority to ensure members have access to care for urgent and emergency services.

Is LIBERTY tracking office closures?

Our provider relations team is in communication with our providers and maintain a daily list of available providers in each area we serve. This information is used when coordinating appointments for members that require urgent and emergency care.

How is LIBERTY ensuring access to care?

We are assisting members with urgent and emergency dental needs, either through coordination with their dental provider, other providers in their area, or through our Virtual Dental Services (TeleHealth/Teledentistry) with our clinicians and providers. LIBERTY has expanded our Virtual Dental Services (TeleHealth/TeleDentistry in response to the COVID-19 pandemic. Our solution is designed to provide members remote access to dental professionals 24 hours per day/7 days per week. Our dental care managers perform follow-ups and stay engaged with those who have accessed our virtual dental services.

What type of services can members receive at this time?

Members can obtain care for urgent and emergency situations. [ADA - Urgent and Emergency Care](#)

Will LIBERTY extend timely claim filing given the current situation?

LIBERTY will not deny claims that are received beyond the timely filing limit during the COVID-19 pandemic.

How can members access Virtual Dental Services (TeleHealth/TeleDentistry)?

Members can call our Member Services team toll free 24 hours per day/7 days per week at **866-544-2981** to access Virtual Dental Services from our clinicians and providers via phone or computer. Our dental professionals will diagnose and initiate remediation to address emergency and urgent dental needs.

Will LIBERTY extend grace periods for groups to make premium payments?

LIBERTY will be extending our premium grace period to 60 days while continuing coverage and claims payment. Additionally, LIBERTY will adhere to any state mandated premium grace periods.

How is LIBERTY handling members on COBRA?

Employees who have terminated employment and want to continue coverage through COBRA will be granted an extended election period so that, continuation coverage is available for as long as COBRA is allowed for a termination.

How is LIBERTY dealing with employees who have been furloughed, temporarily laid off or had their hours reduced so that benefits are temporarily unavailable?

LIBERTY will work with our clients to ensure members obtain access to care for urgent and emergency services during a temporary furlough/layoff period, as a result of COVID-19.

If an employer had to terminate all employees for 60 days and then rehire them, would the group coverage remain active?

The group would remain active with zero members. Employers may reactivate members upon notifying LIBERTY. Rates and plan benefits would not change during the respective contract period.

If enrollment is delayed, what will be done to ensure that those members who would have enrolled do not have any eligibility hardships once they come back to work?

LIBERTY will work with employers and make employees eligible as the employer deems them eligible. Late entrant penalties will not be imposed.

Additional Resources:

<https://www.libertydentalplan.com/About-LIBERTY/Company-News/LIBERTY-Dental-Plan-expands-its-Virtual-Dental-Services-TeleHealth-TeleDentistry-in-response-to-the-current-pandemic.aspx>

<https://www.libertydentalplan.com/About-LIBERTY/Company-News/Coronavirus---COVID-19-Resources.aspx>

<https://www.libertydentalplan.com/About-LIBERTY/Company-News/Coronavirus-COVID-19-American-Dental-Association-Information-Handout-.aspx>

https://success.ada.org/~media/CPS/Files/Open%20Files/ADA_COVID19_Dental_Emergency_DDS.pdf?utm_source=adaorg&utm_medium=covid-statement-200401&utm_content=cv-pm-dental-emergency&utm_campaign=covid-19