

Broker & Consultant Guarantee of Service ExcellenceSM

Delta Dental of Massachusetts is committed to providing the highest level of service to its Brokers and Consultants as well as its Plan Sponsors. That is why we have developed one of the industry's most comprehensive service guarantees specifically for Brokers and Consultants. Our Guarantee of Service ExcellenceSM guarantees quality customer service in writing and is backed by a comprehensive refund policy.

If Delta Dental pays the Plan Sponsor for any service failure regarding the following guarantees, we will also pay the Broker/Consultant.*

1. The Guarantee: Minimum 10% Savings on Massachusetts Claims over the Course of Each Policy Year.

These savings reflect the total dollar value of dentists' usual and stated fees, which are not balance billed back to patients.

The Refund: Monetary credit given to the Broker/Consultant equal to the difference between 10% and the lesser amount actually saved.

2. The Guarantee: No-Hassle Customer Relations.

Delta Dental will either resolve your question immediately over the phone or we guarantee you an initial update within one business day and continuous follow-up through to resolution.

The Refund: \$50 paid to the Broker/Consultant per occurrence.

3. The Guarantee: Quick Processing of Claims.

During the course of a policy year, 90% of the group's claims will be processed accurately within 15 business days upon receipt of completed claim forms.

The Refund: The administrative fee charged for the group's last month of service.

4. The Guarantee: Smooth Conversion as Defined by the Group.

The criteria for each group's successful conversion to Delta Dental is based upon a check list that is mutually determined between the group and Delta Dental.

The Refund: The administrative fee charged for the group's second month of service.

5. The Guarantee: No Balance Billing of Patients by Participating Dentists.

Patients who receive treatment for covered services from a participating dentist will not be inappropriately billed.

The Refund: The Broker/Consultant will be reimbursed \$50 per occurrence.

6. The Guarantee: Accurate and Quick Turnaround of ID Cards.

A complete and accurate identification card for each subscriber will be mailed to the group or subscribers' homes within 10 business days.

The Refund: \$25 paid to the Broker/Consultant per ID card.

7. The Guarantee: Timely Payment of Commissions

Delta Dental guarantees that over the course of an Agreement year, one hundred percent (100%) of all commissions will be paid within the month, provided Delta has received the Plan Sponsor's monthly premium by the end of that month.

The Refund: If the commission is not adjudicated within thirty (30) business days, the Broker/Consultant may request a payment of one hundred dollars (\$100).

** Specific guarantees vary by product.*