

# Aflac Dental and Vision Insurance (ADV) Best Practices: PRE-SALE & ENROLLMENT

## No shortened plan years are allowed.

- ☐ Plan ahead using a 120, 90, 60, 30-day strategy.
- ☐ If a plan year change is discussed, an M0138 form will be needed.

## Ask every account if you can quote ADV – new and existing.

- ☐ Dentist office or companies with sic code 8020 & 8072 cannot be offered Aflac Dental.
- ☐ 2 plans can be offered (Dental only) in groups of 10+, but participation must be met for BOTH.

## Use the Proposal tool in Everwell® for the most accurate quotes.

- ☐ Ensure employee count and benefit eligible count are updated & accurate.
- ☐ Complete a group refresh in Everwell before running a proposal.
- ☐ Select benefits offering under “Group” product box.
- ☐ Quotes for 3-99 are done through Everwell.
- ☐ Quotes for 100+ are all custom plans and quotes through BCLM and EPS.
- ☐ The checklist for 100+ quoting is pages 15-16 in the Dental Product Education Guide.
- ☐ Connect with your coordinator to discuss 100+.

## For existing accounts:

- ☐ Update EE and benefit eligible counts in Everwell under Benefit > Offering > Settings.

## For prospective accounts:

- ☐ EE and benefit eligible counts are based on the number entered during the SIC request.
- ☐ Use the IR number to add a prospect into Everwell.
- ☐ Proposals for prospects will always default to MONTHLY as the mode.
- ☐ ADV is pre-billed for a 1st of the months effective date. Aflac Tampa does not bill in arrears.

## Know your participation requirements and communicate with the account.

Group Size	3-24	25+
Minimum Participation*	2 enrolled	20%

- ☐ Dental Option 3 and ER-paid dental are not available for accounts with >10 eligible EEs.
- ☐ Accounts with >10 eligible EEs will have a 10% co-insurance for Class C for first 12 months.
- ☐ Ortho rider is not available for accounts with >25 eligible EEs.
- ☐ ER-paid rates require 100% participation of eligible EEs. If an EE wants to “opt- out” of ER-paid coverage, you must manually request the removal of their coverage by emailing Argus. Currently, Everwell “forces” you to enroll them.
- ☐ Plan design overview can be found in the Product Education Guide (pages 22-23).

## Setting up a plan year in Everwell:

- ☐ ADV enrollments should be completed by the 15th of the month.
- ☐ ADV enrollments are automatically sent when the enrollment window ends.
- ☐ To finish Aflac enrollments after the 15<sup>th</sup>, create separate plan years for ADV and Aflac traditional.
- ☐ Make sure your ADV commission split is updated/accurate prior to enrolling.

## Employees can terminate supplemental insurance coverage to enroll in ADV in Everwell:

- ☐ The admin will receive a notification to “approve” the termination of supplemental coverage.

# Aflac Dental and Vision Insurance (ADV) Best Practices: POST-ENROLLMENT & ACCOUNT SERVICING

## Participation percentages must be met by the end of enrollment.

- ☐ Minimum group size: 3-24 = 2 enrolled, 25+ = 20%
- ☐ When enrollment is done, pull the enrollment report in Everwell to help track/verify deductions.
- ☐ This will Applications will be transmitted after the open enrollment end date.
- ☐ Business will not show in pended business and can take up to 7 days to show in RPM after the employer is sent the welcome packet.

## After the enrollment, both agent and account will receive a welcome email from Argus.

- ☐ The account receives their log in information in the welcome email.
- ☐ Agent must request portal access for each case by replying to the email, or by going to [portalhelpdesk@argusdentalvision.com](mailto:portalhelpdesk@argusdentalvision.com).
- ☐ Currently, agents have a separate login and password for each account.
- ☐ Keep track of your usernames/passwords - they are all different.

## Pull the first invoice and the temporary ID cards for your account to avoid delays.

- ☐ Members can access ID Cards within 5 – 7 days of coverage through [www.aflacdental.com](http://www.aflacdental.com).

## Review Aflac Business Services (ABS) and the Argus Portal with your account.

- ☐ At the post-enrollment meeting, provide the ACH form for Argus payment set up.
- ☐ Argus invoices can only be paid via ACH or by mail (not online).
- ☐ Payments for Aflac traditional and Argus DV are DUE separately and PAID separately.
- ☐ Accounts cannot combined funds and send in together.

## Argus payments are due on the 1st of the month.

- ☐ Argus bills 12 equal monthly invoices.
- ☐ Invoices DO NOT necessarily align with the payroll frequency (like Aflac supplemental invoices).
- ☐ You may want to clarify this, or be prepared to address it, should questions arise.
- ☐ Invoicing is the 21st of the month for the next month's premium regardless of payment method.
- ☐ Grace period is 31 days.
- ☐ Some accounts may get a double bill based on when business is processed.
- ☐ Invoice changes (terminations, additions, etc.) cannot be made on the invoice directly. Accounts should communicate direct with their agent when there is a termination, life event, or new hire.
- ☐ Changes must be done through Everwell as a QLE (qualifying life event). Make sure to CLOSE THE QLE when done for the enrollment information to be sent.
- ☐ If a termination is after the 21st, it will likely not show on the next bill.
- ☐ Everwell does not allow "back-dated" terminations. If you need to correct a termination date, complete the termination in Everwell, and then email Argus to request a manual adjustment.

## Resources:

- ☐ Visit the ADV page of FFS for tip sheets, process guides and the Product Education Guides.
- ☐ Email [aflacdvhelp@argusdentalvision.com](mailto:aflacdvhelp@argusdentalvision.com) for portal access, post-enrollment support, renewal support, billing questions, etc.
- ☐ Check it out – there are over 18 videos on Dental Vision within Aflac OnDemand!

\*These revised requirements are for accounts enrolling the Aflac Dental (Policy Series NDNGRP and QN81000) and/or Aflac Vision (Policy Series NVIGRP and QNV1000) with 6/1/2021 effective dates and later.

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Please see coverage documentation applicable to your situs state for further details.

Notice: Dental and vision benefits are not considered minimum essential coverage for pediatric dental or vision plans in accordance with the Affordable Care Act (ACA). Aflac's insurance plans are not an alternative for comprehensive health insurance.