

Delta Dental's Guarantee of Service ExcellenceSM

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

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 group 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 group 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 checklist 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 Massachusetts Dentists.

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

The Refund: The group 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 group per ID card.

7. The Guarantee: Management Reports.

At the group's request, three standard reports (one claims report and two utilization reports) will be mailed to the group within 10 business days following the end of each month.

The Refund: \$50 per late package paid to the group.