DentalandVisionIns.com

Welcome and Thank You

To our valued new customer:

THANK YOU

Two words we don't say often enough.

We know when it comes to selecting Dental and Vision insurance, you have a choice. We appreciate you working with your agent and choosing us, and our carrier partners.

It is our job to make the administration of your plan as easy as possible.

Please visit us at www.dvins.com. Through the 'Manage Your Account' section, you may enroll or delete or change a member's eligibility. You can also request another copy of your invoice, membership listings, search for providers, request wallet cards, and print plan descriptions from our website. If you wish to use paper forms, they can easily be downloaded, or just contact us and we will send them to you.

Groups that enroll in Email receipt of invoice and Auto pay will have the \$10.00 monthly administration fee reduced to \$0. This fee is waived for groups of 20 or more.

Would you like to receive your invoices via email instead of them mailed to you? Please go to our web site, click on 'Manage your Account' and select 'Request Invoices be emailed instead of mailed through the US Postal Service'.

We can also set up an automatic payment of the monthly premium from your checking or savings account. This option is also available on the 'Manage your Account' page. You can also make a one-time premium payment from your bank account or your credit card.

Additions, Deletions and Membership changes to the Plan:

Employee addition applications must be received, for approval, within the probationary period. Coverage is not in effect until the Underwriting Department has received and approved an application. Once enrolled, you will quickly receive wallet cards for the individual. A termination can only be made effective at the end of the prior calendar month. You will see an adjustment on the invoice for all deletions submitted.

COBRA

Cal-COBRA groups will give us the members address upon termination of coverage and we will generate the Cal-COBRA election form and invoice the member directly for the coverage. Federal COBRA groups will need to issue a COBRA form upon qualifying event. The Federal COBRA form can be found on our web site. Members who extend coverage under Federal COBRA will be invoiced with the group and the individual premium collection is done by the group.

Payment Terms

Insurance premiums are due and payable before the month of coverage. The invoice is sent to you early in the month preceding coverage with payment due on the twenty-fifth (25) of that month. Payments are delinquent on the last day of the month preceding coverage.

We repeat all of this information on the back of each invoice. Please contact us if you have any questions or suggestions.

Sincerely, Logan Wolf President