

Q: What is the Delta Dental of Arkansas Advance Receipts Program?

A: Delta Dental of Arkansas is providing up to \$6.5 million in emergency financial assistance to in-network dental providers to ease the financial strain that dental practices are undergoing as a result of COVID-19.

Q: Why did Delta Dental of Arkansas create this program?

A: We care deeply about our employees, our group clients, our dental providers and our community. We know our provider partners are losing revenue due to the limits on the patient care they can provide at this time. The Advance Receipts Program is a way that we can offer some financial relief for Arkansas dentists.

Q: Who is eligible?

A: The DDAR Advance Receipts Program will be available to Delta Dental of Arkansas participating dentists who meet the following criteria:

- The applying practice should be a practice based in the State of Arkansas.
- The applying practice is in one or more Delta Dental of Arkansas networks.
- Only one application per Tax Identification Number (TIN).

Q: How do I apply?

A: You can access the application for the Advance Receipts Program at DeltaDentalAR.com beginning April 1, 2020. Once your application is received, DDAR will take 1 week (five business days) to review your application. Once approved, you will receive an email from DDAR with your Advance Payment and Repayment Agreement, which will need to be electronically signed, via DocuSign, by the practice owner or authorized representative.

Q: How much money is my practice able to receive through the program?

A: Practices applying for support from the program are eligible to receive up to five advances, each equal to 40% of the average weekly DDAR clinical reimbursement payments made to the practice's Tax Identification Number (TIN) during 2019. The

amount will be based on the 2019 1099s issued to your TIN by DDAR. Advances will be paid weekly over a five-week period after a practice's application is approved. The cumulative advance total to any one TIN will not exceed \$40,000 and will be repaid, without any interest, in 20 equal payments to DDAR beginning July 1, 2020.

Q: How will my practice receive this advanced money?

A: Once approved, advance funds will be distributed via check or direct deposit. You will make that selection during the application process.

Q: Can I apply for more than the calculated average?

A: No

Q: Can I apply for less than the calculated average?

A: Yes. You can indicate on your application the amount you wish to apply for (not to exceed your maximum calculated average). Your Advance Payment and Repayment Agreement will include the amount for which you apply. Please note, it will not be possible to later request an amount lower than what you initially request on your application.

Q: My practice has multiple owners/partners, does everyone have to sign?

A: No, only one authorized person needs to sign. It is your responsibility to ensure you have proper authorization to sign on the other's behalf. "Proper authorization" is the authority to legally bind the payee. By signing the agreement, you are representing that you are legally authorized to sign on behalf of the payee.

Q: Can practices that do not participate in of DDAR's provider networks apply for this program?

A: No.

Q: Are Delta Dental Smiles (Medicaid) payments included in the advance payment calculations?

A: Yes. The advance payment calculation includes all claims paid to your TIN in 2019. Please note that this advance is from corporate funds and will not have an impact on the experience of our risk business.

Q: How are practices to repay the advance to DDAR?

A: Beginning July 1, 2020, DDAR will draft via ACH from the receiving TIN 20 equal weekly payments of the total amount advanced, with no interest.