

## FAQs: ACH Payments for Fully Insured Groups

### What are ACH payments?

ACH payments are electronic payments made through the Automated Clearing House (ACH) Network, a federally regulated electronic network for securely accepting deposits and disbursing payments. Simply put, ACH payments are electronic transfers from one bank account to another. In this case, ACH payments are between Delta Dental of Arizona's bank and your company's bank for monthly premiums. For more information about ACH and how it works, visit <https://www.nacha.org/ach-network>.

### Is ACH safe?

Yes. Delta Dental of Arizona will keep all financial information secure and confidential. Using ACH actually can reduce the risk of fraud and identify theft because the transaction is processed electronically. That means fewer people see your information, and multiple levels of security are in place to protect your information. Federal consumer protection regulations and banking rules may also protect you from unauthorized debits from your account and provide recourse.

While ACH fraud does occur, it's very rare. According to data from the National Automated Clearing House Association (NACHA), fewer than 3 out of every 10,000 ACH transactions are rejected because a consumer said the transaction was not authorized. To further ensure the safety of your information, NACHA recommends using ACH payments when you have an existing or recurring relationship with a company and to avoid giving bank account information to telemarketers or in response to unsolicited emails. For more information, visit <https://www.nacha.org/for-consumers>.

### Is my group required to make payments via ACH?

Groups under 10 enrolled employees are required to use ACH as their payment method. Groups with 10 or more enrolled employees are encouraged to use ACH but are not required to do so.

### When are my monthly invoices run?

Your bill will be provided in advance of the month of coverage. Your invoice will be available in the [Benefit Manager Toolkit \(BMT\)](#) approximately 2 weeks prior to the month being billed. If you are set up to receive email notifications, an email will be sent to the billing contact on file notifying them that the invoice is available for download. If you are set up to receive paper bills, a copy of your invoice will be mailed around the same time. Your payment as billed is due by the 5<sup>th</sup> of the month being billed. *Note: Each group has a designated BMT administrator who controls additional user access and permissions. The BMT administrator is given instructions for setting up their account at implementation. If you are the BMT administrator and have issues accessing your account, please email [employerportal@deltadentalaz.com](mailto:employerportal@deltadentalaz.com). If you are not the BMT administrator for your group but would like to request access to BMT, please contact your designated BMT administrator.*

**By what date do I need to enter my eligibility updates?**

Eligibility updates must be received and processed by the 14<sup>th</sup> of each month in order for the updates to appear on your next invoice. *Note: Please allow 5 business days for processing of eligibility updates.*

If eligibility updates are processed after the cutoff, any applicable debits/credit will appear on the next invoice.

**How do I submit eligibility updates to Delta Dental of Arizona?**

The fastest way to submit eligibility updates is via the [Benefit Manager Toolkit \(BMT\)](#). Member information is updated in real-time, so you see the results of your actions immediately. Please be aware that enrollment and eligibility updates submitted via an electronic file feed will override any updates submitted through BMT. *Note: Each group has a designated BMT administrator who controls additional user access and permissions. The BMT administrator is given instructions for setting up their account at implementation. If you are the BMT administrator and have issues accessing your account, please email [employerportal@deltadentalaz.com](mailto:employerportal@deltadentalaz.com). If you are not the BMT administrator for your group but would like to request access to BMT, please contact your designated BMT administrator.*

**When and how will I be able to review my invoice?**

If you are set up to receive email billing notifications, the billing contact on file will receive an email about 2 weeks prior to the month being billed letting them know the invoice is ready. You will need to sign in to the [Benefit Manager Toolkit \(BMT\)](#) to view the invoice. If you are set up to receive paper bills, a copy of your invoice will be mailed around the same time. *Note: Each group has a designated BMT administrator who controls additional user access and permissions. The BMT administrator is given instructions for setting up their account at implementation. If you are the BMT administrator and have issues accessing your account, please email [employerportal@deltadentalaz.com](mailto:employerportal@deltadentalaz.com). If you are not the BMT administrator for your group but would like to request access to BMT, please contact your designated BMT administrator*

**What email address will billing notifications come from?**

Billing notifications may come from [donotreply@deltadental.com](mailto:donotreply@deltadental.com) or [donotreply@deltadentalaz.com](mailto:donotreply@deltadentalaz.com). Please add both addresses to your safe senders list in your email program or security software. This will ensure that billing notices are delivered to your inbox instead of being marked as spam.

**When will I know the amount of the ACH withdrawal?**

The ACH withdrawal will reflect the amount due on your invoice. For detailed information, sign in to the [Benefit Manager Toolkit \(BMT\)](#) to view the invoice. *Note: Each group has a designated BMT administrator who controls additional user access and permissions. The BMT administrator is given instructions for setting up their account at implementation. If you are the BMT administrator and have issues accessing your account, please email [employerportal@deltadentalaz.com](mailto:employerportal@deltadentalaz.com). If you are not the BMT administrator for your group but would like to request access to BMT, please contact your designated BMT administrator*

**When will the money be withdrawn from the account?**

Premium payments are withdrawn on the first Friday following or coinciding with the 5<sup>th</sup> of the month. For example, the invoice for January is run around December 15. Premium payments are then withdrawn the first Friday after the 5<sup>th</sup> of January.

**If enrollment changes are made after the billing cutoff, can the ACH amount be adjusted?**

No. Once the invoice is run, the ACH amount cannot be adjusted until the next invoice. If you submit updates after the cutoff, any applicable debits/credits will appear on the next invoice. Delta Dental is not able to offer a refund for the eligibility debits or credits. *Note: If you would like eligibility updates to appear on the current invoice, they must be received and processed by the 14<sup>th</sup> of the month. Please allow 5 business days for processing of eligibility updates.*

**What do I do if there is an error with my billing?**

Please contact your account representative or our billing department with specific information about the error.

**What if I have additional questions?**

If you have specific questions on your invoice or ACH payments, please contact your account representative or our billing department for more information. Please have your group number(s) and invoice available when contacting our billing department.

- Email: [billing@deltadentalaz.com](mailto:billing@deltadentalaz.com)
- Phone: 800.352.6132 ext. 3704