

Delta Dental of Iowa
Provisions for Marketing Individual Dental Products

- Individual Delta Dental of Iowa (DDIA) contracts can be marketed to Iowa residents only.
- General Agents (GA) authorized by DDIA to market individual products will receive an addendum to the existing Agent Agreement between DDIA and GA for execution.
- DDIA will execute a contract with the GA. GA will contract with individual agents.
- GA will provide DDIA with agent licensing information at the time of sale for appointment with the Iowa Insurance Division. Applications will not be processed and commissions will not be paid until complete license information has been provided to DDIA.
- Commissions for the sale and retention of individual contracts will be paid at 10% and will be paid to the GA. Payment to the individual agents will be the responsibility of the GA.
- DDIA will not honor Agent of Record changes for individual contracts.
- In the event an Agent ceases affiliation with a GA, individual contracts placed by the Agent through the original GA will remain with that GA.
- GA and agent will determine the method of continuation of commission payment without input from DDIA.
- Disagreements between GA and Agent will be handled between the parties without DDIA involvement.
- Agent training and distribution of approved marketing materials will be completed by the GA with assistance from DDIA. DDIA has posted approved marketing materials on the Broker Portal of our website, www.deltadentalia.com. GA will not copy, print, re-produce or design marketing or advertising material other than the posted documents, without the approval of DDIA.
- GA's maintaining a minimum of 500 commercial contracts enrolled with DDIA will be authorized to market individual dental contracts. (Individual contracts will not be included in this count.)
 - DDIA will review enrollment annually in September of each year.
 - If a GA previously below this threshold, now exceeds the 500 commercial contract minimum, that GA will be notified by 9/30 of the right to sell individual contracts and will be given a new Agent Agreement Addendum for signature.
 - Individual contracts sold through another GA prior to receiving authorization from DDIA to sell individual contracts, will NOT be transferred as a result of this new agreement. (No AOR changes are allowed for individual contracts.)

- If a GA previously above the 500 contract minimum falls below the threshold, the GA will be notified by 9/30 that they must add additional commercial contracts to bring them up to the minimum. New groups sold during the 4th quarter including those received at DDIA by 12/15 that will be enrolled for January 1st of the following calendar year will qualify toward meeting this requirement.
 - In the event the GA is unable to meet the 500 life minimum following January 1 sales, the GA will cease to have the authority to sell additional individual contracts. Any new sales must be directed through a GA authorized to sell individual contracts. Commissions for contracts sold while serving as and authorized GA will continue to be paid, but commissions for new sales directed through another GA will be paid to the GA submitting the sale.
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- DDIA reserves the right to offer additional GA agreements as business warrants.
 - DDIA reserves the right to revoke GA agreements for violation of provisions to be set forth in the Agent Agreement Addendum.