

# DENTRIX ASCEND

## Release Notes: July 20, 2021 (Prod 377)

The product update released July 20, 2021 introduces phase two of financial management improvements to the ledger and its associated insurance estimate reports. This update includes an efficient option for the scheduling workflow when working with family members. There are several usability enhancements with this update, especially for unlocking insurance overrides.

### Ledger

#### Transaction Revision History Enhancements

The product update of April 2021 introduced phase one of a major transformation of Dentrix Ascend's ability to track transaction change histories. This update introduces phase two.

Phase two brings multiple changes to the handling of insurance estimates. To summarize:

- Dentrix Ascend now stores insurance estimate values in the database rather than calculating on the fly. This allows Ascend to keep a history of revisions, as reflected in the History of Transfer of Responsibility line items in the Ledger.
- When you make changes to an associated coverage table or benefits table, or to location or organization settings that affect insurance calculations, you can choose whether to immediately apply (refresh) those changes to unpaid procedures.
- You can opt out of the automated estimate calculation on a per-procedure basis.
- You can edit outstanding insurance estimates on a per-procedure basis.
- You can run the Aged Receivables report for a specific date.

#### How to Read Xfer Records

History of Transfer of Responsibility records, referred to as "Xfer" (transfer) records, are the notations in orange when you have **Show transaction history** turned on in the Ledger View menu and expand a procedure to see its history.

02/24/2021	02/24/2021	Jessica McClusky	D0210	Intraoral Full Mouth Images	Amanda	196.00	196.00	
History for Transfer of Responsibility								
	02/24/2021	Jessica McClusky	Xfer for D0210	Outstanding (Estimated)				
				Prim. Ins Portion	Sec. Ins Portion	Write-off	Guar. Portion	Total Amount
				196.00	0.00	0.00	0.00	196.00

The amounts in the **Outstanding (Estimated)** section are arranged like the insurance portion, write-off adjustment, and patient portion totals sections at the top of the ledger, with two differences: the amounts are only for this procedure, and secondary insurance is included.

In the following example, we can infer that insurance covers 50% for this procedure, with the guarantor being responsible for the remaining 50%.

D5110	Full Upper Denture Th: 2-15	Amanda	1,500.00	
<b>Outstanding (Estimated)</b>				
Xfer for D5110	Prim. Ins Portion	Sec. Ins Portion	Write-off	Guar. Portion
	750.00	0.00	0.00	750.00
				<b>Total Amount</b>
				1,500.00

This is the same information you see in the **Insurance Estimates** tab of the current procedure record.

### View Procedure (+)

Transaction date: 02/25/2021

Provider: Amanda - Amanda Wientjes

Status: Completed

Procedure: D5110 - Full Upper Denture

Bill to insurance:

Amount: \$ 1,500.00

Note: Enter a note here

Options | **Insurance Estimates** | Diagnosis

**Outstanding Insurance Estimates**

Automatically calculate insurance estimates:

Prim. ins portion: \$ 750.00

Sec. ins portion: \$ 0.00

Ins write-off: \$ 0.00

Guar. portion: \$ 750.00

**Insurance Estimate Overrides**

Primary:  \$

Secondary:  \$

Save
Cancel
Void

The advantage of xfer records is that you can see the procedure move through its lifecycle towards full payment. As an example, let's say the guarantor makes a partial payment on their portion. Ascend adds a new xfer record to the procedure history to track the change.

### Enter Payment (-)

Amount: \$ 250.00

Method: Credit Card Payment

Apply to charges for: Jessica McClusky

Paid at patient visit

Transaction Date	Patient	Provider	Code	Description	Charge	Guar Estimate	Applied	Balance
02/25/2021	Jessica McClu...	Amanda	D5110	Full Upper Denture	1,500.00	750.00	250.00	1,250.00

D5110	Full Upper Denture Th: 2-15	Amanda	1,500.00		
Xfer for D5110	Outstanding (Estimated)				
	Prim. Ins Portion	Sec. Ins Portion	Write-off	Guar. Portion	Total Amount
	750.00	0.00	0.00	500.00 (-250.00)	1,500.00
Xfer for D5110	Outstanding (Estimated)				
	Prim. Ins Portion	Sec. Ins Portion	Write-off	Guar. Portion	Total Amount
	750.00	0.00	0.00	750.00	1,500.00

A new entry in the Ledger will show the updated guarantor portion. The number in parentheses represents the difference between the amount for this entry and the amount for the previous entry. Each time the amounts for this procedure change, Ascend adds a new xfer record to the list. Using the above example, this is what the records look like after the insurance pays their portion:

D5110	Full Upper Denture Th: 2-15	Amanda	1,500.00		
Xfer for D5110	Outstanding (Estimated)				
	Prim. Ins Portion	Sec. Ins Portion	Write-off	Guar. Portion	Total Amount
	0.00 (-750.00)	0.00	0.00	500.00	1,500.00
Xfer for D5110	Outstanding (Estimated)				
	Prim. Ins Portion	Sec. Ins Portion	Write-off	Guar. Portion	Total Amount
	750.00	0.00	0.00	500.00 (-250.00)	1,500.00
Xfer for D5110	Outstanding (Estimated)				
	Prim. Ins Portion	Sec. Ins Portion	Write-off	Guar. Portion	Total Amount
	750.00	0.00	0.00	750.00	1,500.00

The most recent change (current status) shows at the top of the list. Older entries appear with a hatch pattern across the entire line and appear in the order in which they occurred. Keeping a history of transactions is what enables Dentrix Ascend to run the Aged Receivables report for a specific date. The following changes to a procedure automatically create a new xfer record:

- Posting a guarantor payment
- Posting an insurance payment
- Applying an automated write-off amount
- Applying a charge or credit adjustment
- Changing the amount or allocation of an adjustment
- Editing a payment so that the distribution of portions changes

**Refreshing the Insurance Estimate after Insurance Plan or Organization Changes**

For the examples above, Dentrix Ascend writes a new xfer record as soon as the insurance or the guarantor make a payment. There are other changes which can affect the insurance estimate that do *not* instantly create a new xfer record. They include changes to:

- Coverage Tables
- Coverage start or end dates
- Deductibles and Benefits
- Max allowable fee schedules
- Coordination of Benefits (secondary insurance)
- Billing providers (insurance default)
- Providers switching from non-contracted to contracted or vice-versa

Now when you open the Ledger and one of the above changes affects *unpaid* procedures for the selected patient, you see:

1. An orange box around the insurance, write-off, and patient portion amounts
2. An **Ins. est. update available** link

Insurance Portion	Write-Off Adjustment		Patient Portion
103.00	- 0.00	=	170.00

[Ins. est. update available](#)

When you click the link, you must confirm that you want to update this patient's unpaid procedures to reflect changes made elsewhere. Ascend creates a new xfer record, and the new amounts update the current amounts.

Insurance Portion	Write-Off Adjustment		Patient Portion
103.00	- 0.00	=	170.00

[Ins. est. update available](#)

**Insurance Estimate Update Available**

**Are you sure you would like to update?**

The system will recalculate insurance estimate for all unpaid procedures in the limits of the guarantor account.

Updated insurance portion	\$115.40
Updated write-off adj.	\$0.00
Updated patient portion	\$157.60

The action can't be undone.

Claim for 0511471C820C4749B8953A3906 GUARDIAN (S8ZJ0)

The update applies to *all* unpaid procedures, not a specific procedure. Further, when you update the amounts for a patient covered by a specific subscriber, you also update the amounts for all patients covered by that subscriber (as long as you have not turned off automatic updates for a procedure; see below).

The update available link also shows up in the Ledger on the Patient Portion page and in the Treatment Planner on the Guarantor Portion page.

Patient Portion <span>↻ Ins. est. update available</span>						Summary View	Detailed View
Charge Description	Charge Amount	Primary Allowable Amount	Primary Deductibles Remaining	Primary Insurance Portion Remaining	Secondary Allowable Amount		

[image:update\_link\_patient.png]

Guarantor Portion <span>↻ Ins. est. update available</span>				Summary View	Detailed View
Charge Description	Patient Name	Charge Amount	Insurance Portion Remaining		

▶ Ledger Items (Guarantor Account)

Recalculation of the insurance estimates are inevitable once you make any other revision to a procedure. The utility of this update link is that you can make the update take effect immediately rather than waiting for any other trigger.

### Xfer Reasons

Each xfer record comes with an automatically generated reason. To see the reason for any given xfer, click to open the xfer record. You can add tags to xfer records. There is no report for these tags at this time.

Reason for Responsibility Transfer ✕

Reason: Insurance estimates were updated automatically on **07/02/2021** [UPDATED].

Specify any additional reason

coverage table update ✕

## Manually Modifying Insurance Estimates

This phase two update also provides the ability to turn off the automated insurance estimate calculation, which allows you to override the insurance estimates if needed for an individual procedure. If you want to do this, open the procedure, and toggle the **Automatically calculate insurance estimate** switcher to Off. You are then free to manually adjust the insurance estimates according to the information you have or the process you use to create estimates. You must have the **Manage Outstanding Insurance Estimates** and **Unlock Insurance Overrides** rights to do this.

**Edit Procedure (+)**

Transaction date: 07/01/2021

Provider: Amanda - Amanda Wientjes

Status: Completed

Procedure \*: D2983 - Veneer Repair, Material Failure

Bill to insurance:  On

Amount: \$ 124.00

Tooth \*: 14

Note: Enter a note here

**Options Insurance**

**Outstanding Insurance**

Automatically calculate insurance estimates  Off

Prim. ins portion: \$ 74.40

Sec. ins portion: \$

Ins write-off: \$ 0.00

Guar. portion: \$ 49.60

**Insurance Estimate Overrides** (locked)

Primary:  \$

Secondary:  \$

Be aware that turning off the automatic calculation invokes some behavioral changes for the insurance estimates of the procedure. They include:

- The calculation will not include benefits and deductibles
- The **Ins. est. update available** link will not appear when changes to the insurance plan occur
- If you manually adjust the insurance portion, the guarantor portion will update automatically

When you look at the Detailed View of the patient or guarantor portions, a new icon that looks like a crossed-out calculator indicates that you switched **Automatically calculate insurance estimate** to Off. With the switcher in the Off position, you will also not see any information relating to the allowable amounts or the coverage percentage.

Patient Portion							
		Summary View		Detailed View			
Charge Description	Charge Amount	Primary Allowable Amount	Primary Coverage, %	Primary Copayment, \$	Primary Deductibles Remaining	Primary Insurance Portion Remaining	Patient Portion
D2983 – Veneer Repair, Material Failure 07/01/2021	124.00		60.000%			-74.40	49.60
D3960 – Bleaching Trays 07/02/2021	90.00					0.00	90.00
D1110 – Prophylaxis - Adult 07/06/2021	83.00		80.000%			0.00	83.00

### Reports and Xfer Records

Reports that relate to insurance estimate computations now make use of xfer records.

Data in the Aged Receivables report is based on xfer records. When you run the report for an “as of” date, the xfer records reference that date to create the values in the report. For example, if you were to track the guarantor portion and insurance portion over time as the guarantor and the insurance make payments, if we were looking at a single patient the report might look something like this on different days:

Aged Receivables							
As of	Abramson, Jerry E						
07/06/2021	0.00	360.00	0.00	0.00	0.00	0.00	360.00
	Guarantor Portion	0.00	72.00	0.00	0.00	0.00	72.00
	Insurance Portion		288.00	0.00	0.00	0.00	288.00
	Estimated Write-Off		0.00	0.00	0.00	0.00	0.00

As of	Abramson, Jerry E						
07/07/2021	72.00 on 07/07/2021	0.00	288.00	0.00	0.00	0.00	288.00
	Guarantor Portion	0.00	0.00	0.00	0.00	0.00	0.00
	Insurance Portion		288.00	0.00	0.00	0.00	288.00
	Estimated Write-Off		0.00	0.00	0.00	0.00	0.00

Xfer records allow for unchanged reports in history. In the above example, the report for July 06 will always show those amounts no matter what happens later. So will the report for July 07.

The Outstanding Claims report is now based on xfer records. The expected amount comes directly from the insurance portion of the current xfer record.

Outstanding Claims									
As of		Period	Carrier	Plan					
07/07/2021		All	All	All					
Outstanding Claims									
Service Date	Created On	Insurance Carrier	Group Plan	Subscriber	Subscriber #	Patient	Aging	Expected	Billed
07/06/2021	07/06/2021	Denti-Cal	Denti-Cal Plan	Jerry Abramson 05/08/1975 (46)	1234	Jerry Abramson 05/08/1975 (46)	0 - 15	144.00	180.00

D7140	Routine Extraction Th: 28	Bert	180.00	360.00
Xfer for D7140				
Outstanding (Estimated)				
	Prim. Ins Portion	Sec. Ins Portion	Write-off	Guar. Portion
	144.00		0.00	36.00
Ins	UNSENT Primary Dental Claim for Denti-Cal Plan Denti-Cal Jerry E Abramson (\$180.00)			

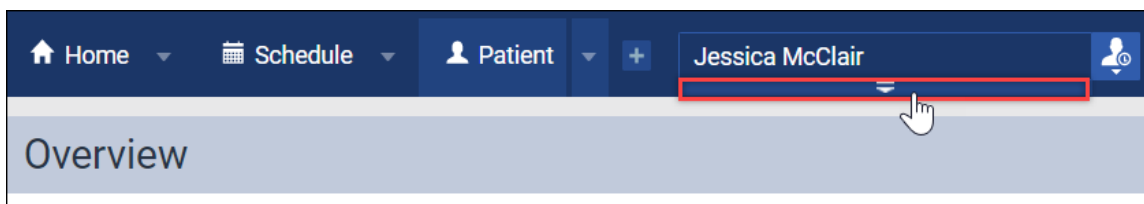
The most important thing to know about phase two and its impact on the ledger, reports, allocation tables, and detailed views is that Dentrix Ascend no longer calculates amounts “on the fly” when you open the ledger or treatment planner or report. The amounts come out of the database from the most current xfer records.

## Scheduling

### Faster Scheduling for Related Patients

This update brings an enhancement that facilitates faster scheduling for related patients. If you are scheduling appointments for an entire family, you no longer must open each patient’s file.

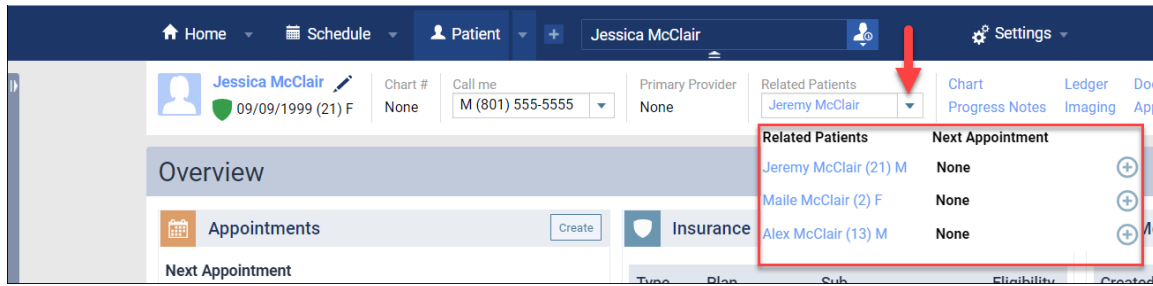
To use this new enhancement, you must open the Patient Information ribbon.



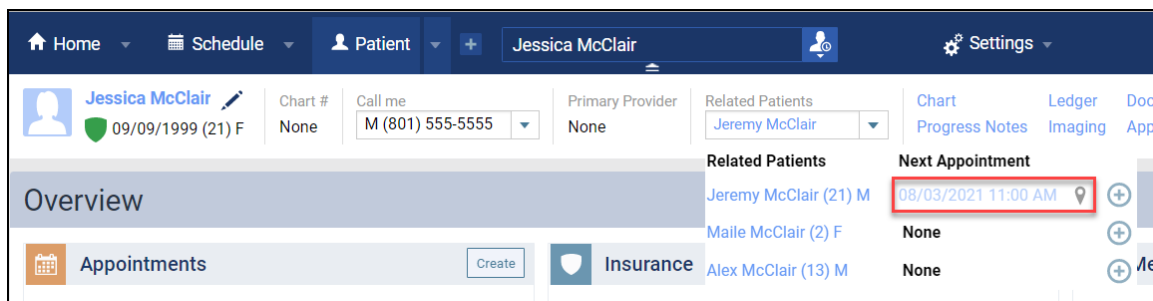
The **Related Patients** dropdown now shows more information to help you as you schedule appointments. When you click the dropdown, you will see the list of related patients along with the following information for each patient:

- The patient’s age (shown in parentheses)
- The patient’s gender (shown as M, F, or O)
- The patient’s next appointment, if scheduled

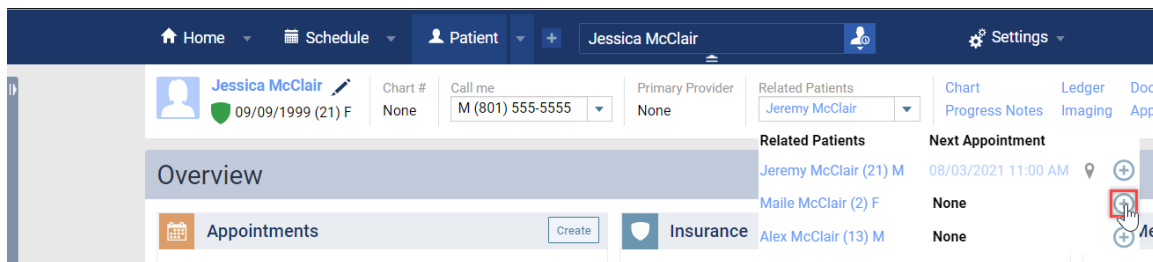




If a patient has their next appointment scheduled, you will see the date and time of the appointment. Click the appointment time to see the appointment details and edit the appointment if needed. If you scheduled the appointment at a different facility, you would see the gray location (map) icon. You will need to log in to that location to see the appointment details.



If a patient does not have an appointment scheduled, click the plus (+) icon to add an appointment.



If you have just finished scheduling an appointment for the selected patient, Dentrix Ascend will open the schedule on the same day and near the same time so that you can schedule the related patient near the first patient.

For example, say that you have just finished scheduling an appointment for Jessica McClair on Tuesday, August 3<sup>rd</sup>. From the **Related Patients** dropdown, click the plus (+) icon to add an appointment for Maile McClair. Dentrix Ascend automatically opens the schedule on the same date so you can schedule Maile on the same day as Jessica.

Follow the same process for additional related patients by expanding the **Related Patients** dropdown and adding their appointments to the schedule.

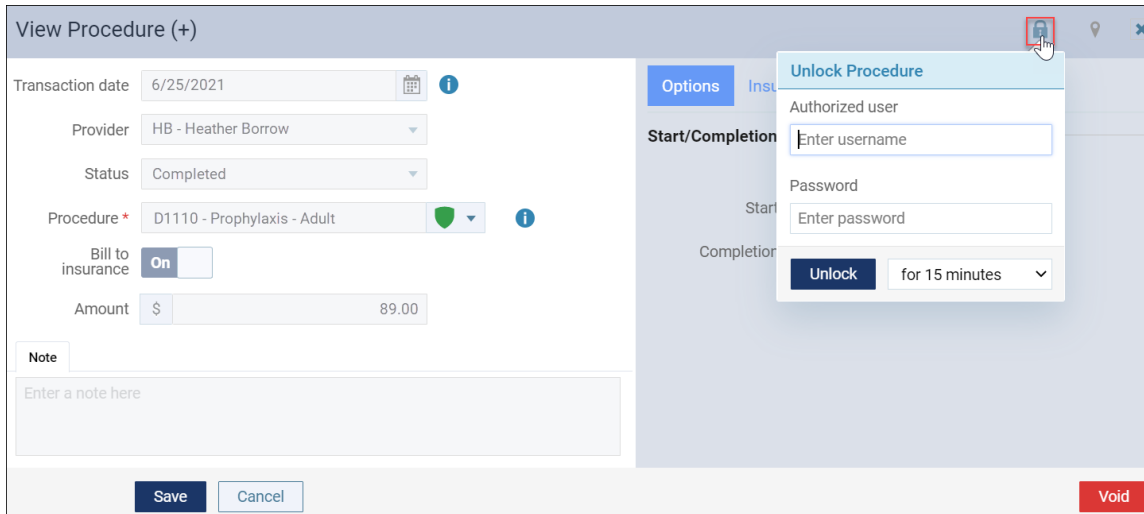
Related Patients	Next Appointment
Jeremy McClair (21) M	08/03/2021 11:00 AM
Maile McClair (2) F	08/03/2021 9:00 AM
Alex McClair (13) M	08/03/2021 10:00 AM

## Ledger

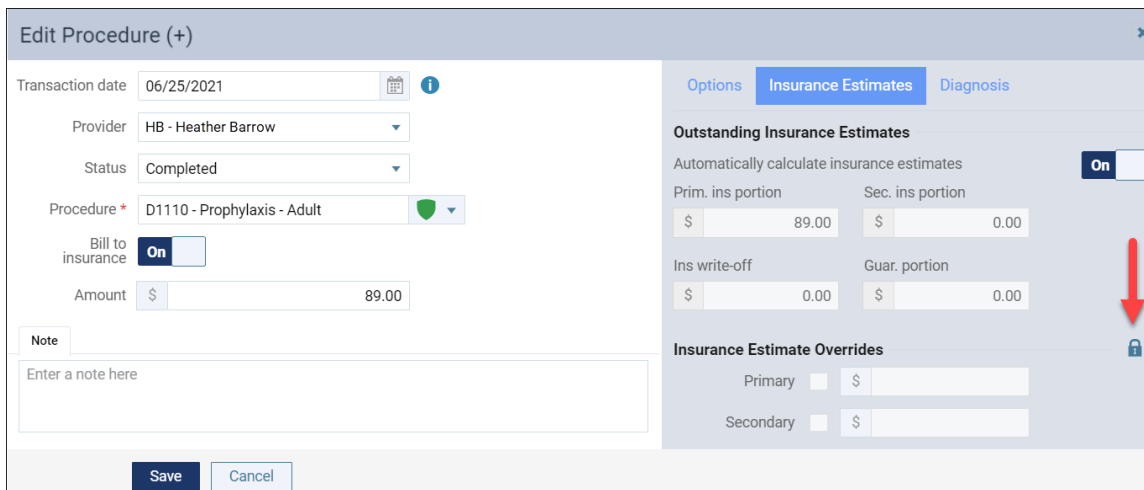
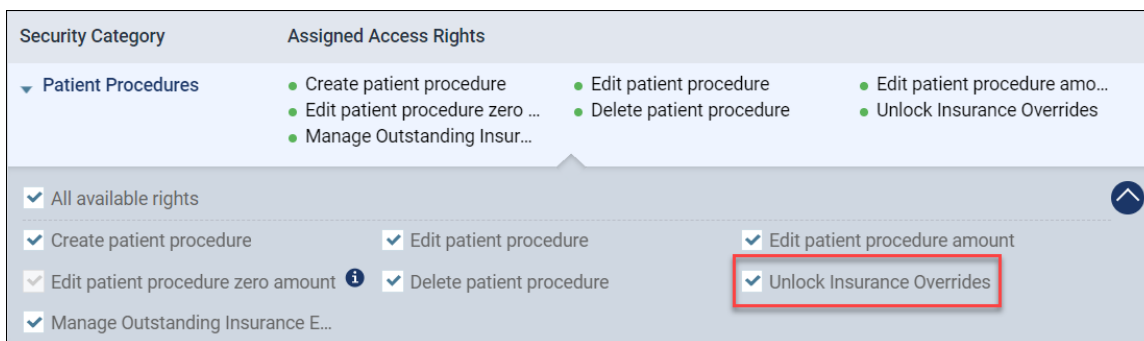
### Unlock Insurance Overrides Enhancement

This release introduces an easier way to input insurance overrides for user roles with the **Unlock Insurance Overrides** right.

Note that procedures in a closed period are locked. A user with the right to override locked transactions must enter their credentials to be able to edit a procedure in a closed period.



New with this update, if you have the **Unlock Insurance Overrides** right you can now click a lock icon next to the **Insurance Estimates Overrides** section of the Enter Procedure window, and the section will unlock without requiring you to input your credentials a second time.



**Edit Procedure (+)**

Transaction date: 06/25/2021

Provider: HB - Heather Barrow

Status: Completed

Procedure \*: D1110 - Prophylaxis - Adult

Bill to insurance:  On

Amount: \$ 89.00

Note: Enter a note here

**Options Insurance Estimates Diagnosis**

**Outstanding Insurance Estimates**

Automatically calculate insurance estimates  On

Prim. ins portion	Sec. ins portion
\$ 10.00	\$ 0.00
Ins write-off	Guar. portion
\$ 0.00	\$ 79.00

**Insurance Estimate Overrides**

Primary	<input checked="" type="checkbox"/>	\$ 10.00
Secondary	<input checked="" type="checkbox"/>	\$ 79.00

Users who do *not* have the **Unlock Insurance Overrides** right must enter credentials a second time. A red warning message will appear if you do not have access to override insurance information.

**Security Category Assigned Access Rights**

**Patient Procedures**

- Create patient procedure
- Edit patient procedure
- Edit patient procedure zero amount
- Delete patient procedure
- Edit patient procedure amount
- Manage Outstanding Insurance E...

All available rights

Create patient procedure

Edit patient procedure

Edit patient procedure amount

Edit patient procedure zero amount

Delete patient procedure

**Unlock Insurance Overrides**

Manage Outstanding Insurance E...

**Edit Procedure (+)**

Transaction date: 06/25/2021

Provider: HB - Heather Barrow

Status: Completed

Procedure \*: D1110 - Prophylaxis - Adult

Bill to insurance:  On

Amount: \$ 89.00

Note: Enter a note here

**Options Insurance Estimates Diagnosis**

**Outstanding Insurance Estimates**

Automatically calculate insurance estimates  On

Prim. ins portion	Sec. ins portion
\$ 10.00	\$ 0.00
Ins write-off	
\$	

**Insurance Estimate Overrides**

**Unlock Insurance Overrides**

Authorized user: kbowman

Password: .....

**Edit Procedure (+)** Access Denied: Contact your office administrator.

Transaction date: 06/25/2021

Provider: HB - Heather Barrow

Status: Completed

Procedure\*: D1110 - Prophylaxis - Adult

Bill to insurance:  On

Amount: \$ 89.00

Note: Enter a note here

Options: Insurance Estimates | Diagnosis

**Outstanding Insurance Estimates**

Automatically calculate insurance estimates:  On

Prim. ins portion	Sec. ins portion
\$ 10.00	\$ 0.00
Ins write-off	Guar. portion
\$ 0.00	\$ 79.00

**Insurance Estimate Overrides**

Primary	\$ 10.00
Secondary	\$ 79.00

Buttons: Save, Cancel, Delete

If Ascend denies you access, you may ask a manager who has the **Insurance Estimates Overrides** right to enter their credentials. This will allow you to make the necessary changes for the procedure.

**Edit Procedure (+)**

Transaction date: 06/25/2021

Provider: HB - Heather Barrow

Status: Completed

Procedure\*: D1110 - Prophylaxis - Adult

Bill to insurance:  On

Amount: \$ 89.00

Note: Enter a note here

Options: Insurance Estimates | Diagnosis

**Outstanding Insurance Estimates**

Automatically calculate insurance estimates:  On

Prim. ins portion	Sec. ins portion
\$ 10.00	\$ 0.00
Ins write-off	Guar. portion
\$ 0.00	\$ 79.00

**Insurance Estimate Overrides**

Unlock Insurance Overrides

Authorized user: manager

Password: .....

Buttons: Save, Cancel, Delete, Unlock

**Edit Procedure (+)**

Transaction date: 06/25/2021

Provider: HB - Heather Barrow

Status: Completed

Procedure\*: D1110 - Prophylaxis - Adult

Bill to insurance:  On

Amount: \$ 89.00

Note: Enter a note here

Options: Insurance Estimates | Diagnosis

**Outstanding Insurance Estimates**

Automatically calculate insurance estimates:  On

Prim. ins portion	Sec. ins portion
\$ 10.00	\$ 0.00
Ins write-off	Guar. portion
\$ 0.00	\$ 79.00

**Insurance Estimate Overrides**

Primary	\$ 10.00
Secondary	\$ 79.00

Buttons: Save, Cancel, Delete

The Audit Log tracks insurance estimate overrides.

Date/Time	User	Location	Type	Patient	Action	Details
06/22/2021 - 06/28/2021	All Users	Cottonwood De	Select typ	Patient search	Select act	Search here
06/28/2021 11:51:54 AM	kbowman	Cottonwood Dental	Ledger	Jessica McClair 09/09/1999	Override	Successful Insurance Estimates Overrides unlock by <b>manager</b> TYPE: Procedure 06/25/2021   D1110   Prophylaxis - Adult   HVD   89.00   PrimOverride: 10.00   SecOverride: 79.00   Completed

### Transaction Corrections Prompts Renamed

In this release, instances of the word “Correction” have been changed to “Revision” for fields related to transaction history. This update standardizes the terminology used throughout Dentrix Ascend.

The following images show a few instances of this wording change.

### Ledger Options

Transaction Types | Ledger Rules

**Transaction Locking**  
Transaction lock is currently enforced for all transactions with dates that are prior (or equal to) 01/26/2021

Specify the method to use for locking transactions

- Automatically lock transactions for posting/editing/deleting that are older than 150 days
- Manually initiate transaction lock as of a specified date

**Insurance Estimates & Write-Offs**  
Automatically post contracted write-offs when claims are created  Yes

**Other**  
Require reason(s) for transaction revision  No

### Edit Procedure (+)

Transaction date: 06/24/2021

Provider: Amanda - Amanda Wientjes

Status: Completed

Procedure: D1110 - Prophylaxis - Adult

Bill to insurance:  On

Amount: \$ 89.00

Note: **Reason for Revision**

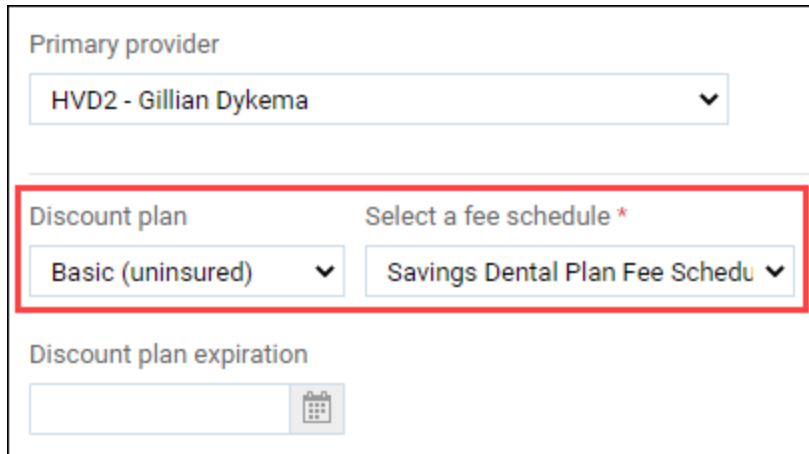
Enter a reason here

Save | Cancel

## Usability

### Preparations for a New Discount Plan

In an upcoming release, you will be able to select a new discount plan intended for services not covered by insurance. To prepare for that option, in this release we modified the patient **Discount Plan** field layout.



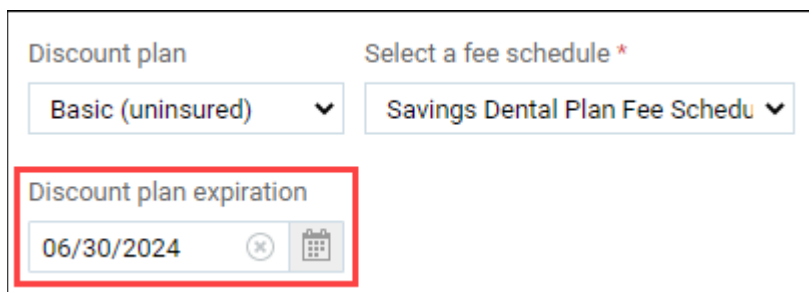
The screenshot shows a form with the following fields:

- Primary provider:** A dropdown menu with the selected value "HVD2 - Gillian Dykema".
- Discount plan:** A dropdown menu with the selected value "Basic (uninsured)".
- Select a fee schedule \*:** A dropdown menu with the selected value "Savings Dental Plan Fee Schedu".
- Discount plan expiration:** An empty text input field with a calendar icon to its right.

The "Discount plan" and "Select a fee schedule \*" fields are highlighted with a red rectangular box.

Keep the existing functionality by selecting the plan called “Basic (uninsured)”, which allows you to assign a patient-specific fee schedule. For more information on this existing feature, see [Working with discount plans](#) in the Dentrix Ascend Resource Center. You might offer this basic discount to patients with no insurance benefits available to them at all. (See [How to Set up a New Patient Discount](#) in the Resource Center.)

An optional **Discount plan expiration** field now accompanies the **Discount plan** field.

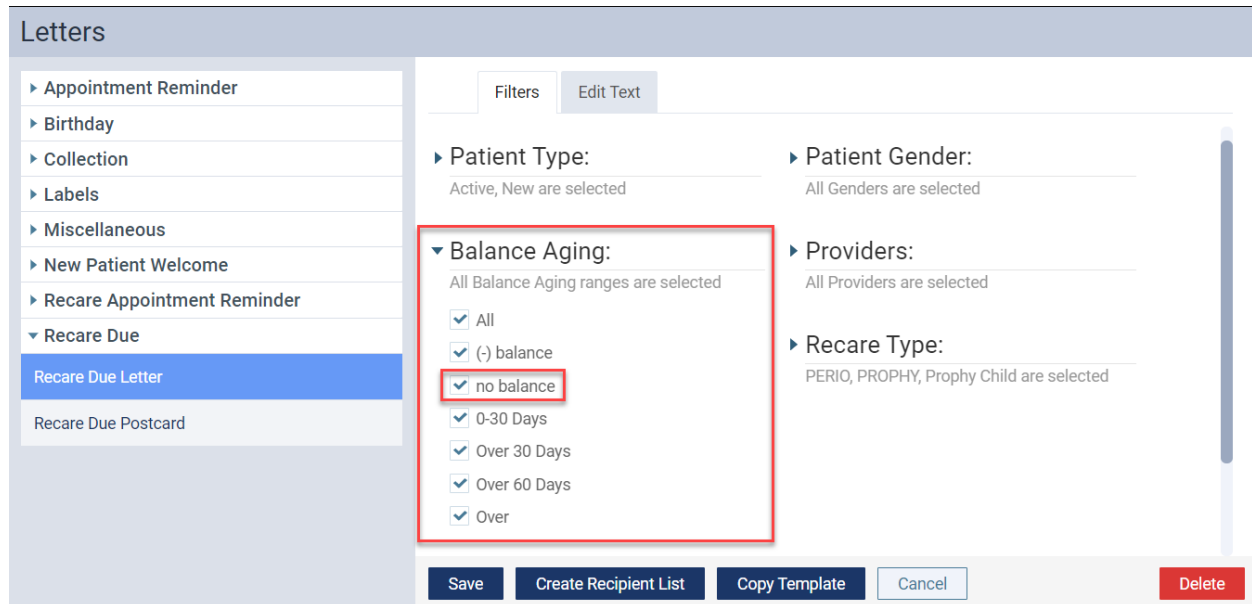


The screenshot shows the same form as above, but with the "Discount plan expiration" field highlighted by a red rectangular box. The date "06/30/2024" is entered in the text input field, and a calendar icon is visible to its right.

In this phase of the new discount feature, the expiration date is for reference only, in case your office places a time limit on discounts and wants to set a reminder. Use the date picker to select the date.

## Additional Balance Aging Filter Option for Letters

Certain letters have a Balance Aging option which allows you to filter the Recipient List to include patients that fall into a specific Balance Aging range (such as 0-30 days and over 30 days). This release adds the option to filter the Recipient List to include patients with no balance.



The screenshot shows the 'Letters' configuration page in Dentrix Ascend. On the left is a sidebar with letter types, including 'Recare Due Letter' which is highlighted. The main area is titled 'Filters' and contains several filter categories: 'Patient Type' (Active, New are selected), 'Patient Gender' (All Genders are selected), 'Providers' (All Providers are selected), and 'Recare Type' (PERIO, PROPHY, Prophy Child are selected). The 'Balance Aging' filter is expanded and highlighted with a red box. It shows 'All Balance Aging ranges are selected' and a list of checkboxes: 'All', '(-) balance', 'no balance' (highlighted with a red box), '0-30 Days', 'Over 30 Days', 'Over 60 Days', and 'Over'. At the bottom are buttons for 'Save', 'Create Recipient List', 'Copy Template', 'Cancel', and 'Delete'.

## User Rights

The release includes the following changes to user rights:

- Users with the **Unlock Insurance Overrides** right can now open locked insurance estimates without entering their credentials.
- This update closes a loophole in schedule rights. Previously, an employee without the **Manage Appointments** right could not edit an appointment's length in the Calendar but could get around that by editing the appointment length in the Treatment Planner. The scope of that right now includes the Treatment Planner, meaning that an employee without the right cannot edit appointment lengths in either area of Dentrix Ascend.

## New Learning Content

The Education Team continuously adds or updates content to the Dentrix Ascend Resource Center. Below are a couple of the latest videos. Click a title to get more information about these topics.

### [User Help Overview](#)

Learning a new system can be challenging, but you don't have to do it alone. We'll be here every step of the way.

### [Applying a Revision Filter to Custom Ledger Reports](#)

If you have built a custom report using the ledger that includes procedure counts, you may want to modify that report to make sure only the current version gets counted.



### **Dentrix Ascend Online Payments**

Dentrix Ascend Online Payments is a feature of eStatements that can help you collect from patients faster and improve your cash flow.

### **Sending Electronic Statements**

The workflow for sending electronic statements has two parts: one for the electronic statements, and the other for sending paper statements to those unable to receive an eStatement.