



COVID-19 Updates

from Delta Dental of Michigan, Ohio, and Indiana

Thank you to our valued customers and agents for your continued support.

May 1, 2020

Dear Valued Partner,

Delta Dental of Michigan, Ohio, and Indiana understands the financial challenges that our clients and agents have faced in the wake of the COVID-19 pandemic. In response, we are pleased to announce our Pandemic Relief Program. The intent is to help ease the financial burden for our clients and agents and to demonstrate our committed partnership.

Clients with effective dates of April 1, 2020, or prior, are eligible.

The Pandemic Relief Program consists of the following:

For Clients:

1. Premium/Administrative Credit:

- Delta Dental of Michigan, Ohio, and Indiana will credit clients **one month** of premium (fully insured) or administration fee (ASO). The credit will be reflected on our June invoice and will be based on the actual premium or administration fee calculated within Delta Dental's billing system for April. Retroactive adjustments will

- The credit will be stated in a separate line item on the June invoice.
- If the credit is greater than the amount of the June invoice, the additional credit will be applied to future invoices until the full credit has been exhausted.
- Any retroactivity will still be reflected within the June invoice, just as it is every month.
- This is a one-time credit, there will be no retroactivity refunds reflected on future invoices. For example, if a client adds a new subscriber in August with an effective date of February 1, we will not credit the premium for that subscriber back to the group for the month of April.

2. Current Rate Extension:

- Delta Dental of Michigan, Ohio, and Indiana ASO clients with renewal dates between June 1, 2020, and May 31, 2021, will receive no increase to their current administration rates upon renewal for one year.
- Fully insured clients with renewal dates of June 1, 2020, through May 1, 2021, will experience no change to their current rates at time of renewal for one year.
- We will continue to administer clients under a multiyear contract according to the terms of the existing contract.
- If a client has a rate cap provision in place, the current rates will continue forward for a one-year period provided the anniversary date falls between June 1, 2020, and May 1, 2021.
- If you have already received and agreed to a renewal rate that is a decrease from your current rate, for an effective date of June 1, 2020, or later, Delta Dental will honor the renewal offer as yet another gesture of our appreciation of your continued business.
- As always, the account manager is prepared to work with clients on any plan options that they are considering, as well as a multiyear rate proposal if desired.

For Agents:

We have also carefully considered how our Pandemic Relief Program will impact our agent partners. **As such, Delta Dental will pay commissions associated with the premium credit being offered to our clients.**

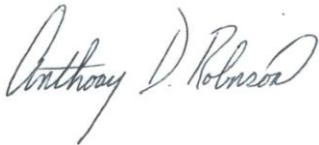
- The timing of commissions associated with the premium credit will be paid according to our regular commission schedule.
- Commissions will continue to be reflected on the client 5500 report.
- Commissions will also be paid on ASO groups on the administration fee portion only, based on the April invoiced enrollment. Commissions on claims, if applicable, will continue to be paid per our normal schedule.

While we will be communicating the details of this program to our clients directly, we encourage you to reach out to your clients, as well, to reinforce the details of this message.

We sincerely hope that our Pandemic Relief Program will help our clients and agents during this uncertain time. Thank you for your continued support.

If you have any questions, please reach out to your Delta Dental account manager.

Be healthy,



Tony Robinson
SVP and Chief Marketing Officer
Delta Dental of Michigan, Ohio, and Indiana

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