

We hope this message finds you and your families healthy and safe. As our business partners and clients begin to return to work in various capacities, we wanted to reach out today with our most recent effort to help those hardest hit by the COVID-19 pandemic.

Shelf Rate Reduction

DCPG has reduced all dental shelf rate premiums by 5% for effective dates of July 1, 2020 through December 1, 2020. **These rates will be guaranteed for two years.** Updated rate documents with plan designs and underwriting guidelines are available [here](#) on our website.

And - as previously communicated, **DCPG will extend a rate hold on all Shelf-Rate renewals for those groups with renewal dates in July, August, September, and October.**

We understand the challenges you may be facing in cross-selling ancillary products during these uncertain times. And we understand that small group businesses may be making difficult decisions regarding employee benefits. We hope this rate adjustment provides you with opportunities to support your small business clients as they navigate the upcoming months.

We continue to monitor this ever-evolving situation and will keep you informed of additional efforts we are taking. Please refer to www.dentalcareplus.com/covid-19 for the latest updates. If you have any questions or concerns, please contact your DCPG rep at (800) 367-9466. Thank you.