

Ameritas offers benefit enhancements during the pandemic

Our goal is to help our customers maintain benefit coverage and good health during the pandemic. We have already extended premium grace periods for all our customers, and eliminated renewal rate increases for many groups. As the crisis continues, we respond based on our customers' needs.

Following are the most recent updates to our COVID response.

- **Elimination of dental and vision renewal rate increases for groups.** We will not apply dental or vision premium rate increases for groups of fewer than 1,000 lives renewing coverage September 2020 through April 2021. This rate relief does not apply to individual plans. All group renewals will go through their initial review and be sent out as a rate pass.

We will add the following information to our renewal letters for these customers:

We understand that you're doing what's best for your business and your employees during this uncertain time. And we know the crisis could continue long after the coronavirus is contained.

Therefore, Ameritas will not adjust your dental premium rates for this renewal period. Your dental rates will remain the same for the plan year beginning [date] through [date]. We will resume our regular renewal process at your next renewal.

For more details about how we're handling dental plan premium payment under current conditions, please read our [FAQ](#) for employers at [Ameritas.com](#).

NOTE: We will retroactively account for the handful of cases between 500 and 999 lives that renewed May 1 through August 31 to make sure they have the opportunity to receive rate relief.

- **Elimination of dental deductible.** We will waive the deductible for all dental claims incurred July 1 through December 31, 2020. The deductible waiver does not apply to orthodontia claims.