



RENEWALS

For employers with less than 500 employees and policy anniversary dates of May 1, 2020 through August 1st 2020, we will be removing increases. All lines, employer paid and voluntary, will be given a rate pass. (*Washington small group dental will continue to get their 3% renewal*).

**Please note, May renewal letters will NOT be reproduced however, ALL May renewals will be updated to a No Change in our systems.

In addition to this renewal strategy change, we wanted to share some information regarding our stance on continuation of coverage and an update to our billing grace period. Please see these updates below:

Continuation

Temporary business shutdown

- Coverage can remain active through May 31, 2020 subject to premium payment
- Employees at home/layoff/furlough/reduced hours
- If an employee's eligibility is impacted by any of the above between March 1, 2020 and April 30, 2020, the employer can continue their coverage through May 31, 2020 subject to premium payment. This is regardless of contractual terms. For example an employer with a "date of" contract, coverage will still extend to the end of May as well.

Billing/Premium

Grace Periods

- 60 day grace periods implemented for all customers. Through June 1 billings.
- States mandating more generous than 60 days are being monitored and will be implemented
- Email and 800# will be provided for questions