



COVID-19 Updates

from Delta Dental of Michigan, Ohio, and Indiana

Thank you to our valued customers for your continued support.

April 24, 2020

Dear Valued Client,

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

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

The Pandemic Relief Program consists of the following:

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 not be considered in determining the credit.
- 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, and 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.

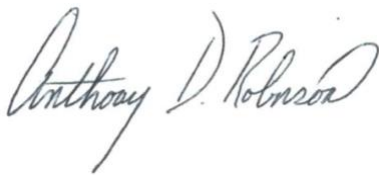
2. Current Rate Extension:

- 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 a one-year period.
- 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 a one-year time frame.
- 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 one year 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, your account manager is prepared to work with you as a valued client on any plan options that you are considering, as well as a multiyear rate proposal if desired.

We sincerely hope that our Pandemic Relief Program will help our clients 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,

A handwritten signature in cursive script that reads "Anthony D. Robinson".

Tony Robinson
Senior Vice President and Chief Marketing Officer
Delta Dental of Michigan, Ohio, and Indiana