

NOTICE: A CHANGE TO YOUR POLICY EFFECTIVE JANUARY 1, 2021
Please carefully review the below information.

As you are aware, Dental Select is the administrator of your dental and/or vision plan(s) (“Group Benefits”). In April 2020, Ameritas Life Insurance Corp. (“Ameritas”) acquired Dental Select, and Dental Select became a wholly owned subsidiary of Ameritas. As part of Dental Select’s transition into the Ameritas family, the insurer of your Group Benefits is changing.

However, Dental Select will continue to act as your administrator, your Group Benefits will remain the same, and your access to the Dental Select Network of dental providers will not change. And, as a reflection of our appreciation for your assistance through this process we’ll apply a complimentary 12-month rate hold for groups renewing in 2021.

Below is a list of important information, including what will change, **what we need from you**, and some important information concerning your rights.

What is changing:

- Beginning on January 1, 2021, Ameritas will be the sole insurance company that issues and underwrites Group Benefits administered by Dental Select instead of ACE American Insurance Company “Chubb.” As such, you will see the Ameritas name and logo on policy documents.
- Your current Chubb policies administered by Dental Select will terminate on December 31, 2020.

What we need from you:

As part of the transition from Chubb to Ameritas, we ask that you complete a new group application by November 13th, 2020. This should only take a few minutes of your time.

Your employees will not need to do anything. And within 30 days of receiving your completed application, but no later than by December 1st, we will mail you a policy packet containing your new policy and certificate as well as instructions on how to access updated ID cards.



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To keep this as easy as possible, let's walk through the process:

- You will receive a DocuSign email via Dental Select between October 12th & October 19th.
- Please click the link and you will be directed to a group application within DocuSign.
- Please review your assigned fields, sign and submit.
- Upon completion you will receive a downloadable copy of the new group application in your confirmation of submission email.
- From there, Dental Select will review the form and update your rewrite status.
- You'll receive a mailed copy of your new policy documents by December 1st, 2020.
- Included in your mailed packet are your new policy documents that will be effective January 1, 2021, and an Application Acceptance form that we ask you sign and date and then return to Dental Select in the included postage-paid envelope.

What happens if we do not receive back a completed application?

If we do not receive a completed DocuSign application within the timeline specified above, we will consider your payment of your first two months of 2021 premium (via the already established payment method we have on file for you) as your acknowledgment, confirmation and acceptance of your new policies with Ameritas.

Important Information; information concerning your rights:

- Dental Select is not an insurance company. Dental Select is a third-party administrator that administers claims and collects premiums. Dental Select does not underwrite or insure your Group Benefits.
- You have the right to reject the transitioned policy from Chubb to Ameritas, which rejection will serve as your request to terminate your Group Benefits Dental Select currently administers for you.

If you wish to exercise this right, or if you have questions on anything above please contact us at 800-999-9789 or reach out directly to your account manager for further assistance.

Thank you for your cooperation and Dental Select looks forward to serving you and your employees in the coming year.

GROUP FAQs: Dental Select Group Rewrite

Dental Select's acquisition by Ameritas Life Insurance Corp. requires that all insured policies be rewritten from Chubb to Ameritas paper. Ameritas Life Insurance Corp. "Ameritas" will be the sole insurer and underwriter of the policy Dental Select administers starting on January 1, 2021.

This means the current Chubb policy for your group will be terminated on December 31, 2020 and replaced with an updated policy which will continue to be administered by Dental Select and insured by the new carrier, Ameritas. To help effectuate this change, we ask that all groups provide a new signed Ameritas application.

What do I need to do?

You will receive a DocuSign email from "rewrite@dentalselect.com" sometime between October 12th - October 19th. Select the link within the email to access the pre-populated application. Review the contents for accuracy and then digitally sign and submit.

How will this affect my renewal in 2021?

With the extra effort required for the rewrite we've decided to apply a **complimentary 12-month rate hold** on all standard group renewals within 2021. Groups requesting plan or benefit changes will be reviewed separately.

For Example: Let's say your group's upcoming renewal date is November 1. In 2020, rates will be reviewed and potentially adjusted with our normal process. As part of this rewrite, your group would not get a rate increase on November 1, 2021 and will instead keep your 2020 rates until the next scheduled renewal in 2022.

What if I don't receive the email?

Your broker will receive the initial email from DocuSign and will complete their portion and signature. Brokers will receive an email for EACH of their Dental Select groups, so it may take a couple of days for them to complete yours. Once they have submitted your group's application, it will be redirected to you to complete your portion and sign. Keep an eye out and check your junk mail. If you do not receive the application by October 19th, contact your broker or Dental Select representative immediately.

What if the information on the application has changed?

The pre-populated information is what is recorded in our system and only certain contact information can be updated during this process. Please update the information as needed. You can update other contact and billing information by logging into the Dental Select Portal or by contacting a Dental Select Customer Care representative.

When does this need to be completed?

We ask that all applications be signed and submitted by November 13th, 2020.

How will I know you received my application?

Once you have completed and submitted the application you'll receive an email confirmation from DocuSign with a link to download the completed application for your records.

What if I need to make changes to a plan?

Plan changes must still be made according to the standard renewal guidelines. The new application is only to authorize the transition from Chubb to Ameritas and does not affect your renewal date. Plan changes should be coordinated through your Broker or Dental Select Sales Representative.

Can I submit this off-line, or scan and email?

No. Only applications submitted through DocuSign will be accepted. Using the DocuSign platform allows us to include the required application information for you as well as accurately track its progress in a timely manner. We've set up internal processes to streamline this effort and adhere to the required timeline.

Will members receive new ID Cards?

Only upon request. ID Cards will still be branded as Dental Select and contain the same information as they do today with the exception of updating the cards to reflect Ameritas as the sole insurer and underwriter. This change does not affect the details of your plan, the network status of your dentist, or how your claims are paid. Nor does it affect your access to Dental Select's web portal, mobile app, or any of our contact information.

Where can I find my new policy documents?

Groups will be mailed a packet containing their updated policy, state required documents, and instructions for ID cards no later than 30 days after we receive a signed application, but no later than December 1st. This same documentation will also be posted to the Dental Select portal after December 31st.

Once the packet is received is there anything I need to do?

Yes. Included in your mailed packet are your new policy documents that will be effective January 1, 2021, and an Application Acceptance form that we ask you sign and date and then return to Dental Select in the included postage-paid envelope.