

## **BROKER 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 policies Dental Select administers starting on January 1, 2021. This means the current Chubb policies for each of your groups will be terminated on December 31, 2020 and with your help, their policy benefits will continue to be administered by Dental Select and insured by their new carrier, Ameritas.

We ask you to please notify your groups of this event, and we also ask all brokers and your fully insured groups to digitally sign a group application by November 13, 2020 accepting their new policy. 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" for EACH Group assigned to you. If more than one broker is assigned to a group, the first broker in our system will receive the email. Complete the Broker segment and designate the appropriate group benefit administrator, then submit to complete your portion.

- Specify the group benefit administrator contact information for an authorized signature
- Sign the application electronically
- Submit application via DocuSign and your part is done

### **Will all my groups be transitioned to Ameritas?**

In the unlikely event that one or more of your groups have current benefits that will not be 100% supported by the new products insured by Ameritas and administered by Dental Select, we will very soon send you out additional communication to notify those group(s) and what options we have to retain their business.

### **What should my groups do?**

We ask that each group review the pre-populated information and plan details, sign, then submit the application within DocuSign. It will be helpful to have the group's plan information on hand to reference.

### **How will I know that the Group Administrator received the application?**

Once the group completes and submits the application, DocuSign will send to you and the group benefit administrator a link to download the completed application for your records. If you haven't seen your copy this means the group has likely not yet completed the DocuSign process. Please take a moment to follow up the group benefit administrator to confirm.

### **When does this need to be completed?**

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

### **Will I be able to follow an individual group's progress within DocuSign?**

DocuSign is a secure site and requires administrative permissions to access. The Dental Select staff will monitor all group progress and will contact you if any groups remain incomplete.

### **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.

**Why am I seeing different application forms?**

State filing rules will determine whether we use a Dental Select or Ameritas application. For Texas and Utah groups you will see a Dental Select branded form. All other states will use an Ameritas branded form and may include additional variation per specific state requirements. No matter which version you see, Dental Select will continue to act as the third-party administrator.

**Will commissions be affected?**

No. Commissions will remain the same as they were prior to the rewrite.

**Application Bonus:** *Dental Select will be paying \$25 for each completed group application. The broker who received the notice and signs the application will receive a one-time bonus payment for all rewritten cases submitted by the November 13<sup>th</sup> deadline. This bonus will be processed on your commission payment for January 2021.*

*NOTE: If you were not previously appointed with Ameritas you should have already been contacted to complete this process. If not, please contact your Dental Select representative.*

**What if I didn't get an application for one of my groups?**

If a group has more than one broker, the first broker listed in our system will receive the application. Check with your colleague. If you did not receive an application for one of your groups and should have, contact your Dental Select Representative immediately.

**What if the information listed 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 or the group administrator can update other contact and billing information by logging into the Dental Select Portal or by contacting a Dental Select Customer Care representative.

**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 for the rewrite and does not affect your group renewal dates. Plan changes should be coordinated through your Dental Select Sales Representative. Contact your Dental Select Sales Representative for a quote.

**How will 2021 renewals be handled?**

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 the 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, that group would not get a rate increase on November 1, 2021 and will instead keep their 2020 rates until their next scheduled renewal in 2022.*

**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 my groups find their new policies?**

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 1<sup>st</sup>. This same documentation will also be posted to the Dental Select portal after December 31<sup>st</sup>.

**Once the packet is received is there anything else my group needs to do?**

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