



2021 Small Group Dental Updates

No Dental Rate Increases for 2021

The ability to offer our customers quality, affordable Medical and Dental coverage during these difficult times is one of our top priorities. As a result, we have made the decision not to impose rate increases on our Pooled Commercial Group Dental products for groups renewing in 2021. If your group is changing plans, please note that their rates may change accordingly.

Univera Dental Streamlining

- To streamline our portfolio, all low or zero enrollment packages will no longer be available. Groups currently enrolled in these packages will be converted to the closest matching benefit Univera Dental package on their 2021 renewal date.
- The following guidelines were used to identify the group's conversion package:
 - The deductible will be matched, or if no match is available, the closest higher deductible will be selected
 - The annual maximum will be matched, or if no match is available, the closest higher annual maximum will be selected
 - The coinsurance tiers will be matched, or if no match is available, the closest higher coinsurance will be selected
 - All packages will move to Dependent 26/Student 26
 - All packages will have 4 tier rates
- Some groups may incur a rate change when converted to their 2021 package due to dependent/student, rating tier, or benefit differences.
- Your account consultant will be reaching out to provide a list of groups in your Book of Business that are impacted.
- Univera on Demand will be updated for Open Enrollment to allow comparison of the current 2020 package to the new 2021 package.
- If a group would like to select a package other than the package that was selected for conversion, they will have until **10/1/2020** to notify their account consultant.



Univera Dental Adult Packages

- All Dental packages that exclude Pediatric Dental will be closed. Any groups currently enrolled in these packages may remain, but there will be no new enrollment permitted.
- These packages are closed for quoting on Univera on Demand.

Quarterly Dental Rates will be Available

- Rolling Rates will be available on all Small Group Pooled Univera Dental and Univera Access Dental packages.
- Groups will be able to move their dental renewal dates to match their Medical renewal if it is not currently a January renewal. i.e. – may move from Calendar year to plan year renewal.
- Please work with your account consultant if your group would like to make this transition.