



JULY 27, 2020

## Good News – Upcoming Savings on Dental

Good news regarding our Dental Portfolio – with three years under our belt, we have a few exciting items to communicate today.

### **Rate Reduction on Our Mutual Protection Plan**

We are looking at our **first** rate change since we launched our Mutual Dental Preferred and Mutual Dental Protection products. These actions will improve our competitive position and ultimately provide a unique value to our Med Supp policyholders. As follows:

- **10% decrease** on our Protection Plan (DNT5)
- Rate **hold** on our Preferred Plan (DNT2)

For any DNT5 policies written prior to 10/1 – the rate decreases will adjust (going forward) at the next premium renewal date, post 10/1.

But there is more!

### **Multi-policy Discount**

We are also pursuing a multi-policy discount when either of our dental policies is written with our Med Supp policy. The discount is as follows:

- **15% discount** on the **dental** premium when the dental application is signed between:
- 30 days before the Med Supp application signed date, and
- 30 days after the Med Supp issue date

Keep in mind, *existing* policyholders will receive the discount moving forward if they would have qualified at the original time of issue. Discount applied 10/1/20.

While we are filing the rate adjustments and multi-policy discount in all states where we have the dental product with a targeted implementation and effective date of October 1<sup>st</sup>, implementation is dependent on state approval.

We will communicate specific state approvals in Express as they become available.

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