



Dear Broker:

At Avēsis, our customers are our top priority. We continue to monitor the coronavirus (COVID-19) pandemic and are sharing information to help support your benefit programs.

We have discussed rate renewals during the current business disruption period with many customers, and we are pleased to announce our plan renewal approach in the immediate term.

Employer Groups with Fewer than 500 Employees

- We will retain rates (no rate change) on all renewals for May 1, 2020 through August 31, 2020 plan anniversary dates.
- The next renewal rate review will be set to the plan anniversary month/day in 2021. For example, if the original renewal anniversary date was August 1, 2020, your current rates will continue until the next anniversary, August 1, 2021.
- All business planning discussions for the coming year will continue.
- Normal underwriting rules and contractual provisions will continue to apply.

Employer Groups with 500 or More Employees

- For our larger employer groups with 500+ employees, we will defer planned anniversary renewals scheduled between May 1, 2020 and August 31, 2020 for three months from the original renewal anniversary date. For example, a renewal planned to be effective May 1, 2020 will now be deferred to be effective on August 1, 2020.
- After this period of deferrals, your original renewal anniversary date will apply for any 2021 and future

renewals.

- Our 500+ renewal discussions will reflect the same focus on your company's needs and the underlying benefit performance to assure your benefit programs are built for the long term.
- Normal underwriting rules and contractual limits will continue to apply.

Your Renewal Questions Answered

This renewal approach supports our customers' business needs while assuring the sustainability of their benefit programs. If you have questions or requests reflecting any unique circumstances, please get in touch with your account manager. And don't forget to view our updated FAQs.

[View our FAQs](#)