



AGA
ASSURANCES
COLLECTIVES



April 2020

Info AGA

Several insurers are offering premium reductions

The COVID-19 crisis is creating an unprecedented situation. It is having a significant impact on the economy and on group insurance. Dentists and other health professionals are currently prevented from providing their services, except for emergencies or through teleconsultation when possible.

Thus, to reflect much lower claims than expected for dental care and, to a lesser extent, health care, several insurers have decided to offer premium reductions for the coming months. Those reductions range from 10% to 70% depending on the coverage and the insurer.

What is the impact on your group?

Insurers have each taken different approaches to reflect lower use. To know your insurer's position, please visit our COVID-19 dedicated web page: <https://www.aga.ca/en/coronavirus>.

Please note that if your group has a financial arrangement with rebates or if your plan is self-insured, the premium reductions do not apply.

Do you need to take any action?

No, AGA will apply the premium reductions based on the relevant insurer policies. The adjustments will be reflected in your upcoming monthly invoices.

Please note that the rates applicable to each benefit will not change. A credit will be applied to the overall premium amount. Once applied, the credit will not be adjusted to reflect future adjustments.

In view of these reductions and depending on your situation, it may be appropriate to change the calculation of your employees' source deductions and taxable benefits.

Any questions?

Do not hesitate to contact us with any questions you may have. We will be pleased to assist you.



**Our mission is to facilitate access to group insurance and pension plans,
and to streamline their administration.**

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514 935-5444
418 683-8823
1 800 363-6217