

Frequently Asked Questions

General Information:

Q: Will I be getting a new Protective certificate?

A: A new certificate will be sent to you naming Protective as the insurance carrier. There will not be any adverse changes to the terms and provisions. Each certificate will be mailed separately should you have multiple certificates.

Q: If I have a registered online account with ADA Members Insurance Plans issued by Great-West, do I need to re-register?

A: No, your online account that you registered has not changed. You can log in to your online account [here](#) or register [here](#) to set up your account online.

Q: How stable of a company is Protective?

A: Throughout its long history, Protective has helped families protect their futures through affordable insurance, asset protection and retirement solutions. You can trust Protective as a strong and stable company — they continue to earn top financial strength and performance ratings from major rating agencies.¹ In fact, Protective has been honored in the **Forbes Advisor's list of Best Life Insurance Companies of 2022**.

Q: Will this impact my rates?

A: There will be no changes to the rates as a result of the reinsurance transaction. However, the premium rates are subject to change based on age, gender and the current Premium Credit. While not guaranteed, the Premium Credit discount shares favorable financial results with Plan participants. Protective is committed to providing group insurance to ADA members at an affordable rate.

Q: What does this change mean for my coverage?

A: Please be assured that there are no adverse changes that effect ADA members in-force coverage under the ADA Plan(s), including the preservation of the coverage lock-in feature wherever previously applicable in the Great-West Life & Annuity policies.

Q: Will my beneficiary on my current coverage remain the same?

A: Beneficiary designations, including any transfer of ownership or collateral assignments, will remain the same. Should you need to make a change you can access forms online.

Q: Can Protective cancel my coverage?

A: Your coverage will remain inforce as long as you pay your renewal premium and maintain your ADA membership. Please see when insurance ends in the certificate for this plan.

Q: Why did this happen?

A: Great-West Financial® wanted to focus on retirement and investment services, therefore it sought a buyer for its insurance and annuity divisions who is committed to the market and would be dedicated to honoring financial and service commitments to customers. Life Insurance has been a cornerstone of Protective throughout its history and will continue to be an area of future growth for the company.

Q: Was any communication sent about this change?

A: Yes, shortly after the June 1, 2019 acquisition a letter was sent to all insured participants. It was also announced in the ADA News July 1. Protective Life Corporation (Protective) acquired all of Great-West Life & Annuity Insurance Company's (Great-West Financial) individual life insurance, annuity business and the American Dental Association group insurance plans. And a communication was also sent July 2021.

Correspondence and Billing:

Q: Do I contact a different service center; will I work with the same people?

A: You will continue to work with the same representatives that you have in the past. The toll-free numbers to reach us will remain the same. The Insurance Plan Specialists and plan administration team in Denver will continue to provide the same level of exceptional customer service.

Q: Will my billing frequency and payment options change?

A: Your payment options previously selected will remain the same.

Q: Where do I pay my premium?

A: Your premium notices will be coming from Protective in the upcoming months.

Underwriting:

Q: What happens if I am currently in the underwriting process?

A: Your application will continue to be processed. An underwriting associate will contact you should an amendment acknowledging the insurance carrier change be needed.

Claims:

Q: Will there be any changes to my coverage if I have an open claim?

A: You will remain under your current Great-West Certificate until your claim is fully resolved. There will be no changes to how your claim is being handled and the terms of your coverage and any benefits will remain the same. You will be working with the same claim consultant who will continue to administer your claim and provide you excellent customer service.

If you have any other coverage/products with Great-West without an open claim, you will receive a certificate issued naming Protective as the insurance carrier. After any open claim is resolved, and you meet the eligibility requirements, you will receive a Protective certificate.

If you have any questions or need assistance concerning this reinsurance transaction, please call our dedicated number at **800-568-2001— or visit our webpage at ada.protective.com/adamembers.**

ADA Members Insurance Plans



¹Protective Life Insurance Company has insurer financial strength ratings of A+ (Superior, 2nd highest of 15 ratings) from A.M. Best, AA- (Very Strong, 4th highest of 21 ratings) from Standard & Poor's, A+ (Strong, 5th highest of 22 ratings) from Fitch, and A1 (5th highest of 21 ratings) from Moody's Investor Services.

Protective and Protective Life refer to Protective Life Insurance Company, home office Nashville, TN; Protective Life and Annuity Insurance Company, home office Birmingham, AL. Protective Life Insurance Company is not licensed in New York. In New York the group policy and certificates are issued under Protective Life and Annuity Insurance Company. ©2022 Protective Life Insurance Company. All Rights Reserved.

ADA® is a registered trademark of the American Dental Association and Protective® is a registered trademark of Protective Life Insurance Company.

GLG:2897915 (07.21)