DELTA DENTAL

Smart plans for smart mouths.

Delta Dental of Illinois

Dental Benefits Renewal

Presented to

OREGON COMM UNIT SCH DIST #220

DDIL #11550

Effective Date

September 1, 2021

Presented By

Kathy Nelson

Senior Account Manager

630-718-4774

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Delta Dental of Illinois
111 Shuman Boulevard
Naperville, Illinois 60563

deltadentalil.com

Your Delta Dental of Illinois Dental Plan Proposal

Delta Dental of Illinois is pleased to present its dental renewal for Delta Dental PPO Plus Premier/Delta Dental PPO and DeltaCare network services and administration to OREGON COMM UNIT SCH DIST #220.

Delta Dental of Illinois' renewal includes:

- OREGON COMM UNIT SCH DIST #220's current plan design(s) and proposed new plan design, if applicable.
- Claims/premium experience
- Renewal claim calculation
- Proposed renewal rates/fees. Please note: we require a signature and notification returned to confirm you agree to the proposed rates/fees. If we do not receive notification from you at least 30 days prior to your renewal date, we will assume you agree to the proposed rates/fees and renew.

One good plan deserves another. Groups can receive a discount of 2% on their dental plan rate by adding a qualifying DeltaVision®* group product to a Delta Dental of Illinois dental plan. DeltaVision is offered in association with EyeMed Vision Care networks. Our vision plans offer quality coverage, single-site administration, larger networks, more benefits and a better member experience. We can provide a DeltaVision quote upon your request.

Smart option for non-benefit eligible employees. Delta Dental of Illinois strives to help all of your employees as healthy as possible. Individuals with dental insurance go to the dentist more than those without to get the oral health care services they need. Consider our dental plans for Illinois individuals and families for your non-benefit eligible employees. Please see the enclosed brochure or visit deltadentalil.me for more details on our individual product offerings.

Delta Dental of Illinois and OREGON COMM UNIT SCH DIST #220: A Smart Partnership

Since 1967, Delta Dental of Illinois has been providing dental benefits for Illinois-based groups and their members nationwide – while helping to control costs and improve access to dental care – as part of our overall commitment to improving the oral health of those we serve.

We are pleased to partner with you to offer:

Larger Networks and Better Access

Nearly 80 percent of dentists nationwide participate in our networks (75% of Illinois dentists participate). Our Delta Dental PPO network provides more savings, better discounts and higher network usage than other carriers. The Delta Dental PPO network delivers the industry's best effective discount – averaging 22.4 percent nationally. Nearly 85 percent of our members use in-network dentists, which means cost savings to our clients and members, as well as network protections. We manage and own our dental network, which helps ensure quality and recruitment goals are met.

Acting as a safety net, our Delta Dental Premier network works alongside our Delta Dental PPO network. The network combination of Delta Dental PPO Plus Premier offers members additional network protections, savings and choice for those who do not have access to or choose not to visit PPO dentists; however, members will save the most with Delta Dental PPO network dentists.

Local, Single-Site Client Service and Administration

We work hard to deliver exceptional service from our Naperville, Illinois based service center. All administrative services – customer service, claims processing, underwriting, billing, network recruiting and management, enrollment, sales and account service – are conducted from one location, making for proactive issue resolution and smooth client administration.

Experienced Account Management

The benefits of single-site administration coupled with our knowledgeable team of account managers ensure a seamless implementation and hassle-free ongoing account managing and administration.

Smart Resources

Our online member and group tools provide secure access for members and group administrators to view and manage plan information. We offer a comprehensive wellness program for groups which includes a variety of employee wellness materials, including a cost estimator, risk assessment tool and oral health information and tips. Plus, we offer comprehensive management reporting to help manage dental benefits and costs.

We Care

Delta Dental of Illinois' mission includes improving the oral health of the communities we serve. The Delta Dental of Illinois Foundation acts as the 501(c)3 charitable arm of Delta Dental of Illinois and works to improve oral health by providing oral health education and increasing access to dental care. Through its Land of Smiles program (offered free to Illinois elementary schools), Dentist by 1, and Community Grants and Wisdom Tooth Award Programs, the Foundation has helped advance oral health and impacted thousands.

Thank you for choosing Delta Dental of Illinois for your dental benefit needs. The Delta Dental of Illinois team truly values your business and hopes to provide your employees with dental benefits for many years to come. We are dedicated to providing your employees with the coverage they need to maintain good oral health, and we are committed to delivering excellent customer service and a hassle-free experience.

Sincerely,

Kathy Nelson
Senior Account Manager
630-718-4774
knelson@deltadentalil.com

* DeltaVision is provided by ProTec Insurance Company, a wholly-owned subsidiary of Delta Dental of Illinois, in association with EyeMed Vision Care networks.

OREGON COMM UNIT SCH DIST #220 Plan Design Summary

Annual Deductible Deductible applies to Basic and Major services	$25/person; $75/family
Annual Maximum	$1500 / person
To Go℠ Carryover Feature	Your plan allows you and your covered dependents to carry over qualified unused portions of your annual maximum from one year to the next.
Enhanced Benefits Program	Your plan provides additional cleanings and/or applications of topical fluoride to people with specific health conditions that put them at risk for oral health disease. The costs of the additional cleanings and fluoride treatments will be applied to your annual maximum.
Lifetime Orthodontic Maximum **Dependent Children to Age 19** **Adults are not eligible for coverage**	$1500/ person

	Delta Dental PPO Network Dentist*	Delta Dental Premier Network Dentist**	Non-Network Dentist***
PREVENTIVE/DIAGNOSTIC SERVICES	100%	100%	100%
BASIC SERVICES	80%	80%	80%
MAJOR RESTORATIVE SERVICES	50%	50%	50%
ORTHODONTICS (treatment for proper alignment of teeth) Dependent Children to Age 19 Adults are not eligible for coverage	50%	50%	50%

*Delta Dental PPO dentists accept payment based on the lesser of the submitted fee or the PPO fee schedule, which is established at a level that typically delivers a 15 – 40% discount off of average billed charges nationally.

**Delta Dental Premier dentists accept payment based on the lesser of the submitted fee or Delta Dental's maximum plan allowance (MPA), which is established at a level that typically delivers a 5 – 15% discount off of average billed charges nationally.

***Non-network (non-Delta Dental PPO/non-Delta Dental Premier) dentists are reimbursed at the 90th MDR.
Delta Dental PPO and Premier dentists cannot balance bill the enrollee for the difference between Delta Dental's allowed fee and the dentist's submitted charge.

Delta Dental of Illinois Fully Insured Proposed Renewal Rates for OREGON COMM UNIT SCH DIST #220
Current Plan

Delta Dental PPO Plus Premier Proposed Renewal -- Current Plan

Current Enrollment		Current Rates	12 Month Renewal Rates	% Increase
Employee	71	$38.62	$38.62	0.0%
EE + Spouse	25	$77.23	$77.23	0.0%
EE + Child(ren)	18	$95.08	$95.08	0.0%
Family	44	$136.16	$136.16	0.0%
	Annual Expense:	$148,503.00	$148,503.00	0.0%

Current Enrollment		Current Rates	24 Month Renewal Rates	% Increase
Employee	71	$38.62	$40.16	4.0%
EE + Spouse	25	$77.23	$80.32	4.0%
EE + Child(ren)	18	$95.08	$98.88	4.0%
Family	44	$136.16	$141.61	4.0%
	Annual Expense:	$148,503.00	$154,443.12	4.0%

Underwriting Considerations

Census Data

Total Current Enrollment Counts	
Single	71
Family	87
Total	158

During the current experience period, averaged: 158 enrollees.

Guarantee Terms

Policy and Claim Settlement Practices **Renewal Date:** September 1, 2021

All Delta Dental of Illinois standard processing policies, limitations and exclusions apply.

Delta Dental of Illinois reserves the right to recalculate rates in the event of any of the following:

- Change in effective date.
- The number of eligible and/or enrolled employees changes by more than 10% from that identified in this quote.
- The number of enrolled employees falls below the required 40 to maintain individually underwritten status.
- New or changes to legislation or regulations that affect the benefits payable, eligibility or contractual provisions.

Broker Compensation

Proposed rates include the following broker commissions: Fully Insured PPO 3.9%

Acceptance of Delta Dental of Illinois Plan Renewal

Please acknowledge your acceptance of these terms by signing below and returning this page to your Account Manager. You can fax or email a copy of this letter to:

Kathy Nelson
Senior Account Manager
630-718-4774
knelson@deltadentalil.com

Delta Dental of Illinois
111 Shuman Boulevard
Naperville, IL 60563

If we do not receive notification from you at least 30 days prior to your renewal date, we will assume you agree to the proposed rates and renew your current dental benefit plan with the noted 12 month renewal rates.

DDIL # 11550

AGREED AND ACCEPTED -- Current Plan

12 Month Rates ☐ **24 Month Rates** ☐

Authorized Signature: _____ Date: _____

Printed Name: _____

5/7/2021
UW/PSS
GM/18.6