

May 03, 2018

REVISED

Warren County School District
6820 Market Street
Russell, PA 16345

RE: Contract Renewal for Warren County School District
Delta Dental PPOSM Group# 01292

We appreciate your business and thank you for choosing Delta Dental of Pennsylvania. Your employees are among the millions nationwide who trust their smiles to Delta Dental.

We are pleased to present you with your dental plan contract renewal information. We are committed to providing you with quality plan designs combined with excellent customer service.

When reviewing your dental plan, we considered cost factors related to your group's dental service utilization and claims experience. Our analysis indicates that no increase in your current admin fee is necessary.

We have calculated your rates based on the employer/employee contribution levels in your contract remaining the same. If the contribution levels and/or enrollment guidelines have changed or will change, please notify us immediately, as such a change may affect your renewal rate.

The following is the renewal information for your dental plan:

<i>Effective Date</i>	<i>July 01, 2018</i>	
<i>Contract Term</i>	<i>July 01, 2018 - June 30, 2019</i>	
	<i>Current Fee</i>	<i>Renewal Fee</i>
		<i>7/1/2018 - 6/30/2019</i>
<i>Administration Fee (per enrollee per month)</i>	<i>\$4.20</i>	<i>\$4.20</i>

Delta Dental Insurance Company
Telephone: 800-521-2651

Delta Dental of California
Telephone: 888-335-8227

Delta Dental Mid-Atlantic Region
Delta Dental of Delaware, Inc.
Delta Dental of the District of Columbia
Delta Dental of New York, Inc.
Delta Dental of Pennsylvania (Maryland)
Delta Dental of West Virginia
Telephone: 800-932-0783

Monthly Deposit	\$33,000.00
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To renew your dental plan contract, please follow these steps:

- 1) Review this letter for changes to your dental plan for July 01, 2018
- 2) Begin paying the rates outlined in this letter with your new contract term.

Upon your renewal you will receive a formal amendment to your contract. If you would like to review an amendment prior to renewing your plan, please contact your Account Manager and an amendment will be provided.

If you have any questions about your renewal, your Account Manager will be happy to help. We appreciate your continued confidence in Delta Dental. We are proud of our association with you and look forward to a long and mutually successful relationship.

Sincerely,

Delta Dental of Pennsylvania



MohammadReza Navid
Group Vice President, Sales

The American Dental Association (ADA) annually updates its standard dental procedure coding system, which is a component of its Code on Dental Procedures and Nomenclature (CDT Code) reference manual. When the ADA changes the codes, carriers must adopt the changes. We process claims according to the current CDT reference manual. Changes made to comply with the CDT Code do not constitute a material change to your dental plan design.

Summary of Contract Amendments to

Warren County School District

Delta Dental PPOSM

OTHER INFORMATION

Delta Dental's retro-termination policy for enrollees. As a reminder, Delta Dental's policy is that enrollment may be adjusted retroactively to the immediately preceding three months plus the current month billed if no claims have been processed after the requested termination date for the enrollee.

Out-of-state provider reimbursement. As a reminder, Delta Dental's policy is to reimburse contracted dentists based on the network payment provisions for the geographic area in which the services are provided.



WARREN COUNTY SCHOOL DISTRICT
GROUP NUMBER: 01292
DELTA DENTAL OF PENNSYLVANIA

July 1, 2018 Renewal

Summary of Group Information	
Group Name:	Warren County School District
Group Number:	01292
Address:	6820 Market Street Russell, PA 16345
Original Effective Date	October 01, 1988
Current Contract Effective Date	July 01, 2017
Renewal Date	July 01, 2018
Current Enrollment:	724 primary enrollees (Feb-2018)
Prior Enrollment:	730 primary enrollees (Feb-2017)
Dual Choice?	No
Contract Type	ASC or ASO
Current Commission	\$0.00
Account Manager	Kelly Boyle



WARREN COUNTY SCHOOL DISTRICT
GROUP NUMBER: 01292
DELTA DENTAL OF PENNSYLVANIA

Rate History Report

Rate History Report

July 1, 2018 - June 30, 2019				
<u>Admin Basis</u>	<u>Proposed</u>	<u>Rate Change</u>	<u>Enrollment</u>	<u>% Enrolled</u>
PEPM	\$4.20	0.00%	724	100.0%
Total			724	100.0%

July 1, 2013 - June 30, 2018				
<u>Admin Basis</u>	<u>Rates</u>	<u>Rate Change</u>	<u>Enrollment</u>	<u>% Enrolled</u>
PEPM	\$4.20	-	624	100.0%
Total			624	100.0%



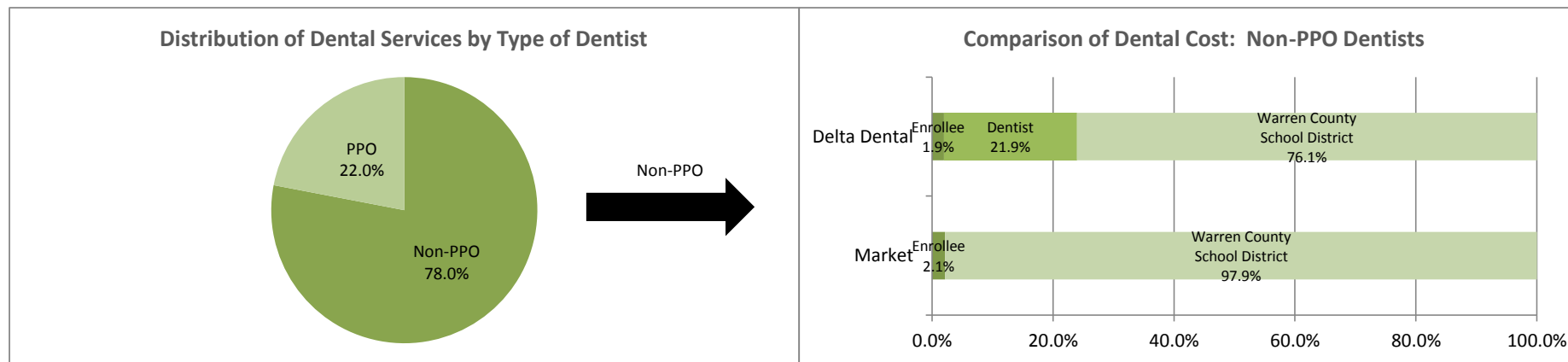
**Warren County School District
Delta Group #01292**

Delta Dental Market Pricing Analysis

Did you know... **your Delta Dental PPO program offers network access and protections outside of the PPO network?**
this value-added network, known as Delta Dental Premier, comprises more than 75% of all dentists nationwide?
that this broad network ensures the greatest overall benefit value?

How this report works

Delta has conducted an analysis of your non-PPO claims for a one-year period, 1/1/2017 - 12/31/2017, and compared it to what your costs would have been without the Delta Dental Premier network. Instead of using Premier fees, claims were re-priced using percentile-based UCR as the out-of-network reimbursement basis. Delta Dental Premier dentists agree by contract to our determination of fees and our policies, which means they participate in cost savings for your plan and your enrollees.



Key Findings: **Delta Dental saved \$72,257 in plan expenses, or \$8.33 per employee per month**
Delta Dental saved \$645 in enrollee expenses

Questions? If you have any questions or would like additional information, please contact your Delta Dental Account Manager.