



Smart plans for smart mouths.

Presented to

COUNTY OF FRANKLIN

DDIL #8424

Effective Date

April 1, 2024

Presented By

Cecilia Spencer

Account Manager

630-718-4952

cspencer@deltadentalil.com

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 COUNTY OF FRANKLIN.

Delta Dental of Illinois' renewal includes:

- COUNTY OF FRANKLIN'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 COUNTY OF FRANKLIN: A Smart Partnership

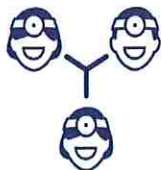


Since 1967, Delta Dental of Illinois has been providing dental benefits for Illinois-based groups and their members nationwide – while helping to control costs and improve access to dental care – as part of our overall commitment to improving the oral health of those we serve.

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.

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.

Experienced Account Management



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.

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.

We Care



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,

Cecilia Spencer
Account Manager
630-718-4952
cspencer@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.

COUNTY OF FRANKLIN Plan Design Summary

Annual Deductible Deductible applies to Basic and Major services	\$50/person; \$150/family		
Annual Maximum	\$1000 / person		
To Go SM Carryover Feature	Not Included		
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.		
	Delta Dental PPO Network Dentist*	Delta Dental Premier Network Dentist**	Non-Network Dentist***
PREVENTIVE/DIAGNOSTIC SERVICES	100%	100%	90%
BASIC RESTORATIVE SERVICES	80%	80%	70%
MAJOR RESTORATIVE SERVICES	50%	50%	40%
ORTHODONTICS (treatment for proper alignment of teeth)	Not Included	Not Included	Not Included

*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 discounts of 25% - 30% off of average billed charges nationally.

***Non-network (non-Delta Dental PPO/non-Delta Dental Premier) dentist reimbursement is based on the lesser of the submitted fee or MPA.

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 Renewal Claims/Premium Experience for COUNTY OF FRANKLIN

DDIL # 8424

Prior Period										
Month/ Year	Employee	EE + Spouse	EE + Child(ren)	Family	Total	Number of Claims	Paid Claims	Earned Premium	Earned Loss Ratio	
Apr-22	116	0	0	41	157	15	\$1,274.80	\$6,068.81	21.0%	
May-22	117	0	0	41	158	31	\$3,203.10	\$6,095.52	52.5%	
Jun-22	117	0	0	41	158	18	\$2,452.60	\$6,095.52	40.2%	
Jul-22	117	0	0	40	157	28	\$3,642.00	\$6,023.07	60.5%	
Aug-22	118	0	0	40	158	43	\$4,786.00	\$6,049.78	79.1%	
Sep-22	120	0	0	37	157	24	\$2,581.20	\$5,885.85	43.9%	
Oct-22	123	0	0	38	161	17	\$1,997.40	\$6,038.43	33.1%	
Nov-22	122	0	0	38	160	51	\$7,290.50	\$6,011.72	121.3%	
Dec-22	122	0	0	38	160	29	\$4,518.70	\$6,011.72	75.2%	
Jan-23	120	0	0	38	158	17	\$955.00	\$5,958.30	16.0%	
Feb-23	115	0	0	35	150	57	\$9,015.60	\$5,607.40	160.8%	
Mar-23	116	0	0	35	151	45	\$5,610.70	\$5,634.11	99.6%	
Total	1423	0	0	462	1885	375	\$47,327.60	\$71,480.23	66.2%	
Average	119	0	0	39	157					
Current Period										
Month/ Year	Employee	EE + Spouse	EE + Child(ren)	Family	Total	Number of Claims	Paid Claims	Earned Premium	Earned Loss Ratio	
Apr-23	115	0	0	35	150	21	\$3,381.40	\$5,607.40	60.3%	
May-23	116	0	0	34	150	28	\$2,877.80	\$5,561.66	51.7%	
Jun-23	115	0	0	35	150	42	\$4,916.50	\$5,607.40	87.7%	
Jul-23	116	0	0	35	151	21	\$3,058.20	\$5,634.11	54.3%	
Aug-23	115	0	0	35	150	50	\$6,781.30	\$5,607.40	120.9%	
Sep-23	116	0	0	36	152	31	\$2,533.30	\$5,706.56	44.4%	
Oct-23	116	0	0	34	150	44	\$4,831.40	\$5,561.66	86.9%	
Nov-23	117	0	0	34	151	31	\$4,460.50	\$5,588.37	79.8%	
Dec-23	117	0	0	35	152	50	\$8,097.70	\$5,660.82	143.0%	
Jan-24	120	0	0	35	155	37	\$4,805.54	\$5,740.95	83.7%	
Feb-24	120	0	0	35	155	39	\$5,155.56	\$5,740.95	89.8%	
Mar-24	120	0	0	35	155	38	\$4,833.90	\$5,740.95	84.2%	
Total	1403	0	0	418	1821	432	\$55,733.11	\$67,758.23	82.3%	
Average	117	0	0	35	152					
*Projections		DDIL #8424			Renewal Date:		4/1/2024			

Delta Dental of Illinois Plan Renewal Claim Calculation for COUNTY OF FRANKLIN

DDIL # 8424

Prior Period	4/1/2022	through	3/31/2023
Current Period	4/1/2023	through	3/31/2024
Renewal Period	4/1/2024	through	3/31/2025

	Current	Prior	
Paid Claims	\$55,733.11	\$47,327.60	
Incurred But Not Reported Adjustment	\$1,122.21	\$952.96	
Incurred Claims	\$56,855.32	\$48,280.56	
Exposures	1,821	1,885	
Average Incurred Claim Cost	\$31.22	\$25.61	
Trend	1.025	1.051	
Trended Experience	\$32.01	\$26.92	
Dep. Ration Adjustment	1.000	1.000	
Benefit/Network Adjustments	1.000	1.000	
Projected Paid Claims	\$32.01	\$26.92	
Experience Period Weighting	85%	15%	
Blended Experience Composite		\$31.24	
Manual Composite		\$32.81	
Experience Credibility		56.00%	
Total Projected Composite		\$31.93	
Projected Enrollment		155	
Projected Net Paid Claims		\$59,395.90	
	Retention	14.7%	
	Commission	2.5%	
Total Needed Premium		\$71,734.18	
Current Annual Premium		\$68,891.40	
Blended Rate Adjustment		4.1%	
Multi-line Discount		-2.0%	
Underwriting Required Adjustment		2.1%	
Underwriting Requested Adjustment		2.1%	
Current Enrollment	Current Rates	12 Month Renewal Rate	% Increase
Employee 120	\$26.71	\$27.28	2.1%
Family 35	\$72.45	\$73.99	2.1%

Delta Dental of Illinois Fully Insured Proposed Renewal Rates for COUNTY OF FRANKLIN Current Plan

Delta Dental PPO Plus Premier Proposed Renewal -- Current Plan

Current Enrollment		Current Rates	12 Month Renewal Rates	% Increase
Employee	120	\$26.71	\$27.28	2.1%
Family	35	\$72.45	\$73.99	2.1%
		Annual Expense: \$68,891.40	\$70,356.36	2.1%
Current Enrollment		Current Rates	24 Month Renewal Rates	% Increase
Employee	120	\$26.71	\$28.37	6.2%
Family	35	\$72.45	\$76.95	6.2%
		Annual Expense: \$68,891.40	\$73,170.61	6.2%

Underwriting Considerations

Census Data

<u>Total Current Enrollment Counts</u>		During the current experience period, averaged:	152 enrollees.
Single	120		
Family	35		
Total	155		

Guarantee Terms

Policy and Claim Settlement Practices

Renewal Date: April 1, 2024

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 15% from that identified in this proposal.
- 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 2.5%

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:

Cecilia Spencer
Account Manager
630-718-4952
cspencer@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 # 8424

AGREED AND ACCEPTED -- Current Plan

12 Month Rates 24 Month Rates

Authorized Signature: *Neil Hargis*
Printed Name: Neil Hargis

Date: 2/18/25

1/15/2025
UW/JAP
GM/17.2