



September 1, 2015

Ms. Gloria Roark
City Of Jonesboro
P O Box 1845
Jonesboro, AR 72403

Re: Dental Plan 000009448 - City Of Jonesboro

Dear Ms. Gloria Roark,

Thank you for continuing to put your trust in Delta Dental of Arkansas. By sponsoring a dental plan for your employees, we know you understand the important connection between good oral health and good overall health. Our goal at Delta Dental is to provide valuable dental benefits for your employees with lower costs through our vast network of dentists, all at a competitive premium.

Enclosed are the rates and documents related to your prospective contract renewal.

Please contact your agent or your Delta Dental Account Manager if you have any questions or if you would like to make adjustments to your plan. We look forward to continuing to serve you and your employees over the years to come.

Also enclosed please find Delta Dental's Gramm-Leach-Bliley Act notice regarding our privacy practices. This is being provided to you as described in Article 8 of your contract. Please be sure your employees are provided access to this policy which is also available at our website www.deltadentalar.com.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Reavis".

Jay Reavis
Vice President
Sales and Account Management

CC. Stephens Insurance, LLC.



Delta Dental of Arkansas
Renewal Rates for City Of Jonesboro - 000009448
Effective January 01, 2016

Rates		
	Current Rates	Renewal Rates
Employee	\$26.92	\$26.92
Employee & Family	\$85.72	\$85.72
Overall Percent Change		0.00%



Delta Dental of Arkansas

Dental Benefit Highlights for

City Of Jonesboro

Coverage Effective January 01, 2016

Delta Dental PPO Plus Premier	PPO Dentist Plan Pays	Premier Dentist Plan Pays	Non-participating Dentist Plan Pays*
A - Diagnostic and Preventive Services			
Cleanings	100%	100%	90%
Exams	100%	100%	90%
Fluoride	100%	100%	90%
Sealants	100%	100%	90%
Bitewing X-rays	100%	100%	90%
Full Mouth X-rays	100%	100%	90%
B - Basic Restorative Services			
Space Maintainers	80%	80%	72%
Emergency Palliative Treatment	80%	80%	72%
Simple Extractions	80%	80%	72%
Fillings	80%	80%	72%
Endodontics	80%	80%	72%
Non-surgical Periodontics	80%	80%	72%
Oral Surgery	80%	80%	72%
C - Major Restorative Services			
Surgical Periodontics	50%	50%	45%
Crowns	50%	50%	45%
Bridges	50%	50%	45%
Dentures	50%	50%	45%
Endosteal Implants	50%	50%	45%
D - Riders			
Orthodontia	50%	50%	45%
Orthodontia Age Limit	None		
Maximums and Deductibles			
Annual Maximum	\$1,000		
Annual Maximum Carryover	Maximum: \$250	Threshold: \$499	
Orthodontia Lifetime Maximum	\$1,000		
Deductible: \$50	Limit: 3x	Applies to: B & C	
Dependent Age Limit	26		

**When you receive services from a Non-participating Dentist, the percentages in this column indicate the portion of Delta Dental's Non-participating Dentist Fee that will be paid for those services. The Non-participating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.*

GRAMM-LEACH-BLILEY PRIVACY NOTICE

What Does Delta Dental Do With Your Personal Information?

Why?: Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?: The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Insurance claim information
- Transaction history and Medical information
- Credit card payments and Employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

Why?: All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons Delta Dental chooses to share, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Delta Dental Share?	Can You Limit This Sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

What We Do?	
How does Delta Dental protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Delta Dental collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Apply for insurance • Pay insurance claims • File an insurance claim • Use your credit or debit card • Give us your contact information
Why can't I limit all sharing?	Federal law gives you the right to limit only:

	<ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws may give you additional rights to limit sharing.</p>
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Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with the Delta Dental name in Michigan, Ohio, Indiana, Kentucky, Tennessee, New Mexico, and North Carolina; insurance companies such as Renaissance Life & Health Insurance Company of America and Renaissance Health Insurance Company of New York; and others such as Renaissance Systems & Services, LLC.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Delta Dental does not share your personal information with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Delta Dental does not jointly market with non-affiliated financial companies.

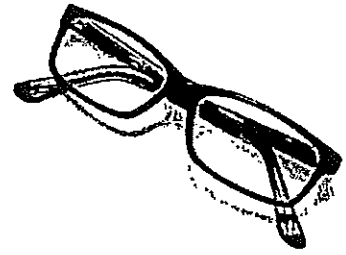
Other Important Information
For customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA: To review your personal information, write to Privacy Officer, 1513 Country Club Road, Sherwood, Arkansas 72120. You must state your full name, address, policy number (if applicable) and the information you would like to see. We will tell you what information we have, and you may review and copy it at our office or ask that we mail a copy to you for a fee. If you think that personal information that we have about you is wrong, you may write to us. We will tell you what actions we take because of your letter. If you do not agree with our actions, you may send us a statement.

Questions?: Send all requests regarding this Privacy Notice to:

Delta Dental Plan of Arkansas, Inc.
 Attn: Chief Privacy Officer
 1513 Country Club Road
 Sherwood, Arkansas 72120



NOW OFFERING VISION PLANS FOR LESS THAN \$4 A MONTH!



**Vision plans
that will
make
you smile.**

With vision and eye health problems affecting more than 140 million people in the United States,¹ the demand for vision coverage continues to increase. Delta Dental of Arkansas, through a partnership with Avesis, has expanded its vision plan offerings and can help design a plan to fit your company's needs.

Delta Dental offers vision-only plans as well as the option to bundle your vision plan with a dental plan, providing you with the convenience of having one carrier for your vision and dental coverage. Who wouldn't want one ID card instead of two?

Delta Vision Plans

Delta Vision Plans	Exam + Materials	Materials-Only	Exam-Only
Eye Examination	Covered	Not covered	Covered
Standard Spectacle Lenses	Covered	Covered	Not Covered
Frame	Covered up to \$150	Covered up to \$150	Not Covered
Elective Contacts	Covered up to \$130	Covered up to \$130	Not Covered
Medically Necessary Contacts	Covered	Covered	Not Covered



**Let us help design a vision plan
that works for your group.
Email SALES@DDPAR.COM or
call your sales representative
for rates and more information.**

¹ Prevent Blindness in America. <http://www.visionproblemsus.org/>



CITY OF JONESBORO
CLAIMS ANALYSIS COMPARISON
Group Number: 9448

Type of Services	05/01/2013 - 04/30/2014				05/01/2014 - 04/30/2015				Percent Change Year to Year			DD-CC Wide % of Total Paid 2014	
	Claims Paid	Percent of Total Paid	# Proc	Average Cost Per Employee	Claims Paid	Percent of Total Paid	# Proc	Average Cost Per Employee	Claims Paid	# of Procedures	Average Cost Per Employee		
Diagnostic	\$89,277.32	27.52%	2,967	\$160.00	\$86,495.00	29.54%	2,984	\$153.91	N/A	0.57%	N/A	-3.81%	24.64%
Perio Prophy	\$0.00	0.00%	0	\$0.00	\$297.00	0.10%	3	\$0.53	N/A	N/A	N/A	N/A	0.12%
Preventive	\$2,847.38	19.37%	1,586	\$112.63	\$62,504.40	21.35%	1,588	\$111.22	-0.55%	0.13%	0.13%	-1.25%	16.77%
Sealant	\$2,347.00	0.72%	80	\$4.21	\$1,523.80	0.52%	72	\$2.71	-35.07%	-10.00%	-10.00%	-35.54%	0.76%
Space Maintainers	\$229.60	0.07%	2	\$0.41	\$459.20	0.16%	3	\$0.82	100.00%	50.00%	50.00%	98.58%	0.16%
Endodontics	\$24,468.18	7.54%	76	\$43.85	\$15,022.80	5.13%	53	\$26.73	-38.60%	-30.26%	-30.26%	-99.04%	7.39%
Extractions	\$3,966.40	1.22%	88	\$7.11	\$6,753.70	2.31%	143	\$12.02	70.27%	62.50%	62.50%	69.06%	2.95%
Oral and Maxillofacial Surgery	\$12,545.70	3.90%	89	\$22.65	\$6,902.30	2.36%	57	\$12.28	-45.42%	-35.96%	-35.96%	-45.81%	4.37%
Perio Maintenance	\$1,320.00	0.41%	35	\$2.37	\$1,320.00	0.48%	32	\$2.39	0.00%	0.00%	0.00%	-8.57%	0.75%
Periodontics - Nonsurgical	\$3,303.70	1.02%	46	\$5.92	\$1,405.60	0.48%	19	\$2.50	-57.45%	-58.70%	-58.70%	-57.76%	3.22%
Periodontics - Surgical	\$0.00	0.00%	0	\$0.00	\$358.00	0.12%	3	\$0.54	N/A	N/A	N/A	N/A	0.54%
Restorative Basic	\$39,271.56	12.10%	540	\$70.38	\$35,802.49	12.23%	501	\$63.71	-8.83%	-7.22%	-7.22%	-9.48%	15.28%
Implants	\$6,032.05	1.86%	29	\$10.31	\$6,237.60	2.13%	18	\$11.10	3.41%	-37.93%	-37.93%	2.67%	1.92%
Prosthetic Repair	\$820.00	0.25%	18	\$1.47	\$313.50	0.11%	17	\$0.56	-61.77%	-5.56%	-5.56%	-62.04%	0.20%
Prosthetics Fixed	\$3,683.00	1.14%	21	\$6.60	\$4,027.80	1.38%	24	\$7.17	9.36%	14.29%	14.29%	8.58%	1.74%
Prosthetics Removable	\$5,458.00	1.63%	15	\$9.78	\$6,614.60	2.26%	17	\$11.77	21.19%	13.33%	13.33%	20.33%	2.67%
Restorative Major	\$50,850.30	15.67%	246	\$91.13	\$40,044.20	13.68%	193	\$71.25	-21.25%	-21.54%	-21.54%	-21.81%	10.62%
Orthodontics	\$14,254.84	4.39%	298	\$25.55	\$13,864.37	4.74%	335	\$24.67	-2.74%	12.42%	12.42%	-3.43%	4.24%
Adjunctive General Services	\$3,673.36	1.13%	164	\$6.58	\$2,845.00	0.97%	151	\$5.06	-22.55%	-7.93%	-7.93%	-23.10%	1.66%
	\$324,448.39	100.00%	6,300	\$581.45	\$292,791.36	100.00%	6,213	\$520.98	-9.76%	-1.38%	-1.38%	-10.40%	100.00%

Average Enrollment

558

562

0.72%