

November 1, 2018

Dewayne Douglas
CITY OF JONESBORO
300 S Church St
Suite 100
Jonesboro, AR 72401-2911

Re: Dental Plan Rate Review, Group #9448-00010000, 0001C001, 0002A001, 0002C001, 0003A001, 0003C001

Dear Dewayne Douglas,

Thank you for placing your confidence in Delta Dental. We are committed to improving the oral health of our communities by providing access to the nation's largest dental network at competitive rates. This allows your enrollees to obtain the dental care they need to remain healthy.

We have completed a comprehensive review of your dental plan premiums. Enclosed are the rates and renewal documents related to your contract renewal. Payment of the new rates will be your consent to renew Delta Dental coverage. No action is required from you at this time unless you wish to change the benefits you offer.

If your coverage or budget goals have changed, please contact Mr. Jim Keith Agan or me for more plan design options. We can administer many different plan designs to suit your needs and provide you with a comprehensive analysis of how any changes would affect your rates. Benefit changes can be effective at your renewal, but you must request them no later than 15 days prior to your plan's renewal date.

This is a prepaid dental benefits program, so your group's first payment at these rates is due by January 1. If you do not wish to renew coverage, please provide notice to us in accordance with your Contract. Notwithstanding the above terms of this "evergreen" contract, all delinquent balances due to Delta Dental must be paid in full prior to acceptance on the above-mentioned renewal date. If there is a deficit at the time of your acceptance, Delta Dental reserves the right to revoke this offer and terminate your existing contract upon its natural expiration date.

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. Please call me at (501) 992-1760 if you have any questions or if I can be of help in any way. Thank you, we look forward to continuing our relationship with you and we greatly appreciate your business.

Sincerely,



Brian Bass
Account Manager

cc: Mr. Jim Keith Agan



Delta Dental of Arkansas
Renewal Rates for CITY OF JONESBORO #9448
Effective January 1, 2019

Rates		
Rates per subscriber per month	Current Rate(s) January 1, 2018 through December 31, 2018	Renewal Rate(s) January 1, 2019 through December 31, 2019
Subscriber only	\$25.36	\$26.88
Subscriber with one or more dependents	\$80.74	\$85.58
Overall Percent Change	6.00%	

Rating Requirements
Minimum client contributions: 0 percent for employee and 0 percent for dependent(s).
Tied to medical: No

Rating Assumptions
Rates do not include any applicable claims taxes. The rates are valid only for the effective date noted above and are guaranteed for a one year contract.
These rates assume that claims from nonparticipating dentists will be paid using our participating dentist fee tables.
Self-billing is not allowed and you agree to pay as invoiced each month.
Subscriber materials which are produced by Delta Dental will be updated and provided when plan changes apply and are always available to view or print at www.deltadental.com .
Printed dentist directories are not included. You can find participating dentists on our website at www.deltadental.com .



Explanation of Rate Development

Group Name: CITY OF JONESBORO
Group Number: 9448-00010000,0001C001,0002A001,0002C001,0003A001,0003C001
Program Type: Delta Dental PPO plus Premier
Renewal Period: January 1, 2019 through December 31, 2019
Experience Period: May 1, 2017 through April 30, 2018
Funding Type: Non-Retention

Current Rate and Enrollment Data	Non-Retention	Current	Exposure
Single	\$25.36	277	3,261
Family	\$80.74	<u>298</u>	<u>3,624</u>
Totals		575	6,885

Incurred Claim Analysis

Earned Premium at Current Rates	\$375,300.72
Paid Claims	\$344,360.60
Change in Reserve	(\$3,167.00)
Incurred Claims	\$341,193.60
Incurred Loss Ratio at Current Rates	90.91%

Rate Development

Composite Premium based on Exposure and Current Rates	\$54.51
Average Incurred Claims per Subscriber per Month	\$49.56
Trend Factor (20.0 Months @ 4.00%)	1.0676
Projected Incurred Claims per Subscriber per Month (experience)	\$52.91
Composite Experience Rate	\$61.64
Projected Overall Change (\$61.64/\$54.51)	13.08%
Actual Change	6.00%

12 Month Rate

	Renewal Rates
Single	\$26.88
Family	\$85.58

Delta Dental of Arkansas
Dental Benefit Highlights for
CITY OF JONESBORO #9448



Delta Dental PPO plus Premier

Coverage effective January 1, 2019

	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-participating Dentist
	Plan Pays	Plan Pays	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, and fluoride	100%	100%	90%
Sealants - to prevent decay of permanent teeth	100%	100%	90%
Radiographs - X-rays	100%	100%	90%
Basic Services			
Space Maintainers - appliances to prevent tooth movement	80%	80%	72%
Emergency Palliative Treatment - to temporarily relieve pain	80%	80%	72%
Brush Biopsy - to detect oral cancer	80%	80%	72%
Minor Restorative Services - fillings	80%	80%	72%
Endodontic Services - root canals	80%	80%	72%
Non-Surgical Periodontic Services - non-surgical services to treat gum disease	80%	80%	72%
Oral Surgery Services - extractions and dental surgery	80%	80%	72%
Other Basic Services - misc. services	80%	80%	72%
Major Services			
Crown Repair - to individual crowns	50%	50%	45%
Surgical Periodontic Services - surgical services to treat gum disease	50%	50%	45%
Major Restorative Services - crowns	50%	50%	45%
Relines and Repairs - to bridges, implants, and dentures	50%	50%	45%
Prosthodontic Services - bridges, implants, and dentures	50%	50%	45%
Orthodontic Services			
Orthodontic Services - braces	50%	50%	45%
Orthodontic Age Limit -	No Age Limit	No Age Limit	No Age Limit

* Delta Dental pays a fixed fee to all Nonparticipating Dentists. This column indicates the percentage of this fixed fee that Delta Dental will cover. If the Nonparticipating Dentist charges more than the Delta Dental fixed fee, the individual will be responsible for the difference.

Maximum Payment – \$1,000 per person total per Benefit Year. On all services, except cephalometric films, diagnostic casts, photos, and orthodontic services. \$1,000 per person total per lifetime on cephalometric films, diagnostic casts, photos, and orthodontic services.

Maximum Carryover – If at least one Covered Service is applied toward your Maximum Payment in a Benefit Year and the total Benefit paid does not exceed \$499.00 in that Benefit Year, up to \$250.00 will carry over to the next Benefit Years Maximum Payment. This carryover amount will accumulate from one Benefit Year to the next, but will not exceed \$1,000.00.

Deductible – \$50 Deductible per person total per Benefit Year limited to a maximum Deductible of \$150 per family per Benefit Year. All services, except oral exams, prophylaxes (cleanings), fluoride, sealants, X-rays, full mouth debridement, scaling in presence of inflammation and orthodontic services.

Note - This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.

Welcome to Arkansas's largest dental benefits family!

As a member of Delta Dental of Arkansas, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists -- there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

Quality Dental Program

We processed over 2.4 million claims with an average turnaround time of one day and 99% accuracy in 2014 - just another reason why more than 98% of our customers renew their dental benefits with Delta Dental of Arkansas. Delta Dental is committed to providing superior customer service. Receiving over 730,000 calls annually, our Customer Service department has an average answer rate of 12 seconds, and 99% of customer calls are resolved on first contact.

Online Access

Our online Consumer Toolkit lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more -- all at your own convenience.

A Healthy Smile

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

Questions?

If you have questions, please call our Customer Service team at 800-462-5410 or look online at www.deltadentalar.com.



Have you heard?

One in nine Americans suffer from hearing loss.

Amplifon can help.

Accessing your **FREE** hearing health care discount program is as easy as...

1. Call Amplifon
1-888-265-7108

A Patient Care Advocate will help you find a hearing care provider near you.

2. Talk to the Patient Care Advocate

The Patient Care Advocate will explain the Amplifon program, help identify a local hearing care provider and assist you with making an appointment.

3. Activate your Amplifon discounts

Amplifon will send you and your hearing care provider the necessary information to activate your Amplifon discounts.

Delta Dental of Arkansas members are eligible for this free hearing health care discount program. Amplifon partners with leading national brands including Phonak, ReSound, Starkey, Siemens and more to bring you and your family best-in-class solutions for hearing health. Features of the Amplifon program include:

- **Free access:** There are no enrollment fees and access to the Amplifon hearing health care discount program is completely free.
- **Significant savings:** Receive up to 40% off hearing testing and diagnostic service.
- **Best price guarantee:** If you find the same hearing aid at a lower price, Amplifon will beat it by 5%.
- **Free batteries:** Receive a two-year complimentary supply of batteries — a maximum 160 cells per hearing aid (a \$150 retail value).
- **Complete satisfaction:** Amplifon offers a risk-free 60-day trial with a 100% money-back guarantee.
- **Committed service:** One year free follow-up care and a three-year warranty.
- **Convenient locations:** The Amplifon hearing health care network includes hearing clinics throughout Arkansas and across the country.

For more details and to find a hearing care provider location near you, please visit amplifonusa.com/deltadentalark.



Seeing is Believing

DeltaVision® plans are superior for a reason

DeltaVision is a smart, affordable way for your employees to keep an eye on their vision — and their overall health.

 **80%**

The amount of information our brain receives through our eyes^A

 **\$48**
BILLION

in productivity is lost annually due to vision disorders^B

 **7** MILLION

The number of people with undiagnosed diabetes^A

See yourself healthy

Many simple vision problems go undiagnosed — problems that could be detected early by an eye exam and easily corrected.

Keeping an eye out for you

Eye care providers can offer tips and suggestions for common vision and eye issues, including:

- Computer Vision Syndrome
- UV protection of corneas and retinas
- Impact of glare on your eyes
- The effect of standard medications on eyesight

Allow us to open your eyes

Some systemic diseases and health conditions can be diagnosed through a comprehensive eye exam, including:

- Diabetes
- Glaucoma
- Hypertension
- Macular degeneration

Early detection can help lessen some of the long-term effects and help preserve vision.



SUPERIOR VISION

Delivering Superior Choice

Through our partnership with Superior Vision, DeltaVision members have access to a nationwide network of easy to find eye care providers.



More Eye Care Providers

More than 60,000 eye care providers nationwide.



More Options

Members can get eye exams at one place and buy eyewear at another for greater selection.



More Freedom

There are no restrictions on eyeglass frames or contact lenses. Members can apply their allowance toward any brand or lens type.

You'll See the Superior Difference

With DeltaVision, you get more than clear, simple vision benefits. All Delta Dental of Arkansas clients are assigned a dedicated account manager who:

- Serves as a single point of contact
- Delivers ongoing support to your business
- Partners with your business to drive enrollment
- Coordinates combined billings when your business has both dental and vision coverage with us

DeltaVision makes providing vision benefits easy and affordable. Our vision plans are built for greater choices, better health and ultimate business value.

In-network national optical retailers include, but are not limited to



Plus online in-network options



BENEFIT FREQUENCY	DeltaVision 100	DeltaVision 130	DeltaVision 150	
			Plan Option 1	Plan Option 2
Eye Exam	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Lenses	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Frames	Every 24 months	Every 24 months	Every 24 months	Every 12 months
Contact Lens Fitting Exam	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Contact Lenses	Every 12 months	Every 12 months	Every 12 months	Every 12 months

IN-NETWORK COPAYMENTS				
Eye Exam	\$10	\$10	\$10	\$10
Frames and/or Lenses ¹ (no copay for contacts)	\$25	\$25	\$25	\$10
Contact Lens Fitting Exam ³	\$25	\$25	\$25	\$10

IN-NETWORK BENEFITS				
Eye Exam (subject to copay)	Covered in full			
Standard Lenses (per pair - subject to copay)				
Single Vision	Covered in full			
Bifocal	Covered in full			
Trifocal	Covered in full			
Lenticular	Covered in full			
Progressive Lens Upgrade (subject to copay)	See description ²			
Frames (subject to copay)	\$100 retail allowance	\$130 retail allowance	\$150 retail allowance	\$150 retail allowance
Contact Lens Fitting (CLF) Exam (subject to copay)				
Standard CLF Exam	Covered in full			
Specialty CLF Exam	\$50 retail allowance			
Contact Lenses ⁴				
Elective (Conventional or Disposable)	\$100 retail allowance	\$130 retail allowance	\$150 retail allowance	\$150 retail allowance
Medically Necessary ⁵	Covered in full			

DISCOUNTS ⁶				
Insured Materials				
Frames	20% off amount over allowance			
Lens Options (scratch coat, UV coat, etc.)	20% off retail or out-of-pocket maximums ⁷			
Progressives	20% off amount over retail lined trifocal lenses ⁸			
Additional Services				
Exams, Frames & Prescription Lenses	30% off retail			
Lens Options & Contacts	20% off retail			
Disposable Contacts	10% off retail			
Refractive Surgery (LASIK)	15% — 50% off retail			

MONTHLY RATES (Employer Paid / Voluntary)				
Employee Only	\$5.96 / \$6.78	\$6.30 / \$7.18	\$6.60 / \$7.52	\$7.66 / \$8.74
Employee & Spouse	\$10.72 / \$12.22	\$11.34 / \$12.94	\$11.86 / \$13.52	\$13.78 / \$15.72
Employee & Child(ren)	\$11.60 / \$13.24	\$12.30 / \$14.02	\$12.86 / \$14.66	\$14.94 / \$17.04
Family	\$16.08 / \$18.32	\$17.02 / \$19.40	\$17.78 / \$20.28	\$20.70 / \$23.60



A American Optometric Association 2014.

B NORC at the University of Chicago, June 11, 2013, Cost of Vision Problems: The Economic Burden of Vision Loss and Eye Disorders in the United States.

1 Copay applies one time to eyeglass frame and/or lenses.

2 Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable copay, less any applicable discounts.

3 Contact Lens Fitting Exam has its own copay and is separate from the eye exam copay. Standard Contact Lens Fitting Exam applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty Contact Lens Fitting Exam applies to new contact wearers and/or a participant, who wears toric, gas permeable, or multi-focal lenses.

4 Contact lenses are in lieu of eyeglass frame and lenses benefit.

5 Medically necessary contact lenses are those prescribed for extreme visual acuity or other functional problems not treatable by eyeglass lenses. Prior authorization required.

6 The discount features are not insurance. All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. Discounts are subject to change without notice and do not apply if prohibited by the manufacturer. Discounts may vary by provider and location. Members should confirm a provider participates in offering discounts before receiving services, as not all providers offer discounts.

7 Out-of-pocket maximums apply to certain standard options on standard plastic single vision lenses and standard lined bifocal and trifocal lenses.

8 Discount over retail lined trifocal lens, including lens options.

DeltaDentalAR.com

DeltaVision is a vision insurance product underwritten by Delta Dental Plan of Arkansas, Inc., 1513 Country Club Road, Sherwood, AR 72120.

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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

	<ul style="list-style-type: none"> 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, 1516 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

Para asistencia en español, llame al número de servicio al cliente (customer service) que aparece en el reverso de su tarjeta para miembros.

This document is also available in alternative formats upon request and at no cost to persons with disabilities.