

June 17, 2020

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

Re: Delta Dental Plan Rate Review

Dear Dewayne Douglas,

Due to the impact of COVID-19 on our community, businesses, and dental offices throughout the state and nation, Delta Dental is extending your current premium rates through your 2020 renewal. Effective January 1, your current premium rates will be extended for twelve months.

Below are the payment details of your renewal:

- This is a prepaid benefits program.
- Your group's first payment at these rates is **due by January 1**, unless you have made arrangements with us to receive a grace period on premiums or put your plan on hold during the COVID-19 outbreak.
- If you do not wish to renew coverage, please provide notice to us in accordance with your 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.

If you need to make special arrangements to your account due to the COVID-19 outbreak, visit <https://www.deltadental.com/coronavirus-response> for more information on the temporary plan changes we've made available. If we can help you with questions about this renewal information or need additional assistance during the pandemic, please reach out to your insurance agent or me, your Delta Dental account manager.

If your coverage or budget goals have changed, please contact your agent or me for more plan design options. 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.

As a reminder, the Amplifon hearing discount program is available to all of our members, free of charge. This benefit includes access to more than 5,500 provider locations nationwide, 40% off hearing testing through a network provider, and a low price guarantee on over 2,800 hearing aids from the world's leading brands. More information is included in this renewal packet.

Thank you for placing your confidence in Delta Dental. We are committed to improving the oral health of Arkansas communities and businesses by providing access to the nation's largest dental network at competitive rates. May you, your family, and your employees stay safe and healthy during this challenging time.

Yours in good health,



Brian Bass
Account Manager

Enclosed is Delta Dental's Gramm-Leach-Bliley Act notice regarding our privacy practices. This is being provided to you as described in Article 7.21 of your contract. Please make sure your employees are provided access to this policy, which is also available at our website www.deltadental.com.

cc: Ms. Madonna L. Lee



Delta Dental of Arkansas
Renewal Rates for CITY OF JONESBORO #9448
Effective January 1, 2021

Rates		
Rates per subscriber per month	Current Rate(s) January 1, 2020 through December 31, 2020	Renewal Rate(s) January 1, 2021 through December 31, 2021
Subscriber only	\$26.88	\$26.88
Subscriber with one or more dependents	\$85.58	\$85.58
Overall Percent Change	0.00%	

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 http://www.deltadentalar.com .
Printed dentist directories are not included. You can find participating dentists on our website at http://www.deltadentalar.com .

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



Delta Dental PPO plus Premier

Coverage effective January 1, 2021

	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating 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 in that Benefit Year, up to \$250 will carry over to the next Benefit Year's Maximum Payment. This carryover amount will accumulate from one Benefit Year to the next, but will not exceed \$1,000.

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.

Arkansas' largest dental benefits provider

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! 95% of practicing dentists in Arkansas are part of our networks.
- 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 to worry about! Network dentists will fill out and file your claims.
- No hidden fees! Pay only our copayments and/or deductibles when you receive care from network dentists.
- 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 online. 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

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, during an oral exam? Early detection is one of the best ways to prevent further complications. Keep your smile healthy by using your benefits from Delta Dental

Questions?

If you have questions, please call our Customer Service team at 800-462-5410 or visit us online, <http://www.deltadental.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.

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.