



Delta Dental of Illinois

Dental Benefits Renewal



Smart plans for smart mouths.

Presented to

LAKE COUNTY

DDIL #20238

Effective Date

January 1, 2022

Presented By

Darren Avant

Senior Account Manager

630-718-4747

davant@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 LAKE COUNTY.

Delta Dental of Illinois' renewal includes:

- LAKE COUNTY'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 LAKE COUNTY: 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,

Darren Avant
Senior Account Manager
630-718-4747
davant@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.

LAKE COUNTY Plan Design Summary

Annual Deductible Deductible applies to Basic, Major and Ortho services	\$35/person; \$70/family (when using a Delta Dental PPO SM dentist). \$65/person; \$130/family (when using a Delta Dental Premier [®] or a non-network dentist).		
Annual Maximum	\$1750/ person (when using a Delta Dental PPO SM dentist). \$1000/ person (when using a Delta Dental Premier [®] or a non-network dentist).		
To GoSM Carryover Feature	Your plan allows you and your covered dependents to carry over qualified unused portions of your annual maximum from one year to the next.		
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.		
Lifetime Orthodontic Maximum Dependent Children to Age 19 Adults are not eligible for coverage	\$1500/ person (when using a Delta Dental PPO SM dentist). \$1250/ person (when using a Delta Dental Premier [®] or a non-network dentist).		
	Delta Dental PPO Network Dentist*	Delta Dental Premier Network Dentist**	Non-Network Dentist***
PREVENTIVE/DIAGNOSTIC SERVICES	100%	90%	90%
BASIC SERVICES	80%	70%	70%
MAJOR RESTORATIVE SERVICES	50%	50%	50%
ORTHODONTICS (treatment for proper alignment of teeth) Dependent Children to Age 19 Adults are not eligible for coverage	50%	50%	50%

*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 a 5 – 15% discount 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 Fully Insured Proposed Renewal Rates for LAKE COUNTY

Current Plan

Delta Dental PPO Plus Premier Proposed Renewal -- Current Plan

Current Enrollment	Current Rates	12 Month Renewal Rates	% Increase
Employee 1,014	\$37.98	\$37.98	0.0%
EE + 1 711	\$81.30	\$81.30	0.0%
Family 885	<u>\$106.22</u>	<u>\$106.22</u>	<u>0.0%</u>
Annual Expense:	\$2,283,848.64	\$2,283,848.64	0.0%

Current Enrollment	Current Rates	24 Month Renewal Rates	% Increase
Employee 1,014	\$37.98	\$39.50	4.0%
EE + 1 711	\$81.30	\$84.55	4.0%
Family 885	<u>\$106.22</u>	<u>\$110.47</u>	<u>4.0%</u>
Annual Expense:	\$2,283,848.64	\$2,375,202.59	4.0%

Underwriting Considerations

Census Data

<u>Total Current Enrollment Counts</u>			
Single	1,014	During the current experience period, averaged:	2,585 enrollees.
Family	<u>1,596</u>		
Total	2,610		

Guarantee Terms

Policy and Claim Settlement Practices **Renewal Date:** January 1, 2022

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 10% from that identified in this quote.
- 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 0.0%

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:

Darren Avant
Senior Account Manager
630-718-4747
davant@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 # 20238

AGREED AND ACCEPTED -- Current Plan

12 Month Rates

24 Month Rates

Authorized Signature: _____
 Printed Name: _____

Date: _____

8/12/2021
 UW/PSS
 GM/11.7