



Delta Dental of Minnesota
 Attn: Delta Dental Connect
 500 Washington Ave. South, Ste. 2060
 Minneapolis, MN 55415

<https://www.deltadentalmn.org>

Delta Dental of Minnesota

October 1, 2024

Mr. Jordan Anderson
 Business Manager
 Freshwater Education District
 2222 Industrial Dr
 Wadena, MN 56482-2549

RE: Dental Plan Contract Renewal
 Renewal Period: January 1, 2025-December 31, 2025, Client Number: 100041

Dear Mr. Anderson,

Thank you for choosing Delta Dental of Minnesota. We are pleased to be your partner in your employees' wellness. As the nation's leading dental benefits provider, we know that good oral health is crucial to overall health. Freshwater Education District's contract is scheduled to renew on January 1, 2025. We have completed a comprehensive review of your dental plan premiums and are pleased to offer your contract renewal with the rates below:

Rates per subscriber per month	Current Rate(s)	Renewal Rate(s)
	January 1, 2024 through December 31, 2024	January 1, 2025 through December 31, 2025
Subscriber only	\$37.84	\$37.84
Subscriber and spouse	\$75.68	\$75.68
Subscriber and child(ren)	\$112.54	\$112.54
Subscriber, spouse and child(ren)	\$146.40	\$146.40

We consider your payment of the new rates as consent to renew your Delta Dental contract. Renewal of your contract is based on the assumption that your group continues to meet Delta Dental's underwriting guidelines. Because this is a prepaid dental benefits program, your group's first payment at these rates will be January 1, 2025.

No action is required from you at this time unless you wish to change or cancel your coverage. We can administer many different plan designs and offer 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 thirty (30) days prior to your plan's renewal date.

Delta Dental appreciates your ongoing business, and we look forward to continuing our commitment to excellent service and quality dental benefits for you and your employees. If you have any questions, please contact Michael Reishus or the Delta Dental Connect Team at 1-800-906-5250, DeltaDentalConnect@DeltaDentalMN.org.

Sincerely,

Tom Bellamy
 Senior Vice President, Chief Sales and Retention Officer
 Delta Dental of Minnesota

Stephanie A. Albert
 Assistant Secretary

Copy: Delta Dental Connect
 Michael Reishus, North Risk Partners LLC

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