



Delta Dental of Minnesota

July 1, 2024

Shannon Jepson
Business Manager
Oakes Public Schools
804 Main Ave
Oakes, ND 58474-1739

RE: Dental Plan Contract Renewal
Renewal Period: October 1, 2024-September 30, 2025, Client Number: 144898

Dear Shannon Jepson,

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. Oakes Public Schools's contract is scheduled to renew on October 1, 2024. 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)
	October 1, 2023 through September 30, 2024	October 1, 2024 through September 30, 2025
Subscriber only	\$38.88	\$45.30
Subscriber and spouse	\$74.70	\$87.03
Subscriber and child(ren)	\$88.80	\$103.45
Subscriber, spouse and child(ren)	\$138.61	\$161.48

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 October 1, 2024.

When your dental plan renews, your plan will now pay out of network services at a level similar to our in-network dentists. Dental plan members who utilize an out of network provider may notice a reduction to the reimbursement for some covered procedures. Member questions related to future dental coverage and claims may be directed to our Customer Service team at 800-448-3815.

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 Andrew D Gurbada 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
Andrew D Gurbada, SmarterHSA LLC