



Confidential

April 28, 2025

Brittany Yaruta
Centric Benefits Consulting
219 South St., Suite 103
New Providence, NJ 07974

Dear Ms. Yaruta:

We have reviewed the documentation which you provided to us relating to the schedule of benefits and the contract limitations which the current dental carrier is providing Union County Educational Services Commission (the "Current Plan"). This letter is to confirm to you that the proposed Delta Dental of New Jersey, Inc. ("Delta Dental") benefits and contractual limitations are equal to or greater than the Current Plan.

This letter does not apply to provider reimbursements. Claims for non-participating dentists will be reimbursed at Delta Dental's maximum allowable charges.

This letter does not apply to provider reimbursements. Claims for non-Delta Dental PPO dentists will be reimbursed using the discounted Delta Dental PPO fee schedule.

This letter does not apply to the DHMO plan.

Sincerely,

Matthew Rohde
Manager, Underwriting

Delta Dental of New Jersey
1639 Route 10
Parsippany, NJ 07054

Delta Dental of Connecticut
148 Eastern Boulevard, Suite 301
Glastonbury, CT 06033