



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

www.DeltaDentalMN.org

Delta Dental of Minnesota

October 1, 2025

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

RE: Dental Plan Contract Renewal including contract documents
 Renewal Period: January 1, 2026 - December 31, 2026, Client Number: 100041

Dear Mr. Anderson,

Thank you for choosing Delta Dental of Minnesota. We are pleased to be your partner in your employee's 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, 2026. We have completed a comprehensive review of your dental plan and for your budgeting purposes, your updated contract documents are enclosed.

Rates per subscriber per month	Current Rate(s)	Renewal Rate(s)
	January 1, 2025 through December 31, 2025	January 1, 2026 through December 31, 2026
Subscriber only	\$37.84	\$38.60
Subscriber and spouse	\$75.68	\$77.19
Subscriber and child(ren)	\$112.54	\$114.79
Subscriber, spouse and child(ren)	\$146.40	\$149.33

After review of the enclosed contract documents, please have your group's authorized representative sign the contract and return it to our Group Administration Team at:

Delta Dental of Minnesota
 Attn: Group Administration
 P.O. Box 30416
 Lansing, MI 48909-7916
 GroupAdministration@MyDeltaDental.com

If we do not receive the signed contract by the effective date, we will consider remittance of payment as acceptance of the contract and will begin administering your dental benefits accordingly. By permitting us to do so, you accept the terms of this contract in full and agree that this contract is binding, even if a signed copy of the contract is not returned to Delta Dental of Minnesota.

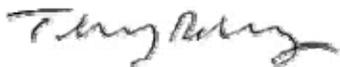
Please contact us if you would like to make any changes to your plan designs and we can provide a comprehensive analysis of how any changes would affect your premiums.

Delta Dental of Minnesota
 500 Washington South Avenue
 Suite 2060
 Minneapolis, MN 55415-1163

Telephone: 612-224-3300
 Toll Free: 1-877-268-3384
 www.DeltaDentalMN.org

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: Michael Reishus, North Risk Partners LLC
Delta Dental Connect