

March 24, 2017

Amalgamated Widgets
PO Box 123
Springville, ST 55123

Dear Policy Holder,

Thank you for allowing Dental Select to provide your employees and their families with access to quality care.

Included with this letter are your renewal rates effective April 1, 2017. Billing statements on or after this date will reflect these new rates. No action is required of you if you wish to renew at these rates. If you would like to discuss modifications to a plan, please contact Sample Broker of Brokerage or your Dental Select representative.

We appreciate the opportunity to be of service to you and your employees, and look forward to continuing that support in the coming year.

Thank you,

Jared Tuia
Dental Select, Sales Executive
jaredt@dentalselect.com
(800) 999-9789 x7120

cc: Sample Broker, Brokerage

Amalgamated Widgets

GROUP NUMBER: 101123456 / **PLAN:** Co-Insurance / **NETWORK:** Platinum

RENEWAL RATES* EFFECTIVE:
 July 1, 2017

Rates are guaranteed for a period of 12 Months subject to the terms, conditions and provisions of the group insurance arrangement. Any benefit change requests must be received 15 days prior to the renewal date.

	CURRENT RATES	RENEWAL RATES
EMPLOYEE	\$0.00	\$0.00
EMPLOYEE + SPOUSE	\$0.00	\$0.00
FAMILY	\$0.00	\$0.00

LOOKING TO MODIFY YOUR PLAN?

Making small benefit increases to group plans can go a long way with your employees and their families. Below are possible changes to consider.

	OPTION #1	OPTION #2	ADD VISION PLAN 6
EMPLOYEE	\$00.00	\$00.00	\$00.00
EMPLOYEE + SPOUSE	\$00.00	\$00.00	\$00.00
FAMILY	\$00.00	\$00.00	\$00.00

OPTION #1: Increase Your Annual Maximum

Each year, the plan pays up to the annual maximum for dental care. Increasing the starting annual maximum for enrolled employees to \$1250 gives your employees and their families additional maximum dollars toward the cost of dental care, especially for larger or more expensive treatments.

OPTION #2: Move Endodontics and Periodontics to Basic

Periodontics includes services for treatment and care of your gums. Root canals are the most common endodontic procedures, and can also be among the most expensive dental treatments. Including endodontics and periodontics in basic services provides expanded plan coverage, saving your employees out of pocket costs.

Add Vision Coverage

More than 60% of Americans require vision correction. With Dental Select's insured vision plans, your employees and their families will save on quality vision care at more than 40,000 locations of independent providers and retailers, including LensCrafters, Pearle Vision, Sears Optical, JC Penny Optical and Target Optical. For more details, check out the Vision Plan 6 benefit summary online at www.dentalselect.com/Vis6.

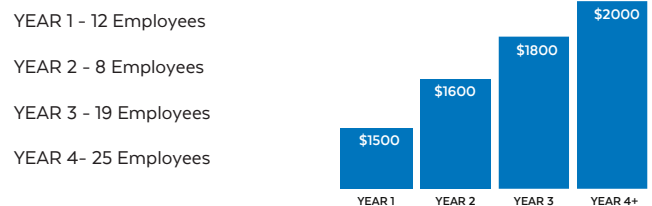
For more information, please contact your agent or call your Dental Select representative at 1-800-999-9789.

SAVE MORE WITH MAXREWARDS

Dental Select's unique MaxRewards program is available to groups with 10 or more enrolled employees. Employees start the program on their plan effective date with a maximum determined by their employer. Benefits increase over multiple years until they reach the \$2,000 annual maximum amount. This graph displays the starting and each incremental annual maximum amount, plus the number of employees at each maximum level for the upcoming renewal year.

MAXREWARDS LEVELS	
ANNUAL MAXIMUM	TOTAL EMPLOYEES
\$1500	12
\$1600	8
\$1800	19
\$2000	25

YOUR MAXREWARDS PLAN INFORMATION



Displayed MaxRewards Levels effective 04/01/2017 - 03/31/2018