

January 13, 2021

Mrs. Carolyn Miller
HR Director
Chatham County
12 East St
Pittsboro, NC 27312-5761

Re: Dental Plan Fee Review, Group #0778-0001, 0099

Dear Mrs. Miller,

Thank you for placing your confidence in Delta Dental. We are committed to improving the oral health of our communities by providing access to the nation's largest dental network at competitive rates. This allows your enrollees to obtain the dental care they need to remain healthy.

Enclosed are the administrative fees for your new contract period, along with other important documents related to your contract renewal. Payment of the new fees will be your consent to renew the Delta Dental contract. No action is required from you at this time unless you wish to change the benefits you offer.

If your coverage or budget goals have changed, please contact Mr. Bryan Bickley or me for more plan design options. We can administer many different plan designs to suit your needs and will provide you with a comprehensive analysis of how any changes would affect your fees or funding factors. Benefit changes can be effective at your renewal, but you must request them no later than 15 days prior to your plan's renewal date.

Enclosed is a contract for the renewal of your existing dental plan. Please have your group's authorized representative sign the contract and return it to me at your earliest convenience. If we are not in receipt of the signed contract by the effective date, we will consider remittance of payment as acceptance of the contract, and we will continue to administer 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 you do not return a signed copy of the contract to us. If you do not wish to renew coverage, please provide notice to us in accordance with your Contract. Notwithstanding the above terms of this contract, all delinquent balances due to Delta Dental must be paid in full prior to acceptance on the above-mentioned renewal date. If there is a deficit at the time of your acceptance, Delta Dental reserves the right to revoke this offer and terminate your existing contract upon its natural expiration date.

Please call me at (919) 863-0188 if you have any questions or if I can help in any way. Thank you, we look forward to continuing our relationship with you and we greatly appreciate your business.

Sincerely,



Lucy B Spencer
Client Manager

cc: Mr. Bryan Bickley

Delta Dental of North Carolina
Renewal Rates for Chatham County #0778
Effective July 1, 2021

Administrative Services Fees		
Rates per enrollee per month	Current Fee(s) July 1, 2020 through June 30, 2021	Renewal Fee(s) July 1, 2021 through June 30, 2024
Composite	\$6.49	\$6.49
Overall Percent Change	0.00%	
Rates per enrollee per month	Current Equivalency Rate(s) July 1, 2020 through June 30, 2021	Renewal Equivalency Rate(s) July 1, 2021 through June 30, 2024
Enrollee only	\$29.74	\$30.36
Enrollee and spouse	\$60.23	\$61.29
Enrollee and child(ren)	\$82.12	\$84.15
Enrollee, spouse and child(ren)	\$113.50	\$115.97
Overall Percent Change	2.19%	
<p>In addition to the Administrative Service Fee, Delta Dental shall invoice Contractor for the Cost of Claims for the preceding week every Tuesday. Payment shall be due via Electronic Funds Transfer on or before Friday of that week.</p>		

Rating Requirements
Minimum client contributions: 100 percent for employee and 0 percent for dependent(s).
Tied to medical: No
Eligible dependents must enroll for a minimum of 12 months. If coverage is terminated after 12 months, they may not re-enroll prior to the open enrollment that occurs at least 12 months from the date of termination. Plan changes are only allowed during open enrollment periods, except that an election may be revoked or changed at any time if the change is the result of a qualifying event as defined under Internal Revenue Code Section 125.

Rating Assumptions
The fee is valid for the effective date noted above and is guaranteed through the period shown above.
These rates assume that claims from nonparticipating dentists will be paid using our national Table 90.
Self-billing is not allowed and you agree to pay as invoiced each month.
Subscriber benefit materials are mailed directly to your members.
Printed dentist directories are not included. You can find participating dentists on our website at https://www.DeltaDentalNC.com .
<p>The plan specifications are subject to Delta Dental's standard exclusions and limitations, including:</p> <ul style="list-style-type: none"> ➤ Oral exams (including evaluations by a specialist) are payable twice per calendar year. ➤ Prophylaxes (cleanings) are payable twice per calendar year. Full mouth debridement is payable once per lifetime. ➤ People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her dentist about treatment. ➤ Fluoride treatments are payable once per calendar year for people age 15 and under. ➤ Space maintainers are payable once per area per lifetime for people age 15 and under. ➤ Bitewing X-rays are payable once per calendar year and full mouth X-rays (which include bitewing X-rays) are payable once in any three-year period. ➤ Sealants are payable once per tooth per five-year period for first and second permanent molars for people age 15 and under. The surface must be free from decay and restorations. ➤ Composite resin (white) restorations are payable on posterior teeth. ➤ Porcelain and resin facings on crowns are payable on posterior teeth. ➤ Vestibuloplasty is a Covered Service. ➤ Full and partial dentures are payable once in any five-year period. Reline and rebase of dentures are payable once in any two-year period. ➤ Implants are payable once per tooth in any five-year period. Implant related services are Covered Services. ➤ Crowns over implants are payable once per tooth in any five-year period. Services related to crowns over implants are Covered Services.

Delta Dental of North Carolina
Dental Benefit Highlights for
Chatham County #0778



Delta Dental PPO plus Premier™

Coverage effective **July 1, 2021**

	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Nonparticipating Dentist
	Plan Pays	Plan Pays	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Emergency Palliative Treatment - to temporarily relieve pain	100%	100%	100%
Sealants - to prevent decay of permanent teeth	100%	100%	100%
Brush Biopsy - to detect oral cancer	100%	100%	100%
Radiographs - X-rays	100%	100%	100%
Basic Services			
Minor Restorative Services - fillings and crown repair	80%	80%	80%
Periodontic Services - root canals	80%	80%	80%
Periodontic Services - to treat gum disease	80%	80%	80%
Oral Surgery Services - extractions and dental surgery	80%	80%	80%
Other Basic Services - misc. services	80%	80%	80%
Relines and Repairs - to bridges, implants, and dentures	80%	80%	80%
Major Services			
Major Restorative Services - crowns	50%	50%	50%
Prosthodontic Services - bridges, implants, dentures, and crowns over implants	50%	50%	50%
Orthodontic Services			
Orthodontic Services - braces	50%	50%	50%
Orthodontic Age Limit -	up to age 19	up to age 19	up to age 19

* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This Nonparticipating Dentist Fee may be less than what your dentist charges, which means that you will be responsible for the difference.

Maximum Payment - \$1,250 per person total per Benefit Year on all services, except diagnostic and preventive services, emergency palliative treatment, brush biopsy, X-rays, sealants, and orthodontic services. \$1,000 per person total per lifetime on orthodontic services.

Deductible - \$50 Deductible per person total per Benefit Year limited to a maximum Deductible of \$150 per family per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, brush biopsy, X-rays, sealants, and orthodontic services.

Note - This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.

Welcome to North Carolina's largest dental benefits family!

As a member of Delta Dental of North Carolina, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists -- there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

Quality Dental Program

With our quick and accurate claims processing, *we pay more than 90% of claims in 10 days or less.* Delta Dental also offers world-class customer service from our BenchmarkPortal Certified Center of Excellence call center.

Online Access

Our online Consumer Toolkit lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more -- all at your own convenience.

A Healthy Smile

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

Questions?

If you have questions, please call our Customer Service team at 800-662-8856 (TTY users call 711) or look online at <https://www.DeltaDentalNC.com>.