



Delta Dental of Illinois

Dental Benefits Renewal



Smart plans for smart mouths.

Presented to
VILLAGE OF OAK PARK

DDIL #11005

Effective Date

January 1, 2024

Presented By

Darren Avant

Senior Account Manager

630-718-4747

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Delta Dental of Illinois
111 Shuman Boulevard
Naperville, Illinois 60563

deltadentalil.com

Your Delta Dental of Illinois Dental Plan Proposal

Delta Dental of Illinois is pleased to present its dental renewal for Delta Dental PPO Plus Premier/Delta Dental PPO and DeltaCare network services and administration to VILLAGE OF OAK PARK.

Delta Dental of Illinois' renewal includes:

- VILLAGE OF OAK PARK's current plan design(s) and proposed new plan design, if applicable.
- Claims/premium experience
- Renewal claim calculation
- Proposed renewal rates/fees. Please note: we require a signature and notification returned to confirm you agree to the proposed rates/fees. If we do not receive notification from you at least 30 days prior to your renewal date, we will assume you agree to the proposed rates/fees and renew.

One good plan deserves another. Groups can receive a discount of 2% on their dental plan rate by adding a qualifying DeltaVision®* group product to a Delta Dental of Illinois dental plan. DeltaVision is offered in association with EyeMed Vision Care networks. Our vision plans offer quality coverage, single-site administration, larger networks, more benefits and a better member experience. We can provide a DeltaVision quote upon your request.

Smart option for non-benefit eligible employees. Delta Dental of Illinois strives to help all of your employees as healthy as possible. Individuals with dental insurance go to the dentist more than those without to get the oral health care services they need. Consider our dental plans for Illinois individuals and families for your non-benefit eligible employees. Please see the enclosed brochure or visit deltadentalil.me for more details on our individual product offerings.

Delta Dental of Illinois and VILLAGE OF OAK PARK: A Smart Partnership

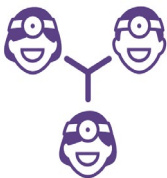


Since 1967, Delta Dental of Illinois has been providing dental benefits for Illinois-based groups and their members nationwide – while helping to control costs and improve access to dental care – as part of our overall commitment to improving the oral health of those we serve.

We are pleased to partner with you to offer:

Larger Networks and Better Access

Nearly 80 percent of dentists nationwide participate in our networks (75% of Illinois dentists participate). Our Delta Dental PPO network provides more savings, better discounts and higher network usage than other carriers. The Delta Dental PPO network delivers the industry's best effective discount – averaging 22.4 percent nationally. Nearly 85 percent of our members use in-network dentists, which means cost savings to our clients and members, as well as network protections. We manage and own our dental network, which helps ensure quality and recruitment goals are met.



Acting as a safety net, our Delta Dental Premier network works alongside our Delta Dental PPO network. The network combination of Delta Dental PPO Plus Premier offers members additional network protections, savings and choice for those who do not have access to or choose not to visit PPO dentists; however, members will save the most with Delta Dental PPO network dentists.

Local, Single-Site Client Service and Administration



We work hard to deliver exceptional service from our Naperville, Illinois based service center. All administrative services – customer service, claims processing, underwriting, billing, network recruiting and management, enrollment, sales and account service – are conducted from one location, making for proactive issue resolution and smooth client administration.

The benefits of single-site administration coupled with our knowledgeable team of account managers ensure a seamless implementation and hassle-free ongoing account managing and administration.

Experienced Account Management



Smart Resources



Our online member and group tools provide secure access for members and group administrators to view and manage plan information. We offer a comprehensive wellness program for groups which includes a variety of employee wellness materials, including a cost estimator, risk assessment tool and oral health information and tips. Plus, we offer comprehensive management reporting to help manage dental benefits and costs.

Delta Dental of Illinois' mission includes improving the oral health of the communities we serve. The Delta Dental of Illinois Foundation acts as the 501(c)3 charitable arm of Delta Dental of Illinois and works to improve oral health by providing oral health education and increasing access to dental care. Through its Land of Smiles program (offered free to Illinois elementary schools), Dentist by 1, and Community Grants and Wisdom Tooth Award Programs, the Foundation has helped advance oral health and impacted thousands.

We Care



Thank you for choosing Delta Dental of Illinois for your dental benefit needs. The Delta Dental of Illinois team truly values your business and hopes to provide your employees with dental benefits for many years to come. We are dedicated to providing your employees with the coverage they need to maintain good oral health, and we are committed to delivering excellent customer service and a hassle-free experience.

Sincerely,

Darren Avant
Senior Account Manager
630-718-4747
davant@deltadentalil.com

* DeltaVision is provided by ProTec Insurance Company, a wholly-owned subsidiary of Delta Dental of Illinois, in association with EyeMed Vision Care networks.

Delta Dental of Illinois Renewal Claims/Premium Experience for VILLAGE OF OAK PARK

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Prior Period								
Month/ Year	Employee	EE + 1	Family	Total	Number of Claims	Paid Claims	Earned Premium	Earned Loss Ratio
Jan-22	146	71	138	355	61	\$8,725.75	\$21,672.23	40.3%
Feb-22	145	70	136	351	201	\$34,963.87	\$21,177.51	165.1%
Mar-22	145	73	135	353	181	\$29,491.23	\$21,294.28	138.5%
Apr-22	144	74	136	354	145	\$21,775.72	\$21,413.43	101.7%
May-22	142	73	133	348	141	\$20,895.22	\$20,959.55	99.7%
Jun-22	141	72	132	345	132	\$22,514.82	\$20,773.66	108.4%
Jul-22	145	71	134	350	107	\$13,800.00	\$21,117.70	65.3%
Aug-22	145	73	133	351	154	\$24,239.16	\$21,104.02	114.9%
Sep-22	149	74	133	356	116	\$14,947.70	\$21,272.86	70.3%
Oct-22	152	74	133	359	132	\$17,956.42	\$21,338.58	84.2%
Nov-22	156	74	134	364	121	\$16,736.71	\$21,573.90	77.6%
Dec-22	158	74	135	367	123	\$17,320.81	\$21,736.83	79.7%
Total	1768	873	1612	4253	1614	\$243,367.41	\$255,434.55	95.3%
Average	147	73	134	354				
Current Period								
Month/ Year	Employee	EE + 1	Family	Total	Number of Claims	Paid Claims	Earned Premium	Earned Loss Ratio
Jan-23	151	78	136	365	54	\$6,051.13	\$23,657.68	25.6%
Feb-23	146	74	134	354	156	\$26,264.30	\$23,048.26	114.0%
Mar-23	145	76	134	355	154	\$23,277.41	\$23,139.98	100.6%
Apr-23	144	76	133	353	153	\$27,006.90	\$23,018.07	117.3%
May-23	146	75	134	355	132	\$21,763.82	\$23,133.99	94.1%
Jun-23	149	76	133	358	95	\$14,760.22	\$23,210.80	63.6%
Jul-23	150	76	131	357	117	\$15,221.40	\$23,017.35	66.1%
Aug-23	151	75	131	357	136	\$20,103.80	\$22,976.49	87.5%
Sep-23	152	75	131	358	48	\$6,332.51	\$23,011.12	27.5%
Oct-23	157	75	129	361	119	\$18,222.22	\$22,939.07	79.4%
Nov-23	157	75	129	361	118	\$18,236.50	\$22,939.07	79.5%
Dec-23	157	75	129	361	118	\$18,356.33	\$22,939.07	80.0%
Total	1805	906	1584	4295	1400	\$215,596.54	\$277,030.95	77.8%
Average	150	76	132	358				
*Projections		DDIL #11005		Renewal Date:		1/1/2024		

Delta Dental of Illinois Plan Renewal Claim Calculation for VILLAGE OF OAK PARK

DDIL # 11005

	Prior Period	1/1/2022	through	12/31/2022
	Current Period	1/1/2023	through	12/31/2023
	Renewal Period	1/1/2024	through	12/31/2024
		Current		Prior
Paid Claims		\$215,596.54		\$243,367.41
Incurred But Not Reported Adjustment		\$0.00		\$0.00
Incurred Claims		\$215,596.54		\$243,367.41
Exposures		4,295		4,253
Average Incurred Claim Cost		\$50.20		\$57.22
Trend		1.025		1.051
Trended Experience		\$51.46		\$60.13
Dep. Ration Adjustment		1.000		1.000
Benefit/Network Adjustments		1.000		1.000
Projected Paid Claims		\$51.46		\$60.13
Experience Period Weighting		50%		50%
Blended Experience Composite				\$55.80
Manual Composite				\$58.80
Experience Credibility				76.00%
Total Projected Composite				\$56.52
Projected Enrollment				361
Projected Net Paid Claims				\$244,833.30
	Retention			14.7%
	Commission			0.0%
Total Needed Premium				\$287,026.14
Current Annual Premium				\$275,268.84
Blended Rate Adjustment				4.3%
Underwriting Requested Adjustment				4.3%

Delta Dental of Illinois Fully Insured Proposed Renewal Rates for VILLAGE OF OAK PARK Current Plan

Delta Dental PPO Plus Premier Proposed Renewal -- Current Plan

Current Enrollment - High Plan		Current Rates	12 Month Renewal Rates	% Increase
Employee	105	\$34.63	\$36.11	4.3%
EE + 1	43	\$67.38	\$70.26	4.3%
Family	80	\$114.04	\$118.91	4.3%
Annual Expense:		\$187,880.28	\$195,905.04	4.3%

Current Enrollment - Low Plan		Current Rates	12 Month Renewal Rates	% Increase
Employee	52	\$26.22	\$27.34	4.3%
EE + 1	32	\$50.86	\$53.03	4.3%
Family	49	\$87.58	\$91.32	4.3%
Annual Expense:		\$87,388.56	\$91,121.11	4.3%

Delta Dental PPO Plus Premier Proposed Renewal -- Current Plan

Current Enrollment - High Plan		Current Rates	24 Month Renewal Rates	% Increase
Employee	105	\$34.63	\$36.11	4.3%
EE + 1	43	\$67.38	\$70.26	4.3%
Family	80	\$114.04	\$118.91	4.3%
Annual Expense:		\$187,880.28	\$195,905.04	4.3%

Current Enrollment - Low Plan		Current Rates	24 Month Renewal Rates	% Increase
Employee	52	\$26.22	\$27.34	4.3%
EE + 1	32	\$50.86	\$53.03	4.3%
Family	49	\$87.58	\$91.32	4.3%
Annual Expense:		\$87,388.56	\$91,121.11	4.3%

Underwriting Considerations

Census Data

Total Current Enrollment Counts		During the current experience period, averaged:	
Single	157	358 enrollees.	
Family	204		
Total	361		

Guarantee Terms

Policy and Claim Settlement Practices

Renewal Date: January 1, 2024

All Delta Dental of Illinois standard processing policies, limitations and exclusions apply.

Delta Dental of Illinois reserves the right to recalculate rates in the event of any of the following:

- Change in effective date.
- The number of eligible and/or enrolled employees changes by more than 10% from that identified in this quote.
- The number of enrolled employees falls below the required 40 to maintain individually underwritten status.
- New or changes to legislation or regulations that affect the benefits payable, eligibility or contractual provisions.

Acceptance of Delta Dental of Illinois Plan Renewal

Please acknowledge your acceptance of these terms by signing below and returning this page to your Account Manager. You can fax or email a copy of this letter to:

Darren Avant
Senior Account Manager
630-718-4747
davant@deltadentalil.com

Delta Dental of Illinois
111 Shuman Boulevard
Naperville, IL 60563

If we do not receive notification from you at least 30 days prior to your renewal date, we will assume you agree to the proposed rates and renew your current dental benefit plan with the noted 12 month renewal rates.

DDIL # 11005

AGREED AND ACCEPTED -- Current Plan

12 Month Rates ☐

24 Month Rates ☐

Authorized Signature: _____

Date: _____

Printed Name: _____

9/26/2023
UW/PSS
GM/14.7