

Mission Healthcare

Contract Period: February 1, 2014 through August 30, 2014

BENEFIT SUMMARY- Plan #1				
	Delta Dental PPO	Delta Dental Premier	Out-of- Network	
Diagnostic & Preventive	100%	100%	100%	
Basic Restorative Services	80%	80%	80%	
Endodontics	50%	50%	50%	
Periodontics	80%	80%	80%	
Oral Surgery	80%	80%	80%	
Major Restorative	50%	50%	50%	
Prosthetic Repairs/Adjustments	50%	50%	50%	
Prosthetics	50%	50%	50%	
Orthodontics (Per covered dependent child)	50%	50%	50%	
Annual/Individual Deductible	\$25	\$25	\$25	
Annual Maximum	\$1,000	\$1,000	\$1,000	
Lifetime Orthodontic Maximum	\$1,000	\$1,000	\$1,000	
Deductible Waived for:	Diagnostic & Preventive and Orthodontic Services			
Sealants	Covered under Basic Restorative			
Waiting Periods	As per your current plan			
Product	Comprehensive Enhanced			
Networks	Delta Dental PPO / Delta Dental Premier			
Out-of-Network Reimbursement Level	As per your current plan			

PROJECTED CLAIMS AND ASO FEE INFORMATION				
Administrative Fee (Percentage of Claims):	12.3%			
Projected Claims:	\$140,393			
Annual Plan Cost:	\$157,660			
	Equivalency Rates	Current Enrollment	Monthly Cost	
Employee	\$24.49	142	\$3,477.58	
Employee & Spouse	\$46.81	37	\$1,731.97	
Employee & Child(ren)	\$60.20	33	\$1,986.60	
Family	\$82.53	72	\$5,942.16	
Total		284	\$13,138.31	
Rate Guarantee Period	7 Months			



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RATING ASSUMPTIONS

General Provisions:

The quoted plan design is a summary of benefits only. Please refer to the plan description for further details.

This quote is net of commission.

The ASO contract assumes the group will submit to Delta Dental each week an amount equal to paid claims from the previous week plus the amount for administrative fees.

This quote assumes a Weekly ACH arrangement.

The quoted rates include the cost for printing and mailing standard ID cards and the Summary of Plan Description (SPD) to the employee home address.

This quote is valid for 90 days following the quote date.

Participation Requirements:

This quote is based on current enrollment in the plan. Please refer to the enrollment assumptions outlined in the rate information section. If the actual number of enrolled employees deviates from the assumed enrollment by 10% or more, Delta Dental reserves the right to re-evaluate the rates. Minimum participation for Self Insured Funding is 100 enrolled employees, if enrollment goes below 100 lives, Delta Dental reserves the right to offer alternate funding, rating and plan options or terminate the contract upon renewal.

This proposal reflects subgroups 0002 & 0003 leaving group #790. There are no benefit changes.

Prepared by jrk Quote generated: 1/2/2014