

June 29, 2017

Montgomery County Dental Plan
20 Park Street
Fonda, NY 12068

RE: Contract Renewal for Montgomery County Dental Plan
Delta Dental PPOSM Group# 16067

We appreciate your business and thank you for choosing Delta Dental Of New York. Your employees are among the millions nationwide who trust their smiles to Delta Dental.

We are pleased to present you with your dental plan contract renewal information. We are committed to providing you with quality plan designs combined with excellent customer service.

When reviewing your dental plan, we considered cost factors related to your group's dental service utilization and claims experience. Our analysis indicates that an increase in your current admin fee is necessary. We have made every attempt to keep this increase as low as possible.

We have calculated your rates based on the employer/employee contribution levels in your contract remaining the same. If the contribution levels and/or enrollment guidelines have changed or will change, please notify us immediately, as such a change may affect your renewal rate.

The following is the renewal information for your dental plan:

<i>Effective Date</i>	<i>January 01, 2018</i>	
<i>Contract Term</i>	<i>January 01, 2018 - December 31, 2018</i>	
	<i>Current Fee</i>	<i>Renewal Fee</i>
<i>Administration Fee</i>	<i>\$4.60 per enrollee per month</i>	<i>\$4.69 per enrollee per month</i>

Delta Dental Insurance Company
Telephone: 800-521-2651

Delta Dental of California
Telephone: 888-335-8227

Delta Dental Mid-Atlantic Region
Delta Dental of Delaware, Inc.
Delta Dental of the District of Columbia
Delta Dental of New York, Inc.
Delta Dental of Pennsylvania (Maryland)
Delta Dental of West Virginia
Telephone: 800-932-0783

To renew your contract, please notify your Account Manager Mary Stouffer. We must receive confirmation that you wish to continue coverage so that administration of your dental plan is not interrupted.

If you have any questions about your renewal, your Account Manager will be happy to help. We appreciate your continued confidence in Delta Dental. We are proud of our association with you and look forward to a long and mutually successful relationship.

Sincerely,

Delta Dental Of New York

A handwritten signature in blue ink, reading "Robert P. Budd". The signature is written in a cursive style with a large initial "R".

Robert P. Budd
Vice President, Sales



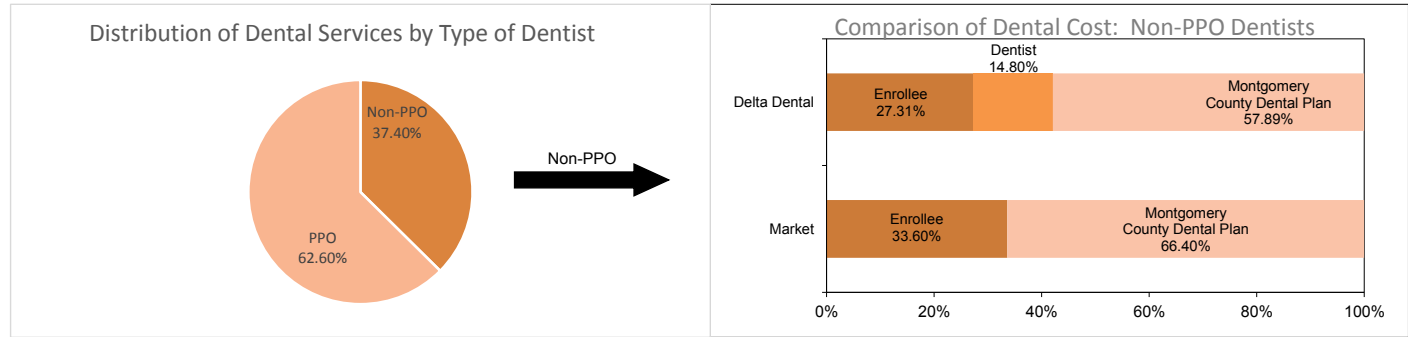
Montgomery County Dental Plan
Delta Group # 16067

Delta Dental Market Pricing Analysis

Did you know... *your Delta Dental PPO program offers network access and protections outside of the PPO network? this value-added network, known as Delta Dental Premier, comprises more than 75% of all dentists nationwide? that this broad network ensures the greatest overall benefit value?*

How this report works

Delta has conducted an analysis of your non-PPO claims for a one-year period, 1/2016-12/2016, and compared it to what your costs would have been without the Delta Dental Premier network. Instead of using Premier fees, claims were re-priced using percentile-based UCR as the out-of-network reimbursement basis. Delta Dental Premier dentists agree by contract to our determination of fees and our policies, which means they participate in cost savings for your plan and your enrollees.



Key Findings: Delta Dental saved \$8,671 in plan expenses, or \$2.28 per employee per month
Delta Dental saved \$6,410 in enrollee expenses

Questions? If you have any questions or would like additional information, please contact your Delta Dental Account Manager.