



CITY OF SEABROOK

Annual Renewal Rating: 08/01/2021 through 07/31/2022
Control Number - 563292



aetna[®]



YESENIA GARZA/HUMAN RESOURCES DIRECTOR

CITY OF SEABROOK
1700 FIRST STREET
SEABROOK TX, 77586

Your Renewal Rating for Aetna Dental

Thank you for choosing Aetna Dental®.

We're glad you chose Aetna to provide dental benefits to your employees. We value your business and are pleased to present your dental renewal and associated rates, which go into effect August 01, 2021.

We are dedicated to providing exceptional service, resources and value. Consider the advantages you and your employees receive through your Aetna Dental benefits:

- **Personalized account management** – An experienced single-point-of-contact for all your needs.
- **Dedicated customer service** – Dental-only centers staffed with claims, customer service and clinical management representatives with an average tenure of more than 11 years.
- **Aetna Navigator™** – Our secure member website for access to a variety of transactions, 24 hours a day, 7 days a week.
- **SimpleStepsDental.com** – A premier website for dental health information and news.
- **Industry leading integration capabilities** – With hassle-free member engagement that inspires wellness.
- **Among the largest dental networks** – Delivering consistent annual growth in provider access.
- **Oral Surgery Center of Excellence** – This specialized unit that handles all oral surgery benefits and claims for seamless service.
- **Mobile Apps** – Access to coverage, claims and member ID cards at your fingertips.

We promise to continue delivering products that meet your changing needs.

Aetna Dental has the ability to deliver the right combination of easy-to-use benefits, service and resources to fit your benefits requirements and budget.

Questions? We have answers.

Please contact your account manager Cynthia Vainauskas-Adams at (214) 200-8937 to discuss any aspect of the renewal.

Thank you again for choosing Aetna. We value your business and look forward to continuing our successful partnership.

Sincerely,

Melissa S Bussler



Dental Renewal/Proposed Rates

CITY OF SEABROOK
Effective August 01, 2021

Control Number - 563292

- This exhibit outlines your Renewal/Proposed Rates Effective August 01, 2021.
- Please refer to the Financial Conditions and Plan Design Exhibits for an outline of the level of benefits quoted, as well as the terms and conditions of this proposal.

| FOC | | | | | | |
|---------------------|---------------------------|---------------|------------------------|----------|-------------------------|-------------------------|
| Coverage Categories | Current/Assumed Employees | Current Rates | Proposed/Renewal Rates | % Change | DMO Enrollment Breakout | PPO Enrollment Breakout |
| Employee | 52 | \$37.56 | \$37.56 | 0.00% | 6 | 46 |
| EE+Spouse | 14 | \$73.59 | \$73.59 | 0.00% | 1 | 13 |
| EE+ Child(ren) | 18 | \$88.10 | \$88.10 | 0.00% | 3 | 15 |
| EE+Family | 20 | \$124.34 | \$124.34 | 0.00% | 0 | 20 |
| Monthly Total | 104 | \$7,055.98 | \$7,055.98 | 0.00% | 10 | 94 |

| | Employees | Current Premium | Proposed Premium | % Change |
|-----------------------|-----------|-----------------|-------------------|----------|
| Monthly Totals | 104 | \$7,055.98 | \$7,055.98 | 0.00% |

Financial Conditions

Rates may be adjusted if:

- > The enrolled member to subscriber ratio increases or decreases by more than 10% from the 1.78 ratio assumed in this quote.
- > The plan sponsor offers coverage to employee previously not covered under the plan without prior notification
- > legislation or regulation is enacted that affect the benefits payable, eligibility or contractual provisions;
- > there is any other material change in the condition under which the plan operates.
- > Commissions payable to a broker or consultant change.

Terms:

- > Rates include commissions of 10% of premium.
- > For Voluntary plans, where permitted by state law, late entrant rules will be applied at annual enrollment (i.e., no true "open enrollment") as well as throughout the year.
- > The Patient Protection and Affordable Care Act imposes a new fee/assessment, the Health Insurer Fee (HIF). This renewal includes an allocation of 0% for HIF in 2020.
- > Select dental cannot be sold with a SG AFA plans.

"Aetna" is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. PPO/PDN is underwritten by Aetna Life Insurance Company. DMO is underwritten by Aetna Life Insurance Company, except as follows: Arizona, Georgia: Aetna Health Inc. California: Aetna Dental of California Inc. Maryland, Missouri, North Carolina, Texas; Aetna Dental Inc. New Jersey; Aetna Dental Inc. and Aetna Life Insurance Company.



Dental Renewal/Proposed Rates

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Affordable Care Act – Fees and Assessments –

The Affordable Care Act (ACA) imposed several fees/assessments. Still applicable in 2018 is the Health Insurance Provider Fee.

• Health Insurance Providers Fee (HIF) is a recurring, annual, industry fee assessed based on each insurer's share of the fully insured market, as determined by the IRS. A total of \$14.3 billion will be collected across the industry for 2018. The total assessment will increase each year thereafter at the rate of industry premium growth. The Spending Bill, signed into law on 1/22/18 included the suspension of HIF for calendar year 2019. HIF is reinstated for calendar year 2020.

This rate quote includes, as applicable, an estimated proportionate allocation of expense associated with the Health Insurance Provider Fee. Aetna reserves the right to modify these rates, or otherwise recoup such fees, based on future regulatory guidance, subsequent state regulatory approval, or if estimates are materially insufficient.

Explanation of Benefits

We make EOBs available through our secure Navigator website for subscribers who have registered to use Navigator and for whom we have a valid email address. We send members an email when a new EOB is available. All other members receive paper EOBs. If a member receiving EOBs electronically prefers paper EOBs, they can get them by telling us that is their preference.