

BROKER COPY

POLLY IRVING MUSKOGEE COUNTY 400 W BROADWAY ST STE 100 MUSKOGEE, OK 74401-6656

DEAR POLLY IRVING:

Thank you for choosing VSP® Vision Care — and for your continued business. Putting your employees first and guaranteeing their satisfaction is easy, when we have partners like you.

As the only national not-for-profit vision company, we're committed to giving your employees:

- Lowest employee out-of-pocket costs employees' #1 priority in a vision plan.
- Exclusive Member Extras. offers you won't find anywhere else only VSP members can save more than \$2,500 on vision, hearing, medical, and lifestyle services.
- World class service the highest customer satisfaction in the industry, 15 years in a row.

Your VSP plan automatically renews on January 1, 2022 and no action is required to continue to receive consumers' #1 choice in vision care.

Group Name/Number:

MUSKOGEE COUNTY / 30078709

Renewal Period:

January 1, 2022 - December 31, 2023

Current Plan Frequency:

12 / 12 / 24

Current Copay:

\$10 Exam / \$25 Materials

Current Allowance:

\$130.00 Retail Frame / \$130.00 Elective Contact Lenses

Current Rates:

\$6.73 / 10.77 / 10.99 / 17.72

Renewal Rates:

\$6.73 / 10.77 / 10.99 / 17.72

Rates include all applicable taxes and health assessment fees known as of the date of your renewal.

Enhanced Offering

Have you considered **upgrading your Plan Frequency** or **increasing your Retail Frame Allowance** to maximize the lowest out-of-pocket for your employees? We recommend these enhancements when you renew your current plan to deliver greater value:

Plan Frequency:

12 / 12 / 24

Copay:

\$10.00 Exam / \$25.00 Materials

Allowance:

\$150.00 Retail Frame / \$130.00 Elective Contact Lenses

Renewal Rates:

\$7.32 / 11.71 / 11.96 / 19.28

Updating your plan is simple! Give me a call to enhance your benefits or to over your premium and keep delivering to lowest out-of-pocket costs.

Thank you,

Melissa Clark (800) 852-7600

Chairman.

Member_

Member. Attest

County Clerk

cc:

DYLAN LUCHT

PREMIER CONSULTING PARTNERS 10425 S 82ND EAST AVE STE 110

TULSA, OK 74133-7097

Western Team



September 28, 2021

Polly Irving Muskogee County P O Box 1008 Muskogee, OK 74402

Re:

Muskogee County Group No.: 0010693

Anniversary Date: January 1, 2022

Dear Ms. Irving:

Thank you for selecting Delta Dental of Oklahoma as your dental benefits provider. We value your business, and hope our quality service standards and access to care meet or exceed the expectations of you and your employees.

We have reviewed dental utilization along with industry costs and inflation trends, to calculate the necessary premiums for your upcoming plan year, renewal effective January 1, 2022. Your plan's renewal rates are also listed below.

Current Monthly Rates	Renewal Monthly Rates
Employee Only\$24.06	Employee Only\$24.06
Employee + Spouse\$47.10	Employee + Spouse\$47.10
Employee + Child(ren)\$55.28	Employee + Child(ren)\$55.28
Employee + Family\$77.42	Employee + Family\$77.42

Advancing the oral wellness of all Oklahomans is part of our company's not-for-profit mission, and we are proud to partner with your organization in its commitment for greater oral health. If you have any questions, or need additional information, please contact your broker or our Sales team at 405-607-4709 (OKC Metro), 866-685-2112 (Toll Free) or Sales@DeltaDentalOK.org.

Sincerely,

Lan Miller

Chief Sales Officer

LPM/bb

cc: Dylan Lucht, Relation Insurance Services, Inc. 1

Chairman

Member.

Member,

County Clerk

Telephone: 405-607-4709

Toll Free: 866-685-2112



Group:

Muskogee County

Product:

IDEA

Group Number(s): Renewal Date:

C01A09 & C01A15 & C01B95 January 1, 2022

Current Plan:											
IDEA		In-Force Plan Current		In-Force Plan Proposed Renewal			In-Force Plan Current		In-Force Plan Proposed Renewa		
	Employees by Tier	IDEA HMO B12A Select; RX \$15/40/70/160 2×MO		IDEA HMO B12A Select; RX \$15/40/70/160 2×MO		Employees by Tier	IDEA HMO B12A Standard; RX \$15/40/70/160 2xMO		IDEA HMO B12A Standard; RX \$15/40/70/160 2xMO		
Employee	0	\$	651.59	\$	667.88	10	\$	678.87	\$	695.84	
Employee/Spouse	0	\$	1,420.19	\$	1,455.69	4	\$	1,479.63	\$	1,516.62	
Employee/Child	0	\$	1,089.78	\$	1,117.02	0	\$	1,135.39	\$	1,163.77	
Employee/Children	0	\$	1,089.78	\$	1,117.02	0	\$	1,135.39	\$	1,163.77	
Employee/Spouse/ Child	0	\$	1,830.70	\$	1,876.47	0	\$	1,907.33	\$	1,955.01	
Family	0	\$	1,830.70	\$	1,876.47	0	\$	1,907.33	\$	1,955.01	
Monthly Premium:	-	\$		\$			\$	12,707.22	\$	13,024.90	
Rate Action:					2.50%		17			2.50%	

Current Plan:										
IDEA		In-Force Plan Current			Force Plan osed Renewal		In-Force Plan Current		in-Force Plan Proposed Renew	
			CC 1000/80		CC 1000/80			CC 1000/80	IDEA CC 1000/80	
			17 Select; RX		R17 Select; RX		OE C	R17 Standard;	OE CR17 Standard;	
	Employees by	\$15	/40/70/160	\$15/40/70/160		Employees by	RX \$15/40/70/160		RX \$15/40/70/160	
	Tier	1	2xMO	2×MO		Tier	2xMO		2xMO	
Employee	0	\$	560.45	\$	574.46	5	\$	583.06	\$	597.64
Employee/Spouse	0	\$	1,221.53	\$	1,252.07	1	\$	1,270.83	\$	1,302.60
Employee/Child	0	\$	937.34	\$	960.77	0	\$	975.17	\$	999.55
Employee/Children	0	\$	937.34	\$	960.77	0	\$	975.17	\$	999.55
Employee/Spouse/ Child	0	\$	1,574.63	\$	1,614.00	0	\$	1,638.17	\$	1,679.12
Family	0	\$	1,574.63	\$	1,614.00	0	\$	1,638.17	\$	1,679.12
Monthly Premium:	-	\$		\$			\$	4,186.13	\$	4,290.78
Rate Action:					2.50%		1			2.50%

Current Plan:										
IDEA			Force Plan Current		Force Plan osed Renewal		In-Force Plan Current			-Force Plan osed Renewal
	_	CR17 Select; RX CR17			DEA CC 2500/80 CR17 Select; RX			CC 2500/80 Standard; RX	IDEA CC 2500/80 CR17 Standard; RX	
	Employees by	\$15	5/40/70/160	\$15/40/70/160		Employees by	\$15/40/70/160		\$15/40/70/160	
	Tier		2xMO	2xMO		Tier	2xMO		2xMO	
Employee	7	\$	475.80	\$	487.70	1	\$	494.34	\$	506.70
Employee/Spouse	0	\$	1,036.89	\$	1,062.81	1	\$	1,077.41	\$	1,104.35
Employee/Child	2	\$	795.67	\$	815.56	0	\$	826.75	\$	847.42
Employee/Children	1	\$	795.67	\$	815.56	0	\$	826.75	\$	847.42
Employee/Spouse/ Child	0	\$	1,336.73	\$	1,370.15	0	\$	1,388.81	\$	1,423.53
Family	1	\$	1,336.73	\$	1,370.15	0	\$	1,388.81	\$	1,423.53
Monthly Premium:		\$	7,054.34	\$	7,230.70		\$	1,571.75	\$	1,611.04
Rate Action:					2.50%					2.50%

•Our renewal offer is contingent upon the parameters outlined in this renewal. It is important to note that deviations from these assumptions may result in additional charges and/or adjustments in our quote.

•If you change benefits on or after your group's renewal date, the change(s) will not take effect until the first of the month following 60 calendar days after the date CommunityCare was notified of the thange (s).

Chairman 1

m to (919) 879-4083 o Memberour Please check the box below, then sign and date the CommunityCare Account Manager no later than

Member.

AMJan22C01A09 & C01A15 & C01B95



Group:

Muskogee County

Product:

IDEA

Group Number(s):

C01A09 & C01A15 & C01B95

Renewal Date:

January 1, 2022

Renewal Date.	January 1, 2022									
Current Plan:										
IDEA		In-Force Plan Current		In-Force Plan Proposed Renewal			lr	n-Force Plan Current	In-Force Plan Proposed Renewa	
		IDEA Plus 2A (EE IDEA Plus 2A (EE Ded \$1,000; ER Ded \$1,000; ER Ded \$1,001- \$2,500) Select; RX \$2,500) Select; RX			IDEA Plus 2A (EE Ded \$1,000; ER Ded \$1,001- \$2,500) Standard;		IDEA Plus 2A (E Ded \$1,000; E Ded \$1,001- \$2,500) Standar			
	Employees by Tier	\$15/40/70/160 2xMO		\$15/40/70/160 2×MO		Employees by Tier	RX \$15/40/70/160 2×MO			
Employee	11	s	535.31	5	548.69	3	Ś	556.66	\$	570.58
Employee/Spouse	0	\$	1,166.71	\$	1,195.88	0	\$	1,213.27	\$	1,243.60
Employee/Child	1	\$	895.29	\$	917.67	0	\$	931.00	\$	954.28
Employee/Children	0	\$	895.29	\$	917.67	0	\$	931.00	\$	954.28
Employee/Spouse/ Child	0	\$ 1,503.98		\$	1,541.58	0	\$	1,563.98	\$	1,603.08
Family	0	\$	1,503.98	\$	1,541.58	0	\$	1,563.98	\$	1,603.08
Monthly Premium:		\$	7,937.02	\$	8,135.45		\$	1,769.93	\$	1,814.18
Rate Action:				15	2.50%					2.50%

Current Plan:										
IDEA		In-Force Plan Current		In-Force Plan Proposed Renewal			In-Force Plan Current		In-Force Plan Proposed Renew	
	Employees by Tier	IDEA CC 1000/80 CR17 (EE Ded \$1,000; ER Ded \$1,001-\$2,500) Select; RX \$15/40/70/160 2xMO		IDEA CC 1000/80 CR17 (EE Ded \$1,000; ER Ded \$1,001-\$2,500) Select; RX \$15/40/70/160 2xMO		Employees by Tier	IDEA CC 1000/80 CR17 (EE Ded \$1,000; ER Ded \$1,001-\$2,500) Standard; RX \$15/40/70/160 2xMO		CR17 (EE D \$1,000; ER I \$1,001-\$2,5 Standard; F	
Employee	43	\$	484.69	\$	496.81	6	\$	503.66	\$	516.25
Employee/Spouse	4	\$	1,056.40	\$	1,082.81	3	\$	1,097.76	\$	1,125.20
Employee/Child	1	\$	810.57	\$	830.83	1	\$	842.39	\$	863.45
Employee/Children	2	\$	810.57	\$	830.83	0	\$	842.39	\$	863.45
Employee/Spouse/ Child	1	\$	1,361.81	\$	1,395.86	1	\$	1,415.17	\$	1,450.55
Family	1	\$	1,361.81	\$	1,395.86	0	\$	1,415.17	\$	1,450.55
Monthly Premium:		\$	7,186.35	\$	7,366.01		\$	1,601.42	\$	1,641.46
Rate Action:					2.50%					2.50%

Caveats:

•Our renewal offer is contingent upon the parameters outlined in this renewal. It is important to note that deviations from these assumptions may result in additional charges and/or adjustments in our quote.

•If you change benefits on or after your group's renewal date, the change(s) will not take effect until the first of the month following 60 calendar days after the date CommunityCare was notified of the change(s).

Please check the box below, then sign and date the form.
CommunityCare Account Manager no later than

12/5/2021

it the day of

K

I elect to renew with our current plan as indicated above.

Jhairman.

Member

/lember_

Attest_

ounty Oler

ignature

Date



701 E. 22nd Street, Suite 300 - Lombard, IL 60148

MUSKOGEE COUNTY ATTN: POLLY IRVING P O BOX 1008 MUSKOGEE OK 74402

September 13, 2021

Subject: Renewal Analysis

Group Policy Number: F022071 Anniversary Date: January 1, 2022

Dear Policyholder:

We would like to thank you for allowing us the opportunity to provide you and your employees with Group insurance products.

We have reviewed the current demographics of your group insurance programs. We are pleased to inform you that there will be no change in the existing rates for the upcoming renewal period. Rates will be guaranteed until January 1, 2023.

Products	Current Rates	Renewal Rates
Life	\$0.33 per \$1,000	\$0.33 per \$1,000
AD&D	\$0.03 per \$1,000	\$0.03 per \$1,000
Dependent Life	\$2.12 per unit	\$2.12 per unit
Supplemental Life	Step Rates	Step Rates
Supplemental AD&D	\$0.03/0.05 per \$1,000	\$0.03/0.05 per \$1,000
Supp Life(Spouse)	Step Rates	Step Rates
Supp Life(Child(ren))	\$0.24 per \$1,000	\$0.24 per \$1,000
Voluntary Retiree Life	\$1.45 per \$1,000	\$1.45 per \$1,000

If you have any questions pertaining to your renewal, or would like more information including the availability of other products as well as a quote for additional benefit programs, please contact your local Blue Cross and Blue Shield of Oklahoma Ancillary sales office or insurance broker.

We value our relationship with you and look forward to providing quality service

Sincerely,

Cc

Ancillary Underwriting Department

RELATION INSURANCE SERVICES INC 10425 S 82ND E AVE STEAL 0

TULSA OK 74133

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Oklahoma is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS*, BLUE SHIELD* and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans

Chairman

Member Member