

August 4, 2022

Ashley Neuharth  
Huron School District  
PO Box 949  
Huron, SD 57350

Dear Ashley,

Welcome to another year of healthy smiles! We determine your dental rates based on your group's claims experience and trends in dental costs. Our rate renewal analysis suggests an 8.4% increase in rates. However, we take a long-term approach to rate setting and are committed to keeping rates as stable as possible. In support of these values, we have limited your rate increase to 4%. Your plan rates for the coming benefit year are:

January 2023 – December 2023 Rates (28<sup>th</sup> year)

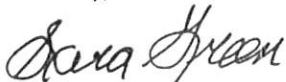
Single	\$47.76 (increase of \$1.84)
Employee/children	\$92.00 (increase of \$3.54)
Family	\$146.36 (increase of \$5.66)

Thank you for choosing Delta Dental of South Dakota! What makes us different from other dental carriers?

- Our network – 96% of South Dakota dentists are in our network which helps reduce both employers' claims costs and employees' out-of-pocket costs.
- Our plans include Health through Oral Wellness® and Prevention Pays programs. Health through Oral Wellness® provides additional preventive benefits for members that need them most. With our Prevention Pays program, diagnostic and preventive services no longer apply to the annual maximum benefit.
- Our plans typically have less exclusions and limitations. We cover replacement of teeth missing prior to having coverage with Delta Dental.
- Delta Dental of South Dakota is not a typical insurance company. As a non-profit, community focused organization we are on a mission to improve the health and smiles of South Dakotans.

Please do not hesitate to contact me at 605-494-2537 or [sara.green@deltadentalsd.com](mailto:sara.green@deltadentalsd.com) with any questions.

Sincerely,



Sara Green  
Director of Underwriting & Provider Compensation