



August 26, 2021

UNITEHERE Local 25 & Hotel Assoc Wash DC H&W Fund
901 K Street, NW, Suite 200
Washington, DC 20001

RE: Contract Renewal for UNITEHERE Local 25 & Hotel Assoc Wash DC H&W Fund
Dentegra Group# 18455

We appreciate your business and thank you for choosing Dentegra Insurance Company. Your employees are among the millions nationwide who trust their smiles to Dentegra.

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. We have made every attempt to provide the most competitive renewal 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 Dentegra dental plan:

<i>Effective Date</i>	<i>January 01, 2022</i>	
<i>Contract Term</i>	<i>January 01, 2022 - December 31, 2022</i>	
<i>U2500001</i>	<i>Current Rates</i>	<i>Renewal Rates</i>
		<i>1/1/2022 - 12/31/2022</i>
<i>% change</i>		<i>15.14%</i>
<i>Supercomposite-Hourly Rate</i>	<i>\$0.428</i>	<i>\$0.493</i>

U2500002	Current Rates	Renewal Rates
		1/1/2022 - 12/31/2022
% change		15.14%
Supercomposite-Hourly Rate	\$0.428	\$0.493

As part of our continued commitment to you and your dental program, Dentegra maintains a high level of service. Dentegra continues to assure you of our dedication through ongoing review of our performance standards. Please refer to the attached guarantee exhibit for further details.

To renew your dental plan contract, please follow these steps:

- 1) Review this letter for changes to your dental plan for January 01, 2022
- 2) Begin paying the rates outlined in this letter with your new contract term.

Upon your renewal you will receive a formal amendment to your contract. If you would like to review an amendment prior to renewing your plan, please contact your Account Manager and an amendment will be provided.

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

Sincerely,

Dentegra Insurance Company



MohammadReza Navid
Group Vice President, Sales & Marketing

The American Dental Association (ADA) annually updates its standard dental procedure coding system, which is a component of its Code on Dental Procedures and Nomenclature (CDT Code) reference manual. When the ADA changes the codes, carriers must adopt the changes. We process claims according to the current CDT reference manual. Changes made to comply with the CDT Code do not constitute a material change to your dental plan design.

**Summary of Contract Amendments to
UNITEHERE Local 25 & Hotel Assoc Wash DC H&W Fund**

Dentegra

OTHER INFORMATION

Dentegra's retro-termination policy for enrollees. As a reminder, Dentegra's policy is that enrollment may be adjusted retroactively to the immediately preceding three months plus the current month billed if no claims have been processed after the requested termination date for the enrollee.

Provider reimbursement. As a reminder, Dentegra's policy is to reimburse contracted dentists based on the network payment provisions for the geographic area in which the services are provided.

OHCA Notification

Please be informed that consistent with the group application and group contract terms, Dentegra considers its relationship with fully insured group health plans as subject to HIPAA's "Organized Health Care Arrangement" (OHCA) privacy rules as defined in 45 Code of Federal Regulations (C.F.R.) §164.501. Functionally, the exchange of enrollment information between Dentegra and your group remains the same.

While a Business Associate Agreement is not required between Dentegra and your fully insured group health plan within an OHCA, any Protected Health Information (PHI) exchanged or shared between the entities remains subject to HIPAA's minimum necessary rule and other privacy rules in addition to any applicable state laws and regulations governing the disclosure of individually identifiable health information.

Additionally, confidentiality requirements remain applicable to the exchange of information within an OHCA.