Segal

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Board of Trustees
UFCW Unions and Participating Employers
Health and Welfare Fund
Sparks, Maryland

Re: Dentegra Dental Renewal Effective January 1, 2027

Dear Trustees:

The Fund will be entering the second and final year of a two-year agreement with Dentegra for its fully-insured dental coverage effective January 1, 2027. The guaranteed per employee per month (PEPM) rates are documented in the table below:

Dentegra Renewal Effective January 1, 2027 through December 31, 2027

Plan	Monthly Premium Rates
Plan J	
Single	$31.71
Family	$31.71
Plans JSS2 (Active), JSSR (Retiree)	
Single	$33.30
Family	$50.32
Plan Y (Active)	
Single	$26.67
Family	$39.94
Plans Y20 Y30 Y40 (Active)	
Single	$6.01
Family	$9.01

Financial Strength

Segal believes that it is important for clients to consider the financial strength of insurance companies and managed care organizations which are candidates for initial selection or renewal as insurers, or service providers, to employee benefit plans. Therefore, we are providing the current claims paying ability rating that was available to us as of the date this document was prepared for the insurance company or managed care organization under consideration.

Currently, Dentegra is not rated by either A.M. Best or Standard & Poor's. You may, therefore, wish to pursue other means of determining the financial strength of this carrier (e.g., using the corporate credit rating).

Segal does not itself perform insurance company or managed care organization credit quality evaluations and does not offer any warranty ass to the scope or reliability (e.g., with respect to an organization's ability to meet future obligations) of the insurance company or managed care organization evaluations performed by any rating service.

We look forward to discussing this information with you. Please let us know if you have any questions.

Regards,

Josh Timm
Senior Vice President

cc: Jeff Ianniello
Christopher Heppner
Lauren Fratzke
Elizabeth Pierce

Segal may receive bonus commissions on insured policies where we have national producer agreements in place. These bonus or supplemental commissions are based on aggregate, company-wide sales results and are not tied to any specific client policy. These commissions are not guaranteed in any year and are contingent on meeting sales and persistency results. Segal uses these commissions to help us invest in market research and to defer the institutional costs we incur to meet state licensing expenses. These commissions, if payable, do not impact premiums charged and do not impact Segal's fees.