

**UHC Dental Rate Renewal and Underwriting Confirmation Form  
Wright State University**

**Fully Insured Plan**

**Sold**

Based on the information provided and our analysis of your organization, UnitedHealthcare is pleased to offer the following dental funding plan for an effective date no later than July 1, 2014.

Dental Incentive PPO P4429 - Custom	
Benefits In-Network:	100% Preventive, 80% Minor Restorative, 80% Endodontics/Periodontics/Oral Surgery, 50% Major Services, \$50/150 Plan Year Deductible (waived for Preventive), \$750 Plan Year Max, No waiting periods. Standard exclusions and limitations.
Benefits Out-of-Network:	100% Preventive, 60% Minor Restorative, 60% Endodontics/Periodontics/Oral Surgery, 40% Major Services, \$50/150 Plan Year Deductible (waived for Preventive), \$750 Plan Year Max, No waiting periods. Standard exclusions and limitations. PPO out-of-network benefits paid at 85th percentile UCR.

	<u>Assumed Enrollment</u>	<u>Current Rates</u>	<u>Renewal Rates</u>
Student	24	\$41.15	\$42.18
Student + Spouse	1	\$82.32	\$84.38
Student + Child(ren)	0	\$88.14	\$90.35
Student + Family	0	\$135.56	\$138.96
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Monthly Premium		\$1,069.92	\$1,096.76
Annual Premium		\$12,839.04	\$13,161.08
Renewal Action			2.5%

**Quote Assumptions:**

- Rates are valid from July 1, 2014 through June 30, 2015.
- UnitedHealthcare reserves the right to adjust the above rates should enrollment fluctuate by +/- 10%.
- Quote assumes 0% employer contribution.
- For PPO plans, the In- and Out-of-Network Annual Maximums & Lifetime Ortho Maximums are combined.
- Rate assumes standard exclusions & limitations.
- Assumed contract situs is OH.
- Rates assume 0% broker commissions
- Rates listed above assumes the plan design quoted. Rates may change, if plan design changes.
- Rates are guaranteed for 12 months unless otherwise stated.
- Deductibles and maximums are assumed on a plan year basis unless otherwise stated.
- Rates assume no changes in legislation or regulation that affects the benefits payable, eligibility or contract.
- Rates are based on a voluntary dental with no participation requirements.