



Group Dental Service of Maryland, Inc.
Group Dental Service, Inc
15400 Calhoun Drive, Suite 300
Rockville, Maryland 20855

June 3, 2020

Board of Trustees
FELRA and UFCW Health and Welfare
911 Ridgebrook Road
Sparks, MD 21152-9451

Re: Rates for 2021

Dear Trustees:

Group Dental Service, Inc. would like to extend its thanks for the trust you have placed in us to provide dental services for the FELRA and UFCW Health and Welfare participants. We have strived to fulfill your expectations by providing the highest quality dental care in a manner that ensures cost-effective delivery.

We have reviewed the Fund's utilization and costs for the year 2020. Based upon our analysis, we are pleased to be able to offer a 3% rate reduction for the upcoming plan year. We will continue to monitor your utilization pattern through 2021 and re-evaluate again in November of 2021.

Following are both your current and renewal rates. The renewal rates will be effective on January 1, 2021.

Current Rates:

Plan 1 FT/PT - EE: \$28.62 Family: \$56.72

Plan 1 Retiree - EE: \$28.80

Plan X FT/PT - EE: \$29.04 Family: \$59.76

Plan XX, XXX, XL FT/PT- EE: \$17.11 Family: \$35.23

Plan X-NR - \$54.33

High Option FT- \$139.48

High Option Retiree - \$75.51

Renewal Rates:

Plan 1 FT/PT - EE: \$27.76 Family: \$55.02

Plan 1 Retiree - EE: \$27.94

Plan X FT/PT - EE: \$28.17 Family: \$57.97

Plan XX, XXX, XL FT/PT- EE: \$16.60 Family: \$34.17

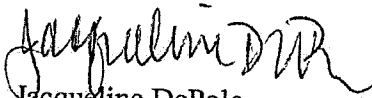
Plan X-NR - \$52.70

High Option FT - \$135.30

High Option Retiree - \$73.24

Thank you for your continued trust and confidence. Should you have any questions regarding this notice, please feel free to contact me directly at 412-652-6464.

Sincerely,



Jacqueline DePolo
Sr. Account Director
Group Dental Service