



Group Dental Service of MD, Inc.
111 Rockville Pike, Suite 700
Rockville, MD 20850

August 13, 2014

Board of Trustees
The Food Employers Labor Relations Association
& United Food and Commercial Workers Health and Welfare Fund
Associated Administrators, Inc.
4301 Garden City Drive
Landover, MD 20785

Re: Contract Renewal 2014 - 2015

Dear Trustees,

Group Dental Service, Inc. ("GDS") would like to extend its thanks for the trust you have placed in us to provide dental services for The Food Employers Labor Relations Association & United Food and Commercial Workers Health and Welfare Fund. We have strived to fulfill your expectations by providing the highest quality dental care in a manner that ensures cost-effective delivery.

After continued analysis of current utilization patterns, and consideration of concerns expressed by the union trustees, we are pleased to offer an updated renewal. GDS will be absorbing the HIF tax for 2014 and 2015, thus extending your 2013 rates through 12/31/2015. GDS values your business and has the utmost respect for our longstanding relationship.

Thank you for your continued trust and confidence. Should you have any questions, please feel free to contact me.

Sincerely,

Dwight D. Hyman
Union, Labor Account Manager
Group Dental Service of Maryland

CC: Bill Jensen, President, Associated Administrators