

August 4, 2021

Doug DeBeor
Hand County
415 W 1st Ave
Miller, SD 57362

Dear Doug,

Welcome to another year of healthy smiles! We determine your dental rates based on your group's claims experience and trends in dental costs. Our rate renewal analysis suggests an 8.7% increase in rates. However, we take a long-term approach to rate setting and are committed to keeping rates as stable as possible. In support of these values, we have limited your rate increase to 2.2%. Your last rate increase was in 2017. Your plan rates for the coming benefit year are:

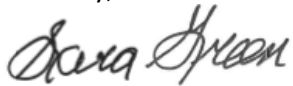
January 2022 – December 2022 Rates (35th year)

Single	\$36.18 (increase of \$.78)
Two Party	\$69.20 (increase of \$1.48)
Three or More	\$108.64 (increase of \$2.34)

The COVID-19 pandemic has impacted dental claims. The additional safety measures implemented by dental offices have resulted in higher than usual dental fee increases; treatment delays have resulted in more extensive and costly damage; and persistent stress has resulted in more fractured teeth requiring crowns, bridges, or implants. We expect our additional investment in preventive dental care to eventually offset most of these higher treatment costs, but it will take a few years.

Thank you for choosing Delta Dental of South Dakota. Should you have any questions, please do not hesitate to contact me at sara.green@deltadentalsd.com.

Sincerely,



Sara Green
Director of Underwriting & Provider Compensation

Email: Michael LeBrun