

**Ruben Parra**  
Client Manager  
Sales & Marketing



December 7, 2020

Debbie Walter-Bollinger  
Senior Account Executive  
Financial Benefit Services, LLC  
2175 N Glenville Drive  
Richardson, TX 75082

1640 Dallas Parkway  
Plano, TX 75093  
Telephone 972-863-5153  
Facsimile 972-863-5178  
Ruben.Parra@Cigna.com

Re: DENTON ISD – 3340946 Dental Renewal (revised 12/7/2020)

Dear Debbie:

Cigna is pleased to present you with the Dental Renewal for DENTON ISD effective September 1, 2021. Both DPPO benefits will remain the same. As you can see in the attached claims experience report, the account is running at an 84% loss ratio. There will be an overall 5.9% increase to the rates. These rates include standard commissions. The below rates are guaranteed for the next 36 months. Please deliver this to your client on our behalf.

**DPPO – HIGH Plan**

	Current Rates	Renewal Rates	Enrolled
EE	\$48.76	\$51.69	612
EE + Spouse	\$104.18	\$110.43	69
EE + Child(ren)	\$94.42	\$100.08	332
Family	\$175.96	\$186.52	123

**DPPO – LOW Plan**

EE	\$19.90	\$21.09	670
EE + Spouse	\$39.58	\$41.95	87
EE + Child(ren)	\$42.90	\$45.47	197
Family	\$62.60	\$66.36	154

**DHMO**

EE	\$13.98	\$14.54	133
EE + Spouse	\$27.84	\$28.95	17
EE + Child(ren)	\$30.06	\$31.26	43
Family	\$43.90	\$45.66	39

Upon acceptance of this renewal, please have your client sign the attached rate confirmation page and either fax or email back to my attention.

We appreciate your business and look forward to another successful year.

Sincerely,

Ruben Parra  
Client Manager



**Rate Renewal Confirmation  
DENTON ISD  
Effective 09/01/2021**

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Accepted by: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Return to:

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