

City of Northfield
FULLY-INSURED: Financial Summary of Dental Marketing

Effective: January 1, 2020

The information contained herein is subject to the disclosures and disclaimers included with this analysis presentation.

Low Option Plan							
Carriers: Met Life					Guardian	Humana	Principal
Enrollment		- CURRENT -	- RENEWAL -	- REVISED RENEWAL -	- PROPOSALS -		
Employee	29	\$22.28	\$24.51	\$24.06	\$16.20	\$18.15	\$19.88
Employee + SP	2	\$42.59	\$46.85	\$46.00	\$32.90	\$41.11	\$40.16
Employee + Child(ren)	1	\$61.56	\$67.72	\$66.48	\$52.80	\$48.24	\$57.65
Family	12	\$81.46	\$89.61	\$87.98	\$75.11	\$75.96	\$82.46
Estimated Monthly Premium		\$1,770	\$1,948	\$1,912	\$1,490	\$1,568	\$1,704
Estimated Annual Premium		\$21,245	\$23,370	\$22,944	\$17,877	\$18,820	\$20,448
Change Over Current (%)			10.0%	8.0%	-15.9%	-11.4%	-3.7%
Change over Current (\$)			\$2,126	\$1,700	-\$3,368	-\$2,425	-\$796
Rate Guarantee			1 year	1 year	1 year	24 months	1 year

High Option Plan							
Carriers:		Met Life			Guardian	Humana	Principal
Enrollment		- CURRENT -	- RENEWAL -	- REVISED RENEWAL -	- PROPOSALS -		
Employee	21	\$45.76	\$50.34	\$49.42	\$32.01	\$37.88	\$35.91
Employee + SP	6	\$91.97	\$101.17	\$99.33	\$64.96	\$75.79	\$69.59
Employee + Child(ren)	4	\$98.84	\$108.72	\$106.75	\$81.11	\$96.63	\$86.73
Family	6	\$154.74	\$170.21	\$167.12	\$121.62	\$134.52	\$126.49
Estimated Monthly Premium		\$2,837	\$3,120	\$3,064	\$2,116	\$2,444	\$2,278
Estimated Annual Premium		\$34,039	\$37,444	\$36,762	\$25,394	\$29,326	\$27,330
Change Over Current (%)			10.0%	8.0%	-25.4%	-13.8%	-19.7%
Change over Current (\$)			\$3,405	\$2,723	-\$8,645	-\$4,713	-\$6,709
Rate Guarantee			1 year	1 year	1 year	24 months	1 year
Annual Employer Contribution - Based on City of Northfield pays single low coverage for all employees							
Employer Contribution \$'s	81	\$21,656	\$23,824	\$23,389	\$15,746	\$17,642	\$19,323
Change in ER Contribution \$			\$2,168	\$1,732	-\$5,910	-\$4,014	-\$2,333
Change in ER Contribution %			10%	8%	-27%	-19%	-11%

- This analysis is a summary of rates and estimated costs and is not a binding contract or a guarantee of rates. For additional details, please refer to carrier proposals, assumptions & conditions and Plan Summary Benefits Comparison for benefit plan details quoted by each carrier.

- Proposals were requested from the following carriers: Ameritas, BCBSMN, Guardian, Humana, Principal and Sun Life.

Proposals from Ameritas, BCBSMN and Sun Life were not competitive in comparison to the carriers listed above, either financially or based on ability to match current plan design.

Marketing Notes/Observations/Assumptions:

- Guardian proposal includes Max Rollover benefit and College Tuition Benefit under both plans

- Humana requires accurate enrollment counts in order to confirm rates provided.

City of Northfield Employee Premium Costs

Effective: January 1, 2020

The information contained herein is subject to the disclosures and disclaimers included with this analysis presentation.

Low Option Plan							
	Carriers:	Met Life			Guardian	Humana	Principal
Enrollment		- CURRENT -	- RENEWAL -	- REVISED RENEWAL -	- PROPOSALS -		
Employee		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Employee + SP		\$20.31	\$22.34	\$21.93	\$16.70	\$22.96	\$20.28
Employee + Child(ren)		\$39.28	\$43.21	\$42.42	\$36.60	\$30.09	\$37.77
Family		\$59.18	\$65.10	\$63.91	\$58.91	\$57.81	\$62.58
<i>Employee Change over Current (\$)</i>							
Employee	N/A		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Employee + SP			\$2.03	\$1.62	-\$3.61	\$2.65	-\$0.03
Employee + Child(ren)			\$3.93	\$3.14	-\$2.68	-\$9.19	-\$1.51
Family			\$5.92	\$4.73	-\$0.27	-\$1.37	\$3.40
High Option Plan							
	Carriers:	Met Life			Guardian	Humana	Principal
Enrollment		- CURRENT -	- RENEWAL -	- REVISED RENEWAL -	- PROPOSALS -		
Employee		\$23.48	\$25.83	\$25.36	\$15.81	\$19.73	\$16.03
Employee + SP		\$69.69	\$76.66	\$75.27	\$48.76	\$57.64	\$49.71
Employee + Child(ren)		\$76.56	\$84.21	\$82.68	\$64.91	\$78.48	\$66.85
Family		\$132.46	\$145.70	\$143.06	\$105.42	\$116.37	\$106.61
<i>Employee Change over Current (\$)</i>							
Employee	N/A		\$2.35	\$1.88	-\$7.67	-\$3.75	-\$7.45
Employee + SP			\$6.97	\$5.58	-\$20.93	-\$12.05	-\$19.98
Employee + Child(ren)			\$7.65	\$6.12	-\$11.65	\$1.92	-\$9.71
Family			\$13.24	\$10.60	-\$27.04	-\$16.09	-\$25.85

- This analysis is a summary of rates and estimated costs and is not a binding contract or a guarantee of rates. For additional details, please refer to carrier proposals, assumptions & conditions and Plan Summary Benefits Comparison for benefit plan details quoted by each carrier.

- Proposals were requested from the following carriers: Ameritas, BCBSMN, Guardian, Humana, Principal and Sun Life.

Proposals from Ameritas, BCBSMN and Sun Life were not competitive in comparison to the carriers listed above, either financially or based on ability to match current plan design.

Marketing Notes/Observations/Assumptions:

- Guardian proposal includes Max Rollover benefit and College Tuition Benefit under both plans

- Humana requires accurate enrollment counts in order to confirm rates provided.

City of Northfield

January 1, 2020 Marketing -- Plan Benefits Comparison

Partial Listing of Covered Services	Met Life		Guardian		Humana		Principal	
	High Plan	Low Plan	High Plan	Low Plan	High Plan (Traditional Pref'd)	Low Plan (Preventive Plus)	High Plan	Low Plan
Calendar Year Deductible	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Deductible Waived for Type A Diagnostic & Preventive	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Calendar Year Maximum Benefit (per person)	\$1,000	\$750	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$750
TMJ Lifetime Maximum Benefit (per person)	\$500	\$500	No separate max	No separate max	N/A	N/A	No separate max	No separate max
Diagnostic & Preventive (Type A)								
Oral Exam - 2 x a year	100%	100%	100%	100%	100%	100%	100%	100%
Dental or Periodontal Cleaning- 2 x a year	100%	100%	100%	100%	100%	100%	100%	100%
X-rays (Bitewing 1 x year, full panoramic 1 x 3 years)	100%	100%	100%	100%	100%	100%	100%	100%
Fluoride treatment for child under age 16	100%	100%	100%	100%	100%	100%	100%	100%
Sealants/Preventive Resin - under age 16	100%	100%	100%	100%	100%	100%	100%	100%
Space Maintainers for child under age 16	100%	100%	100%	100%	100%	100%	100%	100%
Basic Restorative (Type B)								
Emergency treatment for relief of pain	80%	50%	80%	50%	80%	80%	80%	50%
Amalgam (silver) fillings	80%	50%	80%	50%	80%	80%	80%	50%
Composite (white) fillings on anterior teeth	80%	50%	80%	50%	80%	80%	80%	50%
Composite (white) fillings on posterior teeth	80%	50%	80%	50%	Not covered	Not covered	80%	50%
IV Sedation	80%	50%	80%	50%	80%	80%	80%	50%
Simple extractions	80%	50%	80%	50%	80%	80%	80%	50%
Major Restorative (Type C)								
Periodontics: non-surgical	50%	Not covered	50%	5%	50%	Not covered	80%	50%
Periodontics: complex surgical care	50%	Not covered	50%	5%	50%	Not covered	50%	Not covered
Gold foil restorations, inlays, onlays	50%	Not covered	50%	5%	50%	Not covered	50%	Not covered
Crowns, crown repair	50%	Not covered	50%	5%	50%	Not covered	50%	Not covered
Endodontics	50%	Not covered	50%	5%	50%	Not covered	50%	Not covered
Surgical extractions	50%	Not covered	50%	5%	50%	Not covered	50%	Not covered
Cast post and core build-up, pins and posts	50%	Not covered	50%	5%	50%	Not covered	50%	Not covered
Prosthetics, fixed and removable	50%	Not covered	50%	5%	50%	Not covered	50%	Not covered
Implant supported prosthetic	50%	Not covered	50%	5%	50%	Not covered	50%	Not covered
TMJ	50%	5%	50%	5%	Not covered	Not covered	50%	5%
Orthodontics - Not Covered								
MISCELLANEOUS:								
U&C percentage for non-network dentists	90th Percentile of R&C		90th		90th		90th	
Benefit Waiting Periods for Late Entrants	Type A: None; Type B Fillings: 6 mos ther Type B: 12 mos; Type C: 24 mos		0 day preventative/ 6 month basic/ 12 month major		N/A		N/A	
Annual Open Enrollment	Included		Included		Included		Included	

- This Plan Benefits Comparison is a summary only. For complete and additional plan details, please refer to carrier proposals, assumptions & conditions quoted by each carrier.

Marketing Notes/Observations/Assumptions:

Guardian proposal covers fluoride treatment to age 19. Their proposal also includes a "Maximum Rollover Feature" under both plans.

Humana proposal covers 3 oral exams and 3 routine cleanings per year plus up to 4 separate periodontal cleanings per year. Their proposal also includes "Extended Annual Max" benefit for services after the calendar year max is met under both plans.

Principal proposal includes Discounts and services for vision and hearing aids.

City of Northfield Dental Provider Disruption

FIRST NM	LAST NM	STREET	CITY	ZIP	SPECIALTY	CLMNT CNT	CLM CNT	CHARGES	BENEFITS	Met Life Provider Network				
										PDP	PDP Plus	Guardian	Humana	Principal
DAVID	BRUST	HERITAGE DENTAL CARE LTD;2011 JEFFERSON RD	NORTHFIELD	55057	GENERAL DENTIST	84	86	\$19,752	\$12,193	N	Y	Y	Y	Y
BRIAN	KRABY	PROFESSIONAL DRIVE DENTAL GROUP;600 PROFESSIONAL DR	NORTHFIELD	55057	GENERAL DENTIST	33	34	\$9,379	\$6,031	N	Y	Y	Y	Y
JOHN	NOACK	PROFESSIONAL DRIVE DENTAL GR;600 PROFESSIONAL DR	NORTHFIELD	55057	GENERAL DENTIST	34	34	\$7,671	\$5,265	N	Y	Y	Y	Y
NANCY	LAM	MAIN STREET DENTAL OF KENYON PA;634 2ND ST	KENYON	55946	GENERAL DENTIST	11	12	\$9,529	\$3,511	Y	Y	Y	Y	Y
DAVID	BUCK	HERITAGE DENTAL CARE LTD;2011 JEFFERSON RD	NORTHFIELD	55057	GENERAL DENTIST	24	24	\$5,702	\$3,249	N	Y	Y	Y	Y
MICHAEL	THOMPSON	HERITAGE DENTAL CARE LTD;2011 JEFFERSON RD	NORTHFIELD	55057	GENERAL DENTIST	22	27	\$5,800	\$3,165	N	Y	Y	Y	Y
TYLER	YAHNKE	PROFESSIONAL DRIVE DENTAL GROUP;600 PROFESSIONAL DR	NORTHFIELD	55057	GENERAL DENTIST	14	14	\$5,685	\$3,044	N	Y	Y	Y	Y
BECKY	JOHNSON	PROFESSIONAL DRIVE DENTAL GR;600 PROFESSIONAL DR	NORTHFIELD	55057	GENERAL DENTIST	21	21	\$4,077	\$2,837	N	Y	Y	Y	Y
ROBERT	WOTTRENG	WOTTRENG FAMILY DENTAL LLC;120 LANDMARK DR NE STE 2	OWATONNA	55060	GENERAL DENTIST	10	11	\$4,039	\$2,615	Y	Y	N	N	N
BO	STANLEY	HERITAGE DENTAL CARE LTD;2011 JEFFERSON RD	NORTHFIELD	55057	GENERAL DENTIST	16	17	\$2,641	\$1,904	N	N	Y	Y	Y
SARA	COLARUSSO	6601 LYNDALE AVE S STE 230;	RICHFIELD	55423	GENERAL DENTIST	9	9	\$1,991	\$1,647	Y	Y	Y	Y	Y
JOHN	POPPENBERG	SOUTHERN HEIGHTS DENTAL GRP INC;1575 20TH ST NW STE 102	FARIBAULT	55021	GENERAL DENTIST	4	12	\$3,205	\$1,343	Y	Y	Y	Y	Y
ELENA	SANGACHHE	14990 GLAZIER AVE STE 100;	APPLE VALLEY	55124	GENERAL DENTIST	3	5	\$1,581	\$1,194	Y	Y	Y	Y	Y
JOHN	WOELL	DENTAL HEALTH CARE CENTER;1717 E 66TH ST	MINNEAPOLIS	55423	GENERAL DENTIST	4	4	\$2,474	\$1,134	N	Y	Y	Y	Y
THOMAS	WOLFE	PERIODONTAL SPECIALISTS PA;605 W OAKLAND AVE	AUSTIN	55912	PERIODONTIST	1	1	\$3,625	\$1,000	N	N	N	N	N
JOBY	JABERI	14101 FAIRVIEW DR STE 400;	BURNSVILLE	55337	ORAL SURGEON	2	2	\$3,562	\$955	Y	Y	Y	Y	Y
WALTER	PALMER	RIVER BLUFF DENTAL;10851 RHODE ISLAND AVE S	BLOOMINGTON	55438	GENERAL DENTIST	2	2	\$2,048	\$935	N	N	N	N	N
CHRIS	RIPLEY	ARMORY DENTAL LLC;217 PLUM ST STE 240	RED WING	55066	GENERAL DENTIST	3	5	\$1,645	\$911	Y	Y	Y	Y	Y
NICHOLAS	WIESE	KNUTSON & HUXFORD DDS PA;315 18TH ST SE	OWATONNA	55060	GENERAL DENTIST	5	5	\$1,152	\$865	N	N	Y	Y	Y
NICHOLAS	WIESE	KNUTSON & HUXFORD DDS PA;315 18TH ST SE	OWATONNA	55060	GENERAL DENTIST	5	5	\$838	\$838	N	N	Y	Y	Y
MICHAEL	AHN	MICHAEL W AHN DDS PA;1222 N FRONTAGE RD	HASTINGS	55033	GENERAL DENTIST	4	4	\$1,055	\$836	N	N	Y	Y	Y
THOMAS	WOLFE	PERIODONTAL SPECIALISTS PA;2647 SUPERIOR DR NW	ROCHESTER	55901	PERIODONTIST	1	1	\$3,625	\$813	N	N	N	N	N
JEFFREY	FORSLUND	SOUTHERN HEIGHTS DENTAL GRP;1575 20TH ST NW STE 102	FARIBAULT	55021	GENERAL DENTIST	3	5	\$2,424	\$794	Y	Y	Y	Y	Y
AARON	JOHNSON	JOHNSON DENTAL ARTS PA;505 WOODLEY ST W	NORTHFIELD	55057	GENERAL DENTIST	8	9	\$1,920	\$791	Y	Y	Y	Y	Y
RHETT	FINLEY	METROPOLITAN ENDODONTICS LTD;2125 UPPER 55TH ST E	INVER GROVE HEIGHTS	55077	GENERAL DENTIST	1	1	\$1,578	\$757	N	N	N	N	N
LYNDSAY	BATES	METROPOLITAN PEDIATRIC DENTAL AS;3444 DENMARK AVE	SAINT PAUL	55123	PEDIATRIC	5	5	\$1,050	\$754	N	N	Y	Y	Y
TODD	PALMER	VDA PA;330 HERITAGE PL	FARIBAULT	55021	GENERAL DENTIST	5	5	\$1,274	\$674	N	Y	Y	Y	Y
YENSHUO	SHEN	MODERN CARE ENDODONTICS LLC;18572 JOPLIN AVE	LAKEVILLE	55044	ENDODONTIST	1	1	\$1,538	\$671	N	Y	Y	Y	Y
SCOTT	RAKE	8170 OLD CARRIAGE CT;	SHAKOPEE	55379	ORAL SURGEON	1	1	\$2,382	\$669	Y	Y	Y	Y	Y
THOMAS	NOMELAND	NOMELAND DENTAL LLC;19950 DODD BLVD STE 103	LAKEVILLE	55044	GENERAL DENTIST	4	5	\$1,210	\$667	Y	Y	Y	Y	Y
TRACY	GRADAL	GLACIER LAKE DENTAL PA;10450 185TH ST W STE 500	LAKEVILLE	55044	GENERAL DENTIST	9	10	\$4,271	\$642	N	Y	Y	Y	Y
TAYLOR	SHARPE-BLOCH	RIVERS EDGE DENTAL CLINIC PLLC;18400 PILOT KNOB RD STE A	FARMINGTON	55024	GENERAL DENTIST	3	3	\$2,021	\$627	Y	Y	Y	Y	Y
LUCAS	TEMME	LONSDALE FAMILY DENTAL CLINI;414 RAILWAY ST NW	LONSDALE	55046	GENERAL DENTIST	3	4	\$999	\$606	Y	Y	Y	Y	Y
ZONGSHI	JJ	9202 202ND ST W STE 202;	LAKEVILLE	55044	ENDODONTIST	1	1	\$1,496	\$506	Y	Y	Y	Y	Y
BRENT	KVITTEM	CHILDRENS DENTAL CARE PLLC;17677 CEDAR AVE	LAKEVILLE	55044	PEDIATRIC	2	2	\$441	\$427	N	N	N	N	N
FRANK	LOMBARDO	14990 GLAZIER AVE STE 100;	APPLE VALLEY	55124	GENERAL DENTIST	2	2	\$472	\$391	Y	Y	Y	Y	Y
ERIN	ALLEN	14470 CAMEO AVE W;	ROSEMOUNT	55068	GENERAL DENTIST	3	3	\$709	\$386	Y	Y	Y	Y	Y
DAYA	SRINIVASAN	UNITED FAMILY PRACTICE HEALTH;1026 7TH ST W	SAINT PAUL	55102	GENERAL DENTIST	2	2	\$471	\$372	Y	Y	Y	Y	Y
ALICE	OTTAVI	ADT DENTAL LTD;2232 HENNEPIN AVE	MINNEAPOLIS	55405	GENERAL DENTIST	4	4	\$604	\$368	N	Y	Y	Y	Y
STEPHEN	SAWYER	SAWYER DENTAL LLC;720 MAIN ST STE 213	MENDOTA HEIGHTS	55118	GENERAL DENTIST	4	4	\$845	\$352	Y	Y	Y	Y	Y
TYLER	YAHNKE	PROFESSIONAL DRIVE DENTAL GR;1501 CLINTON LN	NORTHFIELD	55057	GENERAL DENTIST	1	1	\$343	\$343	N	N	Y	Y	Y
MACKENZIE	PLATT	MACKENZIE KING PLATT;11183 205TH ST W	LAKEVILLE	55044	GENERAL DENTIST	2	2	\$469	\$342	N	Y	Y	Y	Y
ROBERT	NUSTAD	SOUTHEASTERN MINNESOTA ORAL AND;605 HILLCREST AVE STE 130	OWATONNA	55060	ORAL SURGEON	3	3	\$528	\$319	Y	Y	N	Y	Y
RICHARD	DRESSER	RICHARD W DRESSER DDS;170 LANDMARK DR NE STE A	OWATONNA	55060	GENERAL DENTIST	2	2	\$355	\$312	N	N	Y	Y	Y
MARK	PEARCE	6601 LYNDALE AVE S STE 230;	RICHFIELD	55423	PROSTHODONTIST	1	1	\$364	\$297	Y	Y	Y	Y	Y
PATRICK	PROCHASKA	411 MAIN ST W;	CANNON FALLS	55009	GENERAL DENTIST	1	3	\$1,581	\$297	N	Y	Y	Y	Y
MATTHEW	STOCKINGER	LONSDALE FAMILY DENTAL CLINIC;414 RAILWAY ST NW	LONSDALE	55046	GENERAL DENTIST	3	3	\$598	\$292	Y	Y	Y	Y	Y
LINDEN	DUNGY	IMMANUEL DENTAL PA;321 3RD ST	FARMINGTON	55024	GENERAL DENTIST	2	2	\$468	\$289	N	Y	Y	Y	Y
DAVID	NEDRELOW	MICHAEL W AHN DDS PA;1222 N FRONTAGE RD	HASTINGS	55033	GENERAL DENTIST	1	1	\$262	\$250	N	N	Y	N	N
BROCK	LUND	SOUTHERN HEIGHTS DENTAL GRP INC;1575 20TH ST NW STE 102	FARIBAULT	55021	GENERAL DENTIST	2	2	\$406	\$221	Y	Y	Y	Y	Y
LUKE	SISKOFF	14990 GLAZIER AVE STE 100;	APPLE VALLEY	55124	GENERAL DENTIST	2	2	\$360	\$217	Y	Y	Y	Y	Y
MERISSA	RICHTER	GEORGE DENTAL APPLE VALLEY PA;14135 CEDAR AVE STE 500	APPLE VALLEY	55124	GENERAL DENTIST	1	1	\$172	\$170	Y	Y	Y	Y	Y
BARTON	DAVIS	14470 CAMEO AVE W;	ROSEMOUNT	55068	GENERAL DENTIST	1	1	\$232	\$140	Y	Y	Y	Y	Y
CASSANDRA	STACY	10440 185TH ST W STE 200;	LAKEVILLE	55044	ORAL SURGEON	1	1	\$320	\$134	Y	Y	Y	Y	Y
WINSTON	LIU	GEORGE DENTAL APPLE VALLEY PA;14135 CEDAR AVE STE 500	APPLE VALLEY	55124	GENERAL DENTIST	1	1	\$250	\$132	Y	Y	Y	Y	Y
JOBY	JABERI	10440 185TH ST W STE 200;	LAKEVILLE	55044	ORAL SURGEON	1	1	\$178	\$129	Y	Y	Y	Y	Y
PATRICK	PROCHASKA	411 MAIN ST W;	CANNON FALLS	55009	GENERAL DENTIST	1	1	\$138	\$125	N	Y	Y	Y	Y
DANIEL	JOHNSON	SOUTHERN HEIGHTS DENTAL GRP;1575 20TH ST NW STE 102	FARIBAULT	55021	GENERAL DENTIST	1	1	\$204	\$120	Y	Y	Y	Y	Y
LINDSEY	ERICKSON	40 W NICOLLET BLVD;	BURNSVILLE	55337	GENERAL DENTIST	1	1	\$137	\$114	Y	Y	Y	Y	Y
ERIC	GRUTZNER	METROPOLITAN ENDODONTICS;625 E NICOLLET BLVD STE 340	BURNSVILLE	55337	ENDODONTIST	1	1	\$131	\$106	N	N	N	N	N
NANCY	HAMILTON	411 MAIN ST W;	CANNON FALLS	55009	GENERAL DENTIST	1	1	\$101	\$101	N	Y	Y	Y	Y
THOMAS	WOLFE	PERIODONTAL SPECIALISTS PA;402 WASHINGTON ST	NORTHFIELD	55057	PERIODONTIST	2	2	\$238	\$92	N	N	Y	N	N
JOSEPH	BEATTY	APOLLO DENTAL CENTER CORPORATION;3000 43RD ST NW	ROCHESTER	55901	GENERAL DENTIST	1	1	\$139	\$84	Y	Y	Y	Y	Y
JADILYN	GRITTNER	ADT DENTAL LTD;2232 HENNEPIN AVE	MINNEAPOLIS	55405	GENERAL DENTIST	1	1	\$100	\$84	N	Y	Y	Y	Y
PETER	THURNAU	SOUTHERN HEIGHTS DENTAL GRP INC;1575 20TH ST NW STE 102	FARIBAULT	55021	GENERAL DENTIST	3	3	\$112	\$63	Y	Y	Y	Y	Y
MERISSA	RICHTER	GEORGE DENTAL APPLE VALLEY PA;14135 CEDAR AVE STE 500	APPLE VALLEY	55124	GENERAL DENTIST	1	1	\$301	\$45	Y	Y	Y	Y	Y
CRAIG	BREMSETH	POINT FAMILY DENTISTRY;10811 FRANCE AVE S STE 201	BLOOMINGTON	55431	GENERAL DENTIST	1	1	\$35	\$35	N	N	N	N	N

Totals 412 443 \$135,304 \$71,590

#of In-Network Providers 36 33 58 55 56
Total = 51

City of Northfield

Gallagher Disclaimers & Disclosures

COVERAGE NOTICE: This proposal (analyses, report, etc.) is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of GBS.

LEGAL NOTICE: The intent of this analysis [report, letter, etc.] is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.

RENEWAL-FINANCIAL NOTICE: This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

FINANCIAL RATING NOTICE: While Gallagher does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (The Street.com). Generally, agencies that provide ratings of Health Insurers, including traditional insurance companies and other managed care organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.

DATE: October 25, 2019