



**An Aetna Renewal
Presented To**

City Of Doral

By National Marketing Group Services, Inc.

Effective: October 1, 2025

Plan Sponsor Number: 835486



City Of Doral

Aetna's Dental Value Story

Effective Date: October 1, 2025

At Aetna, we dedicate ourselves to help members reach their best health. As a trusted carrier for millions of dental members, Aetna is the largest integrated carrier in the business. We're also one of the first to study the benefits of dental-medical integration, which leads to better health outcomes for our members.

Improving overall health through better dental health

Dental health has a significant impact on emotional health. One's overall happiness and confidence is often impacted by the health of their teeth. Our dental program meets members where they are on their dental health journey. Aetna's member outreach and education has helped change member behaviors, allowing them to reach dental health goals.

Aetna Dental focuses on driving value through three key areas:

Tailored benefits

Targeted, local networks make it easier for members to access care and keep costs low. A variety of plan options allow you to better manage cost, coverage and access. We are driving down the cost of care with several network initiatives that include getting members better discounts, partnering with key dental providers and dental offices, mobile and teledentistry, and alternative orthodontics.

Integrated care

Our care programs use dental health and primary care information to drive improved overall health outcomes. Our Dental-Medical Integration (DMI) program is the only automated program that identifies at-risk members who haven't had recent dental care and provides proactive educational outreach and enhanced benefits to those with pregnancy, diabetes, or cardiovascular conditions.

Member empowerment

Affordable plan options provide the coverage and protection members want. Tools and information drive engagement and help members make the most of their benefits.

Large provider networks offer greater access to care, choice and flexibility.

Our National Dental Preferred Provider Organization (DPPO) and Dental Maintenance Organization (DMO) are large networks that offer greater access to care, choice and flexibility. As we meet members on their journey, we'll focus on what's important—their needs and the needs of their families. We'll personalize their experience and guide them to their best dental health.

You can learn more about Aetna here: <https://www.aetna.com/about-us.html>



Randall Torres
Field
Tallahassee, FL 32301
Phone: (954) 375-1597
Email: TorresR2@aetna.com

June 4, 2025

City Of Doral
Rita Markowycz
8401 NW 53 TERRACE
Miami, FL 33166

Dear Rita:

Thank you for trusting us to continue to provide your dental benefit during the past year. Enclosed is your dental renewal for the October 1, 2025 policy period.

As your partner, we will continue to help you deliver cost savings and offer the right experiences for every member, on every journey – one that's seamless, easy to access and where you want us to be.

This renewal includes the following exhibits and changes:

Outlined below are highlights of the changes to your plan(s) and the information presented in the renewal package.

- **Proposed Rates**

The cost to operate your dental plan(s) will not change.

Your rates include a Bundle up Discount. Additional Bundle up Discounts may be available if you purchase additional coverages with us.

- **Proposed Plan Design**

This is a high level summary of our proposed plan design. Talk to your Account Team for additional details.

- **Dental Programs and Services**

- **Caveats**

Please review the additional important information found at the following URL. This information is incorporated by reference into this package and considered part of your policy. This quote is subject to all the terms and conditions set forth in this URL. In the event that any information contained herein conflicts or is inconsistent with the information in the Underwriting Disclosure Document, the information in your Renewal Package prevails.

<https://www.aetna.com/content/dam/aetna/pdfs/aetna.com/legal-notice/documents/large-group-dental-underwriting-fully-insured-disclosures-as-of-05-01-2024.pdf>

For the best implementation experience, please notify your Account Team of changes to your plan design, programs and services no later than August 15, 2025. Some programs and services require additional notification prior to effective date for successful implementation. Please discuss with your Account Team for program specific implementation lead times. We will strive to implement these changes on a timely basis.

Your insured renewal package remains in effect until September 30, 2026.

If there are no changes impacting this renewal as outlined in your Caveats, the rates will remain in effect through September 30, 2026. This renewal package beginning with the Proposed Rates is considered an amendment to your existing policy. Continuance of your benefit plan and payment of rates constitutes acceptance of this renewal. Please contact your Account Manager by August 1, 2025 to ensure they are able to address your questions prior to implementing your renewal.

Sincerely,

Randall Torres
Mgr, Account Executive

Firm
City Of Doral

Contact Information

Account Manager: Randall Torres
Telephone Number: (954) 375-1597

Email: TorresR2@aetna.com

Assumptions

Contract State: FL
Commissions: 0.00%

Lives: 383
SIC Code: 9121
Mem/EE Ratio: 1.93

Proposed Rates

Effective Date: October 1, 2025

End Date: September 30, 2026

Coverage	Lives	Current Rates	Proposed Rates	% Change
PPO				
PPO MAX				
EE	219	\$36.25	\$36.25	0.00%
EE + SP	39	\$82.95	\$82.95	0.00%
EE + Children	50	\$110.29	\$110.29	0.00%
Family	75	\$147.31	\$147.31	0.00%
Total	383	\$27,737	\$27,737	0.00%

Total Dental Lives: 383
Current Monthly Premium: \$27,737
Proposed Monthly Premium: \$27,737
Total % Change: 0.00%
Proposed Total Contract Period Premium: \$332,839

Bundle up Discount

Discount % -2.00%
Estimated Total Contract Period Discount: (\$6,793)
Estimated Proposed Total Contract Period Premium without Discount: \$339,631
Estimated Total % Change without Discount: 2.04%

Your rates include a discount for Medical. If actual lines of business awarded differs from our proposed package of benefits, we reserve the right to revise our quoted rates.

***Clarifications:**

Health Insurance Assessment

The Affordable Care Act imposed the health insurance provider fee effective January 1, 2014. This rate quote includes, where permitted, an estimate proportionate allocation of expenses associated with these fees.

City Of Doral

Proposed Plan Designs

Effective Date: October 1, 2025

Plan Features	PPO	
	PPO MAX	
	In	Out
Deductible Applies To	Basic and Major	Basic and Major
Deductible Ind/Fam	\$50 / \$150	\$50 / \$150
Preventive/Diagnostic Services	100%	100%
Basic Services	90%	90%
Major Services	70%	70%
Annual Benefit Maximum	\$5,000	\$5,000
Office Visit Copay	N/A	N/A
Ortho Applies To	Child Only	Child Only
Orthodontic Services	50%	50%
Orthodontic Lifetime Maximum	\$1,500	\$1,500
Orthodontics Work In Progress Exclusion	Exclusion Applies	Exclusion Applies
R&C	N/A	MAC
Partial List of Plan Provisions		
Root Canal Therapy	70%	70%
Osseous Surgery	70%	70%
Removal of Impacted Tooth	70%	70%
General Anesthesia	90%	90%
Implants	70%	70%
Posterior Composite	Not Covered	Not Covered
Prosthetic Replacement	8 Years	8 Years
Fluoride Age Limit	To Age 16	To Age 16
Sealant Age Limit	To Age 16	To Age 16
Non-surgical TMJ Service	Not Covered	Not Covered
Missing Tooth Exclusion	Exclusion Applies	Exclusion Applies

This material is for informational purposes only and is neither an offer of coverage nor dental advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract.

Benefits may vary due to state specific mandates and/or filing limitations.

Consult the plan documents: Schedule of Benefits, Certificate of Coverage, Evidence of Coverage, Group Agreement, and Group Insurance Certificate, to determine governing contractual provisions, including procedures, exclusions and limitations relating to Benefits described in this document are specific to your plan and otherwise our standards will apply. While this material is believed to be accurate as of the print date, it is subject to change.

City Of Doral

Experience Exhibit

Effective Date: October 1, 2025

- This exhibit displays the historical experience used in the development of the rates.
- Claims displayed are incurred claims and have been completed.
- This exhibit may include information from other carriers.

Current Year's Experience (Excludes DMO) - Experience Group 1

Month	Subscribers	Members	Total Amount Due	Total Dental Claims
202404	364	730	\$27,507	\$21,180
202405	369	733	\$27,745	\$24,147
202406	371	737	\$27,919	\$18,505
202407	366	731	\$27,746	\$19,203
202408	372	737	\$27,918	\$22,777
202409	372	737	\$27,917	\$9,595
202410	378	749	\$28,173	\$23,451
202411	380	747	\$28,087	\$19,817
202412	379	747	\$27,894	\$22,173
202501	377	737	\$27,525	\$17,996
202502	379	733	\$27,488	\$18,612
202503	380	731	\$27,423	\$22,605
Totals	4,487	8,849	\$333,342	\$240,061

Current Year Incurred Claims PEPM

\$53.50

Premium Development [Excludes DMO]

Current Monthly Amount Due	\$27,737
Current Subscribers	383
Current Members	738
Current Total Amount Due PEPM	\$72.42
includes Producer Service Fee	0.00%
Current Premium PEPM	\$72.42
Includes Existing Bundle up Discount	2.00%
Current Premium PEPM without Existing Bundle up Discount	\$73.90

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Rate Change Development

Effective Date: October 1, 2025

- The components of your renewal rate change are detailed below.
- The current Net Adjusted Incurred Claims Per Employee Per Month (PEPM) are trended forward to the Renewal Rate Period.
- An adjustment for renewal benefit change is added if applicable.
- State taxes, commissions, and other adjustments are then added resulting in the final required premium.
- This exhibit excludes Dental Maintenance Organization information and may include information from other carriers.

Experience Grouping: Experience Group 1

Contract Period: 10/1/2025 - 9/30/2026		Current Year Experience	
Claim Basis:		Incurred	
Year Experience Period:		4/1/2024	3/31/2025
Paid Through:		4/30/2025	
Subscriber / Member Months:		4,487	8,849
Experience Period Average Subscribers:		374	
		Dental PEPM	
1.	Incurred Claims	\$53.50	
2.	Adjustment for Change in Network	1.0001	
3.	Adjustment for Change in Plan	1.0037	
4.	Underwriting Adjustment	1.0000	
5.	Adjusted Incurred Claims (1 x 2 x 3 x 4)	\$53.70	
6.	Trend		
a.	Annual Trend Factor	4.90%	
b.	# of Months of Trend	18.0	
c.	Projection Factor	1.0744	
7.	Experience Based Projected Claims (5 x 6c)	\$57.70	
		Blended Results	
8.	Experience Credibility	100.0%	
9.	Manual (CRC) Projected Claims	\$58.15	
10.	Blended Projected Claims	\$57.70	
11.	Retention Charges		
a.	Administrative Component	18.42%	\$13.37
b.	Broker Commission	0.00%	\$0.00
c.	Premium Tax	2.12%	\$1.54
d.	Total Retention Charges (11a + 11b + 11c)	20.54%	\$14.91
12.	Projected Premium	\$72.61	
13.	Bundle up Discount (Newly Added Products)	\$0.00	
14.	Rate Adjustment	(\$0.19)	
15.	Proposed Premium	\$72.42	
16.	Producer Service Fee Component	0.00%	\$0.00
17.	Total Amount Due	\$72.42	
18.	Estimated Current Premium	\$72.42	
19.	Required Rate Change (excludes 13, 14)	0.3%	
20.	Proposed Rate Change (17/18 - 1)	0.0%	

City Of Doral

Programs & Services - Conventional Prospective

Effective Date: October 1, 2025

Program Summary	PPO MAX
General Admin	
Communication Materials	Yes
Customer Team Services	Yes
Eligibility (Standard)	Yes
Experienced Account Management Team	Yes
Claim and Member Services	
Claim Administration	Yes
Dental Medical Integration (DMI)	Yes
Digital ID Cards	Yes
Member Services	Yes
Network Information	
Network Access	Yes
Provider Relations	Yes
Web Tools	
Claim Research/forms/Contact us (English & Spanish Version)	Yes
Member Website and Mobile Experience	Yes
Aetna Discount Program	
Aetna Discount Program - at home products, fitness, hearing, LifeMart® shopping website, natural products and services, oral health care, vision, weight management	Yes
Reporting	
Utilization Management Reporting	Yes

City Of Doral

Caveats - Conventional Prospective

Effective Date: October 1, 2025

For the purposes of this document, Aetna may be referred to using "we", "our" or "us" and City Of Doral may be referred to using "you" or "your".

Underwriting Caveats

Contract Provisions

The final benefit provisions, account structure, claim payment requirements or services change from those proposed.

Enrollment

The actual enrollment in total or by plan changes by more than 10 percent compared with what was proposed. Our renewal assumes coverage will not be extended to additional employee groups without review of supplemental census information and other underwriting information for appropriate financial review.

Member-to-Employee Ratio

The member-to-employee ratio changes by more than 10 percent from the 1.93 ratio assumed in this quote.

Retiree Enrollment

If the number of Retirees enrolled exceeds 20 percent of the total enrolled group or the total number of Retirees enrolled increases by more than 10 percent from the 0 enrollees assumed in this quote.

Quoted Benefits and Administration

A material change is initiated by you or by legislative or regulatory action which materially affects the cost of the plan. This includes, but is not limited to, changes impacting standard contract provisions, claim settlement practices, plan administration, plan benefits or changes to the programs and services we offer you.

Industry

The nature of business and/or Standard Industrial Code (SIC) 9121 changes compared with what was assumed in setting the rates.

Bundle up Discount

If additional products quoted are not sold, or if additional and/or existing products terminate during the policy period, any applicable multiline savings will be removed.

Information Accuracy/Demographics

The information provided is inaccurate and/or the demographics of the quoted group change resulting in +/- 5 percent premium difference.

Multiple Employer Welfare Arrangements (MEWAs) and Employer Association Health Plans (AHPs)

This quote was prepared based on the situs state and demographic information for eligible enrollees, including their home zip codes, in accordance with all federal and state mandates. We must be notified immediately of any changes that affect plan locations due to new or changing enrollment statuses. We will evaluate regulatory requirements and may not be able to extend coverage in states which prohibit large group coverage through MEWAs and AHPs.

City Of Doral

Caveats - Conventional Prospective

Effective Date: October 1, 2025

Assumptions

Underwriting

Prospective Quoting

The quoted insured dental rates are offered on a prospectively rated basis. No policy year accounting balance will be calculated for these coverages.

Aetna Medical/Dental Coverage

The proposed medical and dental rates are contingent upon you purchasing both medical and dental lines of coverage.

Contribution and Participation

Our rates assume compliance with our standard guidelines on employer contribution strategy. We standardly require that the employer contribute 75 percent of the employee cost, or 50 percent of the total employee and dependent cost. Minimum participation requirements for this contribution structure is 30 percent of total eligible lives.

Plan Design

This renewal is based on the current benefit plan designs, plus any noted deviations.

Waiting Period

New employees must complete the waiting period designated by their employer prior to enrolling in one of our plans. The waiting period must be consistently applied within a class of employees.

Additional Products and Services

Costs for special services, that are not included or assumed in the rate guarantee will be direct billed after such services have been rendered. For example, additional charges will apply for customized communication materials. The costs for these types of services will depend upon the actual services performed and will be determined at the time the service is requested.

Billing Information

Billing and Payment of Premium

Amount due is payable on the first day of the month covered by the invoice. If the amount due is not paid in full within 30 days, we reserve the right to terminate the contract and/or assess late premium payment charges.

Producer Compensation

We are not serving as billing and collection agent for producer compensation. Our quoted rates do not include Producer Service Fees or commissions.

Claim and Member Services

Dental Service Center

Claim administration and member services for the quoted plans will be centrally managed. Members will be able to reach the Member Service representatives Monday through Friday, from 8 a.m. to 6 p.m., local time (based on where the member resides).

Reporting and Data Transfer

Aetna Intellectual Property

Under the Group Policy, you may have access to certain of Aetna's Customer reporting systems. Aetna represents that it has either the ownership rights or the right to use all of the intellectual property used by Aetna in providing the Services under the Group Policy ("Aetna IP"). Aetna will grant you, as the Customer, a nonexclusive, non-assignable, royalty free, limited right to use certain of the Aetna IP for the purposes described in the Group Policy. You agree not to modify, create derivative product from, copy, duplicate, decompile, disassemble, reverse engineer or otherwise attempt to perceive the source code from which any software component of the Aetna IP is compiled or interpreted. Nothing in the Group Policy shall be deemed to grant any additional ownership rights in, or any right to assign, sublicense, sell, resell, lease, rent, or otherwise transfer or convey, the Aetna IP to you.

Additional

Please review the additional important information found at the following URL. This information is incorporated by reference into this package and considered part of your policy. This quote is subject to all the terms and conditions set forth in this URL. In the event that any information contained herein conflicts or is inconsistent with the information in the Underwriting Disclosure Document, the information in your Renewal Package prevails.

<https://www.aetna.com/content/dam/aetna/pdfs/aetnacom/legal-notice/documents/large-group-dental-underwriting-fully-insured-disclosures-as-of-05-01-2024.pdf>

Legislative and Regulatory Requirements

Regulatory Reporting

We are entitled to rely on information supplied by you in connection with any regulatory filings we provide on your behalf or any other services we provide. We are not responsible for any penalties or fees associated with reporting delays/errors caused by your failure to provide us with accurate or timely information.

Put the bite on medical costs with an integrated dental/medical program.

Help reduce the risks of heart disease, diabetes and the complications of pregnancy. Better dental care can mean healthier employees.

Early dental care may help lower risk for certain illnesses¹

Recent medical studies suggest a connection between periodontal disease and complications of cardiovascular disease. Also, periodontal disease may increase the likelihood for expectant mothers to deliver their babies early. And it may even make it more difficult for diabetics to control their blood sugar levels. But that's not all: Periodontal disease has been linked to respiratory infections in people with lung problems.

Visit the Dentist Regularly²

Regular checkups, cleanings, and maintenance are important, certainly. But a study from Aetna and Columbia University College of Dental Medicine indicates that proactive periodontal care appears to have a positive effect on the cost of medical care, with earlier treatment resulting in lower medical expenses for members with diabetes, coronary artery disease and stroke.

Smart Aetna programs bring together dental and medical care

Educate at-risk members who may not be aware of how oral health can affect their specific medical conditions. Members of dental and medical insurance plans from Aetna may get these added benefits, when you select the DMI program.

Aetna's Outreach Program

Our Dental/Medical Integration competitive advantage lies in successfully affecting member behavior. Since we have medical and dental claims data, we can put our knowledge to work for your members because we have a complete picture of their claims history. We differentiate ourselves from the market because of how we identify those members who should be concerned with their dental health and its impact to their overall medical condition. At this time, Aetna defines at-risk members as those who are pregnant or have cardiovascular disease or diabetes.

- Focusing on members who have not had a recent dental visit, the DMI member outreach program uses multiple outreach methods proven to be successful in motivating at-risk members to seek care.
- Claim data is monitored to determine if the member sought care after initial contact. Follow-up outreach is provided if the member does not seek care.

Enhanced Benefit* Programs Fully Cover Additional Services with NO deductible

For pregnant women, members with diabetes and coronary artery disease/cerebrovascular disease

- One additional prophylaxis (cleaning visit)
- Scaling and root planning
- Full mouth debridement to enable comprehensive evaluations and diagnosis
- Periodontal maintenance

Members will receive educational material and will be encouraged to call our Dental Service Center to:

- Enroll in the enhanced benefit
- Select a dentist
- Get help with making a dentist appointment

*Exclusions and limitations may apply. Refer to your plan documents, available after enrollment, for details.

¹Periodontal Disease and Systemic Health <https://www.perio.org/consumer/other-diseases>. Accessed October 2018

²"An examination of periodontal treatment and per member per month (PMPM) medical costs in an insured population" BMC Health Services Research 2006:103