

June 01, 2022

Irene Hughes  
HUB International Insurance Services Inc. DBA Sweet & Baker  
PO Box 4047  
Concord, CA 94524

RE: Contract renewal for Community School for Creative Education  
Group #07736-02135  
ER# CP153980

Dear Valued Customer:

We appreciate your business and thank you for choosing Delta Dental of California (Delta Dental). Your employees are among the millions nationwide who trust their smiles to Delta Dental.

We are pleased to present you with your dental plan contract renewal information. We are committed to providing you with quality plan designs combined with excellent customer service.

When reviewing your Delta Dental PPO<sup>SM</sup> plan, we considered cost factors related to your group's dental service utilization and claims experience as well as the impact of the ongoing COVID-19 pandemic. Our analysis indicates that a decrease in your current rates is warranted.

The following is the renewal information for your dental plan:

<b>Effective Date</b>	September 01, 2022	
<b>Contract Term</b>	Sep 01, 2022 – Aug 31, 2024	
<b>% decrease</b>	-4.00%	
	<b>Current Rates</b>	<b>Renewal Rates</b>
<b>Employee</b>	\$55.65	\$53.42
<b>Employee &amp; Spouse</b>	\$113.24	\$108.71
<b>Employee &amp; Child</b>	\$113.24	\$108.71
<b>Employee &amp; Children or Family</b>	\$174.76	\$167.77

Delta Dental Insurance Company  
Telephone: 800-521-2651

Delta Dental of California  
Telephone: 888-335-8227

Delta Dental Mid-Atlantic Region  
Delta Dental of Delaware, Inc.  
Delta Dental of the District of Columbia  
Delta Dental of New York, Inc.  
Delta Dental of Pennsylvania (Maryland)  
Delta Dental of West Virginia  
Telephone: 800-932-0783

Please keep this renewal letter with your contract documents. It serves as an amendment to your Delta Dental Contracts for the rates and contract term.

To renew your dental plan contract, please follow these steps:

- 1) Review this letter for changes in your dental plan for September 01, 2022
- 2) Begin paying the rates outlined in this letter with your new contract term.

If you choose not to renew your contract, please send written notification, by certified mail, to CoPower at 1600 W Hillsdale Blvd, #202, San Mateo, CA 94402, or email: [copower.requests@amwins.com](mailto:copower.requests@amwins.com) on or prior to September 01, 2022.

If you have any questions about your renewal, your CoPower account coordinator at 888-920-2322 will be happy to help.

We appreciate your continued confidence in Delta Dental. We are proud of our association with you and look forward to a long and mutually successful relationship.

Sincerely,

Delta Dental of California

A handwritten signature in black ink, appearing to read 'Mohammadreza Navid', written in a cursive style.

Mohammadreza Navid  
Group Vice President  
Sales