



THE RHODES INSURANCE GROUP
Managed Health Care & Group Insurance

July 3, 2019

Ms. Revlon Fennell
Human Resources Director & Risk Manager
City of Lauderhill
5581 W. Oakland Park Boulevard
Lauderhill, FL 33313

Re: Group Dental DHMO and DPPO Benefit Plan Renewal, October 1, 2019

Dear Revlon,

We have completed our review of the October 1, 2019 renewal of the City of Lauderhill's group dental plans underwritten by Humana.

I am pleased to report that Humana has agreed to continue the existing premiums for the DHMO and the DPPO from October 1, 2019 through September 30, 2021. The City of Lauderhill selected Humana through an RFP process conducted in 2011. There have been no changes in premiums since inception. Based on general feedback from employees enrolled in the DPPO, we have updated the DPPO plan to reflect the updates: below at no additional premium:

- Calendar Year Maximum will remain at \$1,000; However, Humana will continue to cover employees 30% once the calendar year maximum has been reached
- Oral exams and routine cleanings have been extended to three (3) visits per year
- Periodontal scaling and root planning will be covered as Preventive
- Bitewing x-ray coverage has been updated to reflect 4 films for ages 10 and older; 2 films for children under age 10
- Age limit for sealants space maintainers, and fluoride applications has been increased to 16
- Coverage for implant related services has been added. Implant itself is excluded from coverage

We have enclosed a side by side comparison of the current Humana DPPO plan vs. the DPPO renewal plan. Based on this information, The Rhodes Insurance Group recommends that the City of Lauderhill renew with Humana for the period October 1, 2019 through September 30, 2021. Please let me know if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Lloyd F. Rhodes'. The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Lloyd F. Rhodes

cc: Susanne Joseph

attachments