

WEST DEPTFORD TOWNSHIP

RESOLUTION 2016-177

June 15, 2016

**RESOLUTION OF THE TOWNSHIP OF WEST DEPTFORD
AUTHORIZING THE RENEWAL OF GROUP DENTAL INSURANCE POLICY**

WHEREAS, West Deptford Township (the "Township") currently provides dental insurance coverage to full-time employees of the Township; and

WHEREAS, the current policy with MetLife will expire on June 30, 2016; and

WHEREAS, there exists a need to renew the dental insurance policy; and

WHEREAS, the Township's Health Benefits Broker, Hardenberg Insurance, has negotiated a renewal (attached) with MetLife to be effective July 1, 2016; and

WHEREAS, there has been favorable response from the Administration, Finance Department, Payroll/Benefits Department and employee population with regards to MetLife's coverage and ease of use; and;

NOW, THEREFORE, BE IT RESOLVED, by the Township Committee of the Township of West Deptford, Gloucester County, New Jersey, as follows:

1. That the Township Administrator and Chief Financial Officer for the Township of West Deptford are hereby authorized to execute all documents necessary to renew the Dental Insurance Policy with **MetLife** for a period of one year, commencing July 1, 2016, and ending June 30, 2017, as per the terms of the renewal notice dated May 12, 2016.

ADOPTED at the Regular Meeting of the Township Committee of the Township of West Deptford held on June 15, 2016.

TOWNSHIP OF WEST DEPTFORD

By: *Denice D. Carlo*
DENICE DICARLO, Mayor

ATTEST:

Amy Reso
Lee Ann DeHart, Acting Municipal Clerk
Amy Reso, RMC, Deputy

CERTIFICATION

I, Lee Ann DeHart, Acting Municipal Clerk, of the Township of West Deptford, in the County of Gloucester, do hereby certify that the foregoing Resolution was presented and duly adopted by the Township Committee at a meeting of the Township of West Deptford held on June 15, 2016.



LEE ANN DEHART, Acting Municipal Clerk

Amy Liso, PMC, Deputy

Metropolitan Life Insurance Company
4150 N Mulberry Drive, Suite 300
Kansas City, MO 64116



May 12, 2016
REVISED

BENEFITS ADMINISTRATOR
WEST DEPTFORD TOWNSHIP
400 CROWN PT RD AND GROVE AVE
THOROFARE, NJ 08086

Re: Customer # 05928704

Dear Benefits Administrator:

We have completed our annual renewal evaluation of your group coverage with MetLife or its affiliates. Our analysis takes into consideration a variety of elements that include overall industry trends in claims incidence, shifts in employee composition as well as other financial or premium related issues that have a bearing on our cost structure.

After careful consideration of the above factors, we have established our pricing for the upcoming policy year. Following are both your current and renewal rates, which will be effective on July 1, 2016.

<u>Coverage</u>	<u>Current Rates</u>	<u>Renewal Rates**</u>	<u>Rate Basis</u>
DENTAL	\$34.000	\$35.360	Employee
	\$68.200	\$70.930	Employee + Spouse
	\$84.020	\$87.380	Employee + Child(ren)
	\$128.080	\$133.200	Family

Billing statements on and after July 1, 2016 will reflect the renewal rates. Rates are guaranteed for twelve (12) months subject to the terms, conditions and provisions of your group insurance policy. Any additional coverages not specifically mentioned in this letter that are active at the time of the renewal will have their rates continued through the coming year.

It is our expressed intent to provide the best possible relationship of benefit costs to the products we provide to your group. Please be assured that our analysis has been completed with this in mind. We appreciate the opportunity to provide your employee benefits and look forward to continuing our relationship. If you have any questions regarding our assessment, please do not hesitate to contact us at 800 ASK-4-MET.

Sincerely,

MetLife Renewal Underwriting

cc: THOMAS F SHANK
PHILADELPHIA SALES OFFICE.

Metropolitan Life Insurance Company
4150 N Mulberry Drive, Suite 300
Kansas City, MO 64116

BENEFITS ADMINISTRATOR
WEST DEPTFORD TOWNSHIP
400 CROWN PT RD AND GROVE AVE
THOROFARE, NJ 08086

Notices

* Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc. a California corporation in CA; SafeGuard Health Plans, Inc. a Florida corporation in FL; SafeGuard Health Plans, Inc., a Texas corporation in TX; and MetLife Health Plans, Inc., a Delaware corporation and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies.

** The Patient Protection and Affordable Care Act ("PPACA") includes a health insurance industry fee imposed on all health insurers, including dental and vision insurers. As with the prior year, this fee is included in the dental and/or vision rates.

If you are a customer with employees working in the State of Connecticut, please review the "CT Employee Terminations" topic found in MetLife's online Administration Manual under the appropriate coverage section (www.whymetlife.com/adminmanual).

Request to Notify Alaska Residents of Impending Coverage and/or Premium Changes
Under Alaska Statute 21.36.225, covered individuals residing in Alaska must be notified of impending coverage and/or premium changes, as applicable. If you have employees residing in Alaska who are covered under MetLife's Disability, Dental, Vision or Accidental Death and Dismemberment policies, we ask that you provide them with written notice at least 45 days in advance of the effective date of the renewal, notifying them that coverage and/or premiums may change. Once renewal details are finalized, a second notice must be provided setting forth the details of the coverage or premium change. If you would like wording for these notices, please contact your MetLife service team.



INTERMEDIARY AND PRODUCER COMPENSATION NOTICE

MetLife enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("Products") with brokers, agents, consultants, third-party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such Products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of Products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your Products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your Products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (number of Products sold or dollar value of premium) with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife's current supplemental compensation plan, the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on: (1) the number of Products sold through your Intermediary during a prior one-year period; (2) the amount of premium or fees with respect to Products sold through your Intermediary during a prior one-year period; (3) the persistency percentage of Products inforce through your Intermediary during a prior one-year period; (4) premium growth during a prior one-year period; (5) a fixed percentage of the premium for Products as set by MetLife. The supplemental compensation percentage will be set by MetLife prior to the beginning of each calendar year and it may not be changed until the following calendar year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our Products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your Products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., insurance and employee benefits exchanges, enrollment firms and platforms, consulting agreements, or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Web site at www.metlife.com/brokercompensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your MetLife sales representative. Compensation paid to your MetLife sales representative is for participating in the sale, servicing, and/or renewal of Products, and the compensation paid may vary based on a number of factors including the type of Product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your MetLife sales representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your MetLife sales representative or calling (866) 796-1800.

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