

**EXHIBIT B
RATES**

This Exhibit B supersedes any previously agreed upon rates.

For the dental coverage specified in Exhibit A for
Group Name: Town of Avon
Group No(s): 7932-0001;0002

Term of Agreement: 07/01/2013 – 06/30/2015

RATES

The following rates are based on the dental coverage specified in Exhibit A, current enrollment and eligibility requirements, and the participation and current enrollment of all ACCOUNT group numbers as used in the most recent rate quote. Any changes to dental coverage and/or material changes to eligibility and/or the participation and current enrollment of these groups as used in the most recent rate quote may require a re-assessment of these rates.

These rates are also subject to revision in accordance with the provisions of Section 9 of this Agreement. Retroactive adjustments may be necessary in accordance with legally mandated effective dates.

Year 1: Effective 07/01/2013 through 06/30/2014

- Monthly Rates:

\$46.83 Individual
\$128.80 Family

Year 2: Effective 07/01/2014 through 06/30/2015

The rates during Year 2 shall be determined by ALTUS DENTAL calculating the required premium for said period using the rating formula in effect at said time and filed with the Massachusetts Division of Insurance. The maximum monthly rates to be paid during this time period will be limited to 9% above the rates paid in Year 1.

AGREED to this 24th day of September, 2013.

TOWN OF AVON

ALTUS DENTAL INSURANCE COMPANY, INC.

By: V Jean Kopke By: J.P. Perroni

Print Name: V JEAN KOPKE Print Name: Joseph R. Perroni

Title: TREASURER / COLLECTOR Title: Vice President, Sales

Benefit Highlights

Plus Plan

Welcome to Altus Dental

This flyer highlights your dental benefits and explains how your Plus plan works. At Altus Dental, we pride ourselves on providing our members with excellent customer service. We look forward to providing you and covered family members with dental insurance. When your coverage begins, we will send you an ID card and a Certificate of Coverage.

How to Contact Us

INTERNET

You can access your account information online 24 hours a day, 7 days a week at www.altusdental.com.

INFOLINE

1.877.223.0588

InfoLine, our automated telephone information system, is also available 24 hours a day, 7 days a week.

CUSTOMER SERVICE

1.877.223.0588

Our customer service representatives are available Monday – Thursday
8 am to 7 pm and
Friday 8 am to 5 pm, ET.

TOWN OF AVON

The annual maximum is: \$1000 per member per calendar year
The annual deductible is: N/A
The maximum lifetime cap is: Unlimited

Pretreatment estimates are recommended for underlined procedures.

Plan pays 100%; Member Coinsurance 0%

- Two oral exams per calendar year
- Two cleanings per calendar year
- Fluoride treatment for children under age 19 twice per calendar year
- One set of bitewing x-rays per calendar year
- One complete x-ray series or panoramic film every 36 months
- Single x-rays as required
- Sealants for children under age 16, once per unrestored permanent molar every 36 months
- Space maintainers for lost deciduous (baby) teeth, replacement limited to once every 60 months
- Periodontal maintenance following active therapy – two per year

Plan pays 80%; Member Coinsurance 20%

- Palliative treatment (minor procedures necessary to relieve acute pain) twice per calendar year
- Amalgam (silver) fillings; composite (white) fillings on front teeth only. For composite fillings on back teeth, the plan pays what would have been paid for an amalgam filling. Patient is responsible for the balance up to the dentist's charge.
- Extractions and other routine oral surgery not covered by a patient's medical plan
- General anesthesia or intravenous (I.V.) sedation for complex surgical procedures
- Root canal therapy
- Repairs to existing partial or complete dentures once per calendar year
- Recementing crowns or bridges
- Rebasement or relining of partial or complete dentures; once every 60 months
- Root planing and scaling once per quadrant every 24 months
- Osseous (bone) surgery once per quadrant every 24 months (bone grafts are not covered)
- Gingivectomies once per site every 24 months
- Soft tissue grafts once per site every 60 months
- Crown lengthening once per tooth every 60 months

Plan pays 50%; Member Coinsurance 50%

- Surgical placement of endosteal implant and abutment; replacement limited to once every 60 months
- Crowns over natural teeth, build ups, posts and cores - replacement limited to once every 60 months
- Bridges, build ups, posts and cores, crowns over implants - replacement limited to once every 60 months
- Partial and complete dentures - replacement limited to once every 60 months

Dependent Coverage – Dependent children are covered up until the end of the month that they turn age 21. Dependent children who are full-time students over age 21 are covered as long as they stay in school or up until the end of the month that they turn age 26.

How Your Plan Works

Dental insurance helps you pay for the most common dental procedures. And, it's important to understand how your Altus Dental Plus plan works so you can get the most from your dental benefits.

How does the plan work? It's easy when you use participating network dentists.

The Altus Dental network includes many of the dentists in your area, delivering easy access to care for you and your covered family members. We are the largest Preferred Provider Organization (PPO) in the state. We also offer access to dentists nationwide through the CONNECTION Dental network. All our dentists must pass our rigorous credentialing process, so you know it's care you can count on.

Finding a Dentist

Your Current Dentist

If you already have a dentist, simply ask if he or she participates with Altus Dental. If your dentist isn't in the network yet, please let us know. We actively recruit new dentists to the network.

www.altusdental.com

Log on to our website and use our online dentist directory to find a dentist in a location that's convenient for you, or to check if your dentist participates with Altus Dental. You may search by name, location or specialty. If your card displays the CONNECTION Dental logo, this means you have access to a national network and can search for a dentist or specialist in all 50 states. Our directory will provide you with the names and addresses of all the dentists that meet your search criteria, as well as maps and driving directions.

*Thanks for choosing
Altus Dental – we look forward
to providing you and any
covered family members
with quality dental benefits.*

Maximize your coverage with a participating dentist.

In-Network Care

When you receive care from a participating dentist, your out-of-pocket expenses will be less. That's because the dentist has agreed to accept the allowance as full payment, minus your coinsurance and any applicable deductibles – which means no "balance" billing. Just show your ID card and you're done – it's that simple! Participating dentists will handle all the paperwork and inquiries directly with us. We will also pay the dentist directly.

Out-of-Network Care

You also have the freedom to receive care from dentists who do not belong to the network. If you go to a non-participating dentist, you'll be reimbursed at a usual and customary level, which most dentists accept as payment in full, after any applicable deductibles or coinsurance.

Members Online

Once you're enrolled, **Members Online** helps you manage your dental benefits with ease. Simply log on to www.altusdental.com to verify your specific benefit and eligibility information or to research the status of a claim. You can also create a personal Claim Activity Statement and instantly print a copy of your ID card.

Our website is also a valuable resource for maintaining good oral health – from dental health articles and wellness commercials to our custom Children's Dental Health section. Or take the Dental Health Challenge and find out if you are at an increased risk for dental disease.

*Claims and correspondence
should be sent to:*

**Altus Dental
P.O. Box 1557
Providence, RI 02901-1557**

Managing your dental plan is a breeze at altusdental.com.

Understanding your dental benefits should never be a hassle. Our website makes it easy for you to view important information about your Altus Dental plan. Our secure online services are the best and most convenient way for you to access plan information, like your Benefits Summary, and view your coverage details in real-time. If you haven't already, register an online account with us today.

Take a look at our online services:



Check your specific benefits and coverage dates



Look up the status of a claim or view your recent claim history



Review deductible and maximum amounts and confirm remaining balances



Instantly print or view a copy of your ID card



Plus, be sure to use our **FIND A DENTIST** tool to see if your current dentist participates in our network, or locate a new participating dentist in your area. Simply enter a local zip code and/or the type of dentist and you'll find all the information you need.

Register Today! Simple, secure, convenient

Setting up and managing your account is simple, secure and convenient. All you need is your Altus Dental ID card to get started.

Here's how to register:

1. Visit **altusdental.com** and click on the "Members" tab.
2. Click on "Register Here" in the top right panel.
3. Complete the form. You'll be asked to select a user ID and password, as well as two security questions to add an extra level of protection to your account.
4. Review our Terms of Use and submit your registration.

Once you've registered, we'll send you a confirmation email, letting you know you've completed the process. Then, simply log in to your account to begin accessing information about your dental plan, dental health tips and more!