



Altus Dental Insurance Company, Inc.

June 11, 2015

John Kittredge
Town of Clinton
242 Church Street
Clinton, MA 01510

Dear John:

Thank you for choosing Altus Dental Insurance Company, Inc. for your employees and their families. Altus Dental will bring you unparalleled customer and account service that will meet or exceed your expectations. Here is the dental program you chose, and additional information that will be helpful in ensuring a smooth implementation.

Group Number:	6989-0001 (High Plan)	
Effective Date:	July 1, 2015	
Plan Design:	<u>In-Network</u>	<u>Out-of-Network</u>
Preventive & Diagnostic Services –	100%	100%
Basic/Minor Restorative Services –	100%	80%
Periodontics –	100%	80%
Major Restorative Services –	60%	50%
Orthodontia (to age 19)	50%	50%
Lifetime Maximum -	\$1000	\$1000
Calendar Year Maximum	\$1500	\$1000
Deductible -	\$50/ \$150	\$50/\$150
Dependents to age 26		
Monthly Rates:	Individual \$46.54 Family \$134.77	
Broker of Record:	Kevin White	

Altus Dental identification cards will be sent to your employees' homes in advance of the plan's effective date. Our mailing address and customer service numbers are located on the back of the ID card for their convenience.

I have included benefit highlights and a sample certificate of coverage. We will be mailing a certificate of coverage to each employee once the printing has been completed.

We look forward to working with you over the next year in providing seamless dental coverage. Please call me if you have any questions regarding your new dental plan.

Sincerely,

Lisa Stabile
Business Relations Executive