

Summarized Rating Assumptions for Brochure:

WORD & BROWN -- AMERITAS *FIRST* -- VOLUNTARY DENTAL PLANS

RATES EFFECTIVE: UP TO 12/31/2023

PLANS MAY BE OFFERED DUAL CHOICE WITH LIBERTY DENTAL PLAN IN CA (SEPARATE BILL)

CALIFORNIA

Word & Brown -- AMERITAS *FIRST* -- Dental Rate/Quote Assumptions:

1. Plans are available only to groups situated in California.
2. Require a minimum of two (2) enrolled PPO lives to place and maintain coverage.
3. Maximum of 199 Total eligible lives (PPO & DHMO) to be eligible for coverage under these Ameritas Plans and Rates
4. New Business rates are good through December 31, 2023 effective dates.
5. New Business and Renewal rates will be developed every year assuming a 1/1 effective date.
6. Rates are guaranteed for 12 months from the effective date of coverage.
7. All plans will have a 12 month wait for Major & Ortho coverages on all case sizes for initial enrollees, unless proof of prior PPO or DHMO coverage is provided for initial enrollees. New Hires after effective date will always have 12 month wait for Major & Ortho coverages.
8. Virgin & Non-takeover groups will have the option to use a 1.150 rate factor (+15.0%) to waive waiting periods on Major & Ortho coverages for Initial enrolled employees and future New Hires.
9. Commission is Flat 10% for writing agent.
10. Renewal information will be mailed to each group at their respective renewal date, with proper notification to the broker.
11. These Word & Brown -Ameritas Plan and rates cannot replace groups with current coverage through Ameritas, including Edge products.
12. Price segments are based on number of eligible lives.
13. Area rates are based on 3 digit zip code of the group's situs location.

14. A minimum of 3 PPO children/family dependent units required to offer and maintain PPO Orthodontia coverage.
15. To offer a High/Low PPO Dental offering, group must have 10+ enrolled PPO lives. One DHMO plan is also allowed alongside the (2) PPO Plans.
16. Orthodontia rates are shown as separate Add-on rates per group. Each Employer Group is allowed one plan offering per group. If a group of 10+ enrolled PPO lives selects to have multiple PPO plans, then each plan must have Ortho as an optional plan. The \$1,100 Dental Plan (without Ortho) cannot be used as part of Multiple plan selection.