



ASSURANT
Employee
Benefits

2323 Grand Boulevard
Kansas City, MO 64108-2670
www.assurant.com

September 11, 2013

Mr. Stanley Strelish
Luzerne County Transportation Authority
315 Northampton St
Kingston, PA 18704

Re: Luzerne County Transportation Authority
Policy: 5465148
Plan Type: Dental
Anniversary Date: 11/01/2013
Rate Effective Date: 11/01/2013
****Revised**

Dear Mr. Strelish,

Thank you for your business and for choosing Assurant Employee Benefits. We are committed to helping you realize the best value for your benefit dollars. Your decision to offer dental insurance to your employees is an excellent one. Research has shown, and experts agree, that there is an association between periodontal disease and other chronic inflammatory conditions, such as diabetes, cardiovascular disease and Alzheimer's disease according to the American Academy of Periodontology website June, 2011. Preventive dental health today may be the key to healthcare cost savings tomorrow.

Although recognizing the value of dental benefits is an important first step, choosing a dental plan is equally important. All dental plans, products and services are not the same. Assurant Employee Benefits is a leader in dental benefits and offers a nationwide PPO network with more than 100,000 unique providers.

We have re-evaluated the rate action on your policy. For your convenience, the table(s) below shows the monthly rate and premium changes effective November 1, 2013.

Plan(s)	Current	Renewal
Dental Solutions Plan Access MAC Premier		
Employee	\$25.18	\$26.94
Employee + Dependent	\$82.64	\$88.42
Total Monthly Premium*	\$5,580.80	\$5,971.10

*Estimated based on total covered lives and coverage amount per product line as of the July 19, 2013 billing statement.

Assurant Employee Benefits is the brand name used for insurance products underwritten by Union Security Insurance Company. Please refer to the issued policy for complete details and all benefit requirements, including all limitations, exclusions, restrictions, and reductions. Contact us for costs and complete details.