



June 12, 2019

Mr. Michael Solokas
Business Administrator
Franklin Lakes Board of Education
490 Pulis Avenue
Franklin Lakes, NJ 07417

Re: Delta Dental of New Jersey, Inc. - Dental Plan
Heartland Fidelity Insurance Company (BeneCard Services) - Prescription Drug Plan

Dear Mike:

The following are the renewals for the Delta Dental of New Jersey, Inc. dental insurance program and the Heartland Fidelity Insurance Company (BeneCard Services) prescription drug insurance programs at the Franklin Lakes Board of Education:

CARRIER	LINE OF COVERAGE	GUARANTEE PERIOD	RENEWAL ACTION
Delta Dental of New Jersey, Inc.	Dental	7/1/19-6/30/21	+3%
Heartland Fidelity Insurance Company (BeneCard Services)	Prescription Drug	7/1/19-6/30/21	+0%

If you do not agree with this confirmation, please contact us immediately.

Please check your insurance carrier invoices to ensure the accuracy of the rates.

If you have any questions or require additional information, please do not hesitate to contact me. As always, it has been our pleasure in serving you and the Franklin Lakes Board of Education.

Thank you.

Sincerely,

Brian K. Rizor
Sr. Vice President