



Renewal Prepared For:  
Seminole County Board of County



Renewal Date: 01/01/2025

Products: Dental



**It's renewal time!**

**Thank you for  
your continued  
partnership.**

At Lincoln, our team works hard to earn your trust - and your business. As you approach policy renewal, we're excited to review our full portfolio of products and services aimed at enhancing the benefits experience for you and your employees.

Did you know that a majority of Human Resources professionals believe that offering increased voluntary benefits drives retention, attracts new talent, and engages employees?<sup>1</sup> Lincoln's here to help analyze and refresh your benefits strategy by leveraging our full line of products, including:

Basic Life/AD&D	Voluntary Life/AD&D	Short Term Disability
ASO/ATP Short Term Disability	State Disability	Long Term Disability
Absence Management	Vision	Accident
Critical Illness	Hospital Indemnity	

While you've come to value Lincoln products and service models that stand apart from our competitors, we're most proud of an intangible offering — benefits that support security and financial protection for you and your employees in times of illness or injury.

That's why we're here. Integrity and personal commitment toward our customers are the foundation of all that we strive to deliver. We know how much that commitment matters to you, and renewing our partnership is a vote of confidence that we can get there, together.

Your Lincoln team appreciates your trust and looks forward to continued support of your benefits program. Please reach out to us anytime.

Lincoln Financial Group

\*Subject to eligibility requirements. Contact your Lincoln team for further details.

## Renewal prepared for: Seminole County Board of County SEMINOLEBO on 07/09/2024

Seminole County Board of County currently has the following in-force coverages with Lincoln:

Coverage	Policy Number	Anniversary Date
Dental	00001D033117-00000	01/01/2025
Dental	00001D033069-00000	01/01/2025

The following coverages are renewing with updated rates effective 01/01/2025:

Coverage/ Rate basis	Policy number	Billed lives*	Volume*	Current rate	Renewal rate	Current monthly premium*	Renewal monthly premium*	Monthly premium change	Next anniversary date
Dental Class 1	00001D033117-00000	296	N/A	Rate Tier Shown Below	Rate Tier Shown Below	\$8,915.66	\$9,468.45	\$552.79	01/01/2026
Dental Class 2, 3	00001D033117-00000	521	N/A	Rate Tier Shown Below	Rate Tier Shown Below	\$11,907.32	\$12,621.47	\$714.15	01/01/2026
Dental Class 1	00001D033069-00000	357	N/A	Rate Tier Shown Below	Rate Tier Shown Below	\$26,368.97	\$27,950.20	\$1,581.23	01/01/2026

\*Billed lives, volume, and premium change regularly as employees are hired, terminated, or experience a life event. These numbers reflect the date of processing.

This letter provides the renewal terms for coverages outlined above. If other coverages are scheduled to renew, they will be addressed under separate cover.

Dental 00001D033117-00000		
Tier	Current rate	Renewal rate
Employee Only	\$20.12	\$21.42
Employee + 1 Dependent	\$35.90	\$38.05
Employee + 2 or More	\$56.92	\$60.34

Dental 00001D033117-00000		
Tier	Current rate	Renewal rate
Employee Only	\$14.98	\$15.88
Employee + 1 Dependent	\$26.22	\$27.79
Employee + 2 or More	\$38.71	\$41.03

Dental 00001D033069-00000		
Tier	Current rate	Renewal rate
Employee Only	\$46.24	\$49.01
Employee + 1 Dependent	\$81.35	\$86.23
Employee + 2 or More	\$119.32	\$126.48

## Key Open Enrollment Guidelines:

Please contact your Lincoln service team with questions about your specific open enrollment parameters, including eligibility.

Submitting evidence of insurability made easy: Log in to my [MyLincolnPortal.com](https://mylincolnportal.com)

First-time user?

Register using company code SEMINOLEBO

1. Click **Complete Evidence of Insurability**.
2. Answer questions about yourself and additional applicants, if applicable.
3. Review your responses, then electronically sign and submit your application.
4. Save your confirmation report.

Your Lincoln team is available to answer questions.:

Sales Representative:  
John Gavalas  
John.Gavalas@lfg.com

## Have a file feed with Lincoln?

### Follow these steps to ensure accurate delivery:

1. Notify [EDI.Team@LFG.com](mailto:EDI.Team@LFG.com) and your service team/contact at least 10 days before planned submission of the enrollment file.
2. Update the change date and dependent change date fields for dental and vision files to reflect the date of the new plan year, January 01, 2025
3. Ensure updated salaries have an effective date. If an updated effective date is not provided, the change defaults to the file's date.
4. Confirm the coverage-specific termination date is listed. If this field is blank or if it's dropped from the file, the change defaults to the file date.

<sup>1</sup> Goforth, Alan, "Employers Respond to Increased Demand for Voluntary Benefits Increases," BenefitsPRO, September 29, 2021, [www.benefitspro.com/2021/09/29/employers-respond-to-increased-demand-for-voluntary-benefits-increases](http://www.benefitspro.com/2021/09/29/employers-respond-to-increased-demand-for-voluntary-benefits-increases)

This renewal letter is intended to serve as a policy amendment and should be kept with your policy.

Important reminder: Lincoln requires salary updates on your employees at least once a year to ensure premiums and benefit amounts are accurate under the terms of your group insurance policy(ies). Brokers may be eligible to receive commissions from the sales of these products.

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