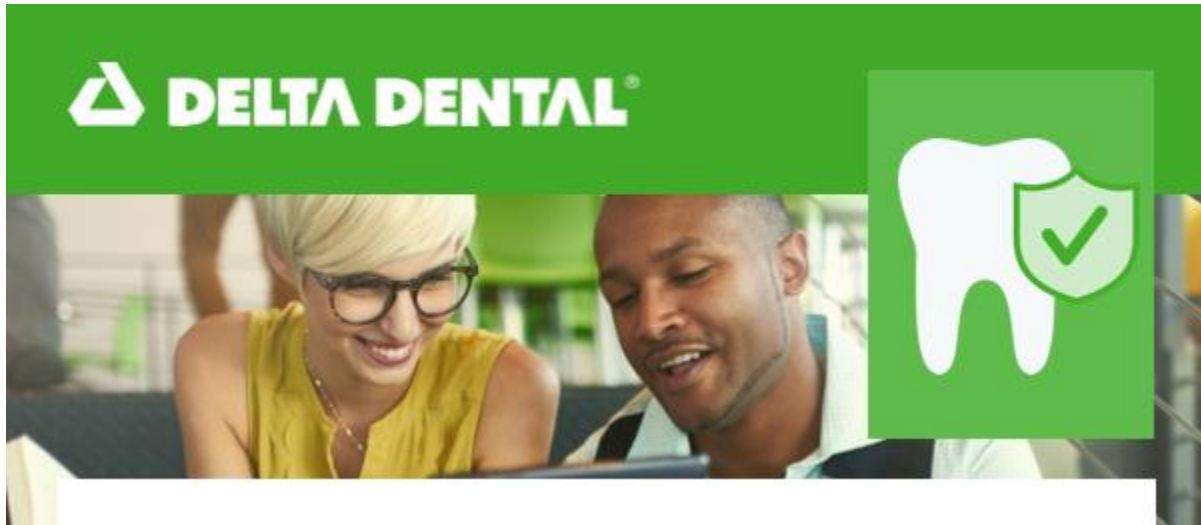


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Here's a quick reminder that new business rates on almost all of our plans are holding for January 2022. Plans 5 and 6 are the only plans that will see rate increases on January 1, 2022.

Here's what you and your clients get with Delta Dental:

- Largest local and national network
- Comprehensive plans without benefit waiting periods
- Fillable enrollment paperwork
- No binder check or "signed" waivers required
- Instant proposal with our Quick Quote tool or Quoting Platforms
- Accessible, dedicated Sales Executive and Account Management team
- Business can be submitted *after* effective date
- Easy-to-reach broker bonus targets

Contact your Sales Executive today for a quote.

Best regards,

Carin P. Hep
Small Group and Individual Programs Sales Director
Delta Dental of New Jersey and Connecticut
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