



MEXICO HOUSING AUTHORITY



PO Box 484 – 828 Garfield Avenue – Mexico, Missouri 65265 Phone: (573) 581-2294 – Fax: (573) 581-6636 –
www.mexicoha.com

Board of Commissioners
Housing Authority of the City of Mexico, Missouri

AGENDA Regular MEETING
Conference Call at 978.990.5000 code 795037.
MHA Administration Office,
828 Garfield Avenue, Mexico, MO 65265
Scheduled for
Tuesday, August 18, 2020 at 3:30pm

1. **Call to order** by Chairperson Denise Harrington
2. **Roll Call** by Tammy Dreyer, Executive Director
3. **Adoption of Agenda**
4. **Comments from the Public** (limit 3 minutes per person)
5. **Approval of Consent Agenda**

Approval of Regular meeting minutes for: July 21, 2020

Executive Director's Report:

- a. Financials (sent by email)
- b. S8/PH Report
- c. S8/PH Waitlist
- d. Contract/Capital Fund/Modernization Projects
- e. Maintenance Reports

6. **Unfinished Business**

7. **New Business:**

Resolution 2936 Missouri Employers Mutual (MEM) Renewal 2020
Resolution 2937 Employee Medical Benefit Package 2020

8. **Other Business:**

Employee Meeting with Chair one on one, Quarterly starting September 22, 2020,
January 12, 2021 and April 13, 2021 all at 9am.
Resident Meeting with Director and Chair for three months September 17, October 15,
and November 19, 2020 at 3pm.

9. **Comments from Commissioner:**

11. **Adjournment of Open Meeting:**

A complete agenda packet is available for review at the MHA office during regular business hours and posted on the MHA website at: www.mexicoha.com

If you wish to participate in the meeting and require specific accommodations or services related to disability, please contact MHA at (573) 581-2294 press 2 and leave a message, at least one working day prior to the meeting.

MINUTES OF THE REGULAR MEETING
OF THE BOARD OF COMMISSIONERS OF
THE HOUSING AUTHORITY OF THE CITY OF MEXICO
HELD ON July 21, 2020

The Board of Commissioners of the Housing Authority of the City of Mexico convened in an Open Meeting on Tuesday, July 21, 2020 at 3:30 PM by conference call in line at 978.990.5000 code 795037. Commissioner Denise Harrington presided.

1. **Call to order:** The Board of Commissioners of the Housing Authority of the City of Mexico, Missouri (MHA) met in open session on July 21, 2020 by conference line. Commissioner Denise Harrington called the meeting to order at 3:30pm.
2. **Roll Call** by Executive Director Tammy Dreyer:

The following Commissioners were present:

Commissioner Tad Dobyns
Commissioner Denise Harrington
Commissioner Rita Jackson
Commissioner Martin Keller

Commissioners excused:

Commissioner Amy Prater

Others present:

Executive Director/Secretary	Tammy Dreyer
Finance Manager	Dawn Mahaney

3. Adoption of Agenda

D Harrington requested a motion to adopt the Agenda. Commissioner R Jackson made a motion and M Keller second. All commissioners present voted “aye”, and Commissioner D Harrington declared the motion approved.

Yes:	T Dobyns, R Jackson, M Keller
No:	None
Absent:	A Prater

4. Comments from the public:

None

5. Approval of Consent Agenda (if applicable)

D Harrington requested a motion to approve Consent Agenda. Commissioner R Jackson made a motion and M Keller second. All commissioners present voted “aye”, and Commissioner D Harrington declared the motion approved.

6. Executive Director Report

T Dreyer started by letting the BOC know that we are still in the process of streamlining our services and becoming more technology savvy due to the current pandemic. T Dreyer stated that she has been on conference calls and webinars that were hosted by HUD to give us ideas, guidance and recommendations on how they would like to see PHA’s doing business. We are still figuring out as we go and all HA’s nation wide are doing their best and we have shared our what works and what does not. I do not think that any of us knew this was going to be this intense. We are doing business as usual, just differently.

D Harrington requested a motion to approve Executive Director Report. Commissioner T Dobyns made a motion and M Keller second. All commissioners present voted “aye”, and Commissioner D Harrington declared the motion approved.

7. Unfinished Business

none

8. New Business

Resolution 2921 Mexico Housing Authority Safety Policy 2020

D Harrington requested a motion to approve previously tabled Resolution 2921. Commissioner T Dobyns made a motion and R Jackson second. All commissioners present voted “aye”, and Commissioner D Harrington declared the motion approved.

Yes:	R Jackson, T Dobyns, M Keller
No:	None
Absent:	A Prater

Resolution 2934 Administration Plan Revision July 2020

D Harrington requested a motion to approve Resolution 2934. Commissioner M Keller made a motion and R Jackson second. All commissioners present voted “aye”, and Commissioner D Harrington declared the motion approved.

Yes:	R Jackson, M Keller, T Dobyns
No:	None
Absent:	A Prater

Resolution 2935 Write off FY 2020 (1)

D Harrington requested a motion to approve Resolution 2935. Commissioner R Jackson made a motion and T Dobyns second. All commissioners present voted “aye”, and Commissioner D Harrington declared the motion approved.

Yes: R Jackson, M Keller, T Dobyns
No: None
Absent: A Prater

9. Other Business:

D Harrington is stepping down as Board Chair effective August 1, 2020 and A Prater is moving so will no longer be the Resident Board Member. There are two seats available on the MHA Board.

10. Comments from Commissioners:

D Harrington stated she has had a joyful and enlightening time as a BOC member.

11. Adjournment of Open Meeting:

Commissioner D Harrington requested a motion to adjourn the Open meeting on July 21, 2020, Commissioner R Jackson made a motion and Commissioner M Keller seconded. The open session meeting was adjourned at 4:26 pm

ATTEST:

Denise Harrington, Board Chair

Tammy Dreyer, Executive Director

Certification of Public Notice

I, Tammy Dreyer, Executive Director and Secretary of the Board, of Housing Authority of the City of Mexico, Missouri, do hereby certify that on July 13, 2020, I posted public notice of the July 21, 2020 Board of Commissioners meeting and made available to the public by request at the MHA office during regular business hours and on the MHA website at www.mexicoha.com, copies of the Agenda and Board Packet for review.

Tammy Dreyer

date

Mexico Housing Authority Financial Analysis 07/31/20

Low Rent

04/30/20 05/31/20 06/30/20 07/31/20 08/31/20 09/30/20 10/31/20 11/30/20 12/31/20 01/31/21 02/28/21 03/31/21

Balance Sheet

Cash-unrestricted	\$1,513,428.05	\$1,523,919.20	\$1,549,561.71	\$1,574,136.27								
Investments - unrestricted	894,082.05	895,128.26	895,139.01	895,139.01								
Tenant accounts receivable	5,515.70	9,116.00	10,706.70	15,293.20								

Income Statement

Net tenant rental revenue	32,547.95	29,175.00	29,443.00	29,505.00								
Operating expenses	31,037.67	78,222.32	73,334.08	59,377.30								
Operating income/loss (monthly)	64,349.12	14,507.29	24,933.93	27,026.19								
Operating income/loss (ytd)	64,349.12	78,856.41	103,790.34	130,816.53								
Units leased	201.00	201.00	201.00	201.00								
Occupancy rate	99%	99%	99%	99%								
Average monthly rent	161.93	145.15	146.48	146.79								

Section 8

Balance Sheet

Cash-unrestricted	\$ 114,704.67	\$ 124,336.63	\$ 123,970.60	\$ 129,308.56								
Investments - unrestricted	29,244.80	29,244.80	29,244.80	29,244.80								

Income Statement

Housing assistance payments	43,046.00	43,129.00	43,131.00	44,461.00								
Operating expenses	7,309.43	7,858.35	10,142.69	7,637.55								
Operating income/loss (monthly)	(1,194.47)	(3,878.39)	(2,364.86)	7,879.00								
Operating income/loss (ytd)	(1,194.47)	(5,072.86)	(7,437.72)	441.28								
Units leased	131.00	130.00	127.00	133.00								
Average HAP cost (monthly)	328.60	331.76	339.61	334.29								

Mexico Housing Authority
FYE 3/31/21

[illegible]

Mexico Housing Authority
Section 8 Utilization Report
For the Year Ended December 31, 2020

Annual Budget Authority
 HUD-held Program Reserve
 PHA-held NRA Balance
 Administrative Fee Reserve
 Total Funding Available

Available 12/31	Budgeted
462,286	462,286
213,410	116,697
3,287	-
678,983	578,983

Baseline Units

151

Monthly HAP payments target is \$48,249 based on budgeted funding. This represents 125% of HUD funding.

Month	Units Leased	HAP Payments	% of Monthly HUD Funding Utilized	% of Year to Date HUD Funding Utilized	Monthly Average HAP	Year to Date Average HAP	Monthly Lease Up Rate	Year to Date Lease Up Rate
Jan	138	\$ 40,910.00	106%	106%	\$ 296.45	\$ 296.45	91%	91%
Feb	135	41,465.00	108%	107%	\$ 307.15	\$ 301.74	89%	90%
Mar	132	40,932.00	106%	107%	\$ 310.09	\$ 304.46	87%	89%
Apr	131	42,754.00	111%	108%	\$ 326.37	\$ 309.82	87%	89%
May	129	42,638.00	111%	108%	\$ 330.53	\$ 313.83	85%	88%
Jun	127	43,914.00	114%	109%	\$ 345.78	\$ 318.96	84%	87%
Jul	133	44,461.00	115%	110%	\$ 334.29	\$ 321.16	88%	88%
Aug								
Sep								
Oct								
Nov								
Dec								

A - Low Rent Waiting List

Housing Authority of the City of Mexico
Bedroom Size: ALL

Effective Date : 8/10/2020

Bedroom Size: 4

Waiting List Recap by Bedroom Size

Size	0BR	1BR	2BR	3BR	4BR	5BR	6+BR	No BR	TOTAL
Elderly	0	1	0	0	1	0	0	0	2
Near Elderly	0	0	0	0	0	0	0	0	0
Handi/Disabled	0	10	2	2	1	0	0	0	15
Single Fed Disp	0	0	0	0	0	0	0	0	0
Family	0	31	2	4	5	0	0	0	42
Hispanic	0	0	0	0	0	0	0	0	0
White	0	25	4	4	4	0	0	0	37
Black	0	13	0	2	1	0	0	0	16
Indian/Alaskan	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Mixed	0	1	0	0	1	0	0	0	2
Other	0	2	0	0	0	0	0	0	2

Income Limit Breakdown

High:	1
Low:	5
Very Low:	3
ExtLow:	48

B - Section 8 Mexico

Housing Authority of the City of Mexico
Section 8

Effective Date : 8/10/2020

Waiting List Recap by Voucher Size

Size	0BR	1BR	2BR	3BR	4BR	5BR	6+BR	No BR	TOTAL
Elderly	0	1	1	0	1	0	0	0	3
Near Elderly	0	0	0	0	0	0	0	0	0
Handi/Disabled	1	5	5	2	1	0	0	0	14
Single Fed Disp	0	0	0	0	0	0	0	0	0
Family	2	2	4	4	1	0	0	0	13
Hispanic	0	0	0	0	0	0	0	0	0
White	3	4	5	3	0	0	0	0	15
Black	0	2	4	3	1	0	0	0	10
Indian/Alaskan	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Mixed	0	1	0	0	1	0	0	0	2
Other	0	0	0	0	0	0	0	0	0

Income Limit Breakdown

High:	0
Low:	1
Very Low:	1



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CONTRACTING/CAPITAL FUND/ PROPERTY UPDATES

July 2020

Current Modernization Projects

1. We have replaced 138 countertops; we are getting closer to having this project completed
2. Continuing the upgrades on the light fixtures, vanities, faucets, and doorknobs.
3. We are modernizing kitchens by replacing lights above the kitchen sink and upgrading faucets.
4. Replacing flooring as needed upon make ready to vinyl planking (1-2bdrm)
5. Replacement of screen doors

Current Capital Fund

1. Trinity ADA sidewalk to be started soon.
2. Exterior painting has been approved and awaiting start date.
3. Drainage at the Senior Center to start soon.

Current Contracting

1. Driveway entry gates at the Senior Center delayed

Upcoming Contracts

1. CFP contract for retainage wall on Central and Wade Street
2. Replacement of gas water heaters to electric (ongoing)
3. Tree removal as needed
4. CFP several roofs

Contract Start dates

Contract #	Description	Start Date
2020-04	Senior Center Gate	8/12
2019-15	Trinity Sidewalk	8/17
2019-11	Sidewalk	9/10
2020-07	Ext paint	9/15
2019-17	Sidewalk	10/30
2019-18	landscaping	11/1
2020-05	landscaping	11/1
2020-08	Retaining walls	
2020-09	Roofs	

Housing Authority of the City of Mexico Monthly Report for Housing Authority Board

7/1/2020 TO 7/31/2020

WORK ORDERS

Received	Processed
177	177

Routine Work Received	Avg. Completion Time Routine
174	7.815 Hrs.

Emergency Work Received	Avg. Completion Time Emergency
0	0.000 Hrs.

All Other Work Received	Avg. Completion Time Other
3	203.694 Hrs.

PRODUCTION

Routine work orders with completion time over 24 hours:	11
Emergency work orders with completion time over 24 hours:	0

Work Orders called in this month/Outstanding 1st day of next month:	0
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Work orders completed from prior months:	0
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Work orders still outstanding from prior months:	0
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(** = Emergency Work Orders over 24 hours old.)

Report Criteria

PHA:

Project:

Starting Date: 7/1/2020

Ending Date: 7/31/2020

Staff Generated Work Orders: False



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RESOLUTION NO. 2936

RESOLUTION APPROVING Missouri Employers Mutual (MEM) 2020 RENEWAL

WHEREAS, the Housing Authority of the City of Mexico (MHA) through the Department of Housing and Urban Development (HUD) receives funds for the management and administration of its housing programs, and

WHEREAS, HUD requires all housing authorities to have Workers Compensation and Employers Liability insurance, and MEM is a competitive member of Missouri Housing Authorities and

NOW, THEREFORE BE IT RESOLVED, that at a regular Board meeting of the Board of Commissioners duly called and held on the 18th day of August 2020, The Board of Commissioners approved /authorized the renewal for MEM in the amount of \$11,953.00 for the year 2020/2021.

Passed this 18th day of August 2020

Denise Harrington, Chairperson

ATTEST:

Tammy Dreyer, Board Secretary
Executive Director, Mexico Housing Authority



PO Box 1810, Columbia, MO 65205-1810

Renewal No.
60251355

WORKERS COMPENSATION AND EMPLOYERS' LIABILITY RENEWAL QUOTE

Applicant:
Housing Authority Of The City Of Mexico
PO Box 484
Mexico, MO 65265-0484

Agency: 1306-1
MHAPCI
173 Chesterfield Business Pkwy
Chesterfield, MO 63005-1233

Renewal Effective Date:	09/06/2020	Employers Liability:		
Quote Date:	07/23/2020	Bodily Injury by Accident	\$ 500,000	each accident
		Bodily Injury by Disease	\$ 500,000	policy limit
		Bodily Injury by Disease	\$ 500,000	each employee

Housing Authority Of The City Of Mexico
09/06/2020 to 09/06/2021

Classifications	Code No.	Premium Basis	Rate Per	Estimated
		Total Estimated Annual Remuneration	\$100 of Remuneration	Annual Premium
Missouri				
Location 1: 828 Garfield Mexico MO 65265				
ROOFING-ALL KINDS & DRIVERS	5551	0.00	29.61	0.00
HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DR	9033	374,354.00	3.57	13,364.00

This is a quotation only and is not a binder of insurance or a guarantee of insurability.

The renewal payment must be received prior to the renewal effective date unless on an Automatic EFT pay plan. If on Automatic EFT the policy will automatically renew and the payment will be debited from the policyholder's account.



PO Box 1810, Columbia, MO 65205-1810

Renewal No.
60251355

WORKERS COMPENSATION AND EMPLOYERS' LIABILITY RENEWAL QUOTE

Applicant:

Housing Authority Of The City Of Mexico
PO Box 484
Mexico, MO 65265-0484

Agency: 1306-1

MHAPCI
173 Chesterfield Business Pkwy
Chesterfield, MO 63005-1233

Renewal Effective Date: 09/06/2020
Quote Date: 07/23/2020

Employers Liability:

Bodily Injury by Accident	\$ 500,000	each accident
Bodily Injury by Disease	\$ 500,000	policy limit
Bodily Injury by Disease	\$ 500,000	each employee

Housing Authority Of The City Of Mexico

Period 1: 09/06/2020 to 09/06/2021

Billing Payment Mode: Annual

Initial Payment Items

Premium	11,102.00
MO Second Injury Fund	569.00
Expense Constant	240.00
Terrorism Risk Act	37.00
Service Fee	5.00

Total to Remit	11,953.00
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For all billing inquiries please contact us at 1.800.442.0593 or customerservice@mem-ins.com.

Automatic EFT Payment Options via Checking or Savings

To save time and money, select to enroll in our Automatic EFT payment option. Contact Customer Service for assistance.

Annual, One installment of 11948.00

Two installment, 5551.00 with Down Payment of 6,397.00

Four installment, 2775.50 with Down Payment of 3,621.50

Six installment, 1887.34 with Down Payment of 2,511.30

Nine installment, 1179.58 with Down Payment of 2,511.30

Twelve installment, 925.20 with Down Payment of 1,770.80

A service fee will be added to each invoice - if applicable.

This is a quotation only and is not a binder of insurance or a guarantee of insurability.

The renewal payment must be received prior to the renewal effective date unless on an Automatic EFT pay plan. If on Automatic EFT the policy will automatically renew and the payment will be debited from the policyholder's account.



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RESOLUTION NO. 2937
RESOLUTION APPROVING the MHA Employee
Medical Benefit Package

WHEREAS, the Housing Authority of the City of Mexico (MHA) as a part of the employee benefits package for the calendar year CY2020 for the employee medical benefits, vision and dental; and

WHEREAS, the benefits package for CY2020 focused on priorities involving managing increasing costs for benefits, retaining a strong benefit for employees and controlling the rising cost of benefits; and

WHEREAS, the recommended benefits package for this year is a very competitive package for the MHA employees with a rate increase of 13 percent for medical and 0 percent on Dental and Vision and....

NOW, THEREFORE BE IT RESOLVED that at a regular Board Meeting of the Board of Commissioners of the Housing Authority of the City of Mexico, Missouri duly called and held on the 18th day of August 2020, at which a quorum was present, and by an affirmative and concurring vote of the majority of the Board, The Board of Commissioners approves the MHA Medical Benefit Package as attached hereto and made a part hereof.

Passed this 18th, August 2020.

Denise Harrington, Chairperson

Tammy Dreyer, Board Secretary
Executive Director Mexico Housing Authority

Review

The chart below shows an overview of your current plan, your renewal plan and the associated premiums.



Your current benefit design options are no longer available together in a Multi-Choice package. Your replacement options are included in the new Multi-Choice package, offering you the same flexibility, choice and affordability that you are enjoying today.

Here is your renewal plan.

	Current medical plan		Renewal medical plan	
	M.C.MO.11 / MO013		M.C.MO.12 / MO014	
	Balanced 100, BJ-J0 / RX619 ¹		Balanced 100, BR-XS / RX619 ¹	
Metallic Level	P		P	
	Network single/family	Non-network single/family	Network single/family	Non-network single/family
Plan deductibles	\$500/\$1,000	\$1,500/\$3,000	\$500/\$1,000	\$1,500/\$3,000
Out-of-pocket max	\$4,000/\$8,000	\$8,000/\$16,000	\$4,000/\$8,000	\$8,000/\$16,000
Office copays (PCP/Spec)	\$20/\$40	NA	\$20/\$40	NA
Coinsurance	100%	70%	100%	70%
Legal Entity/License	INS		INS	
Med/Rx Ded Combined	N		N	
Pharmacy	\$10/\$35/\$70/\$200		\$10/\$35/\$70/\$200	
Enrolled Employees	9		9	
HSA/HRA Contribution				
Monthly medical premium	\$8,657.82		\$9,784.30	
			Change from current: 13.0%	

Metallic Levels: P = Platinum, G = Gold, S = Silver, B = Bronze

- Important: If multiple policies are sold to one customer, we require the policy year or calendar year basis selection be the same for each sold policy.
- If you choose to add or change an existing HRA plan, you must choose from the list of UnitedHealthcare HRA-eligible medical plans as shown to you by your broker or agent. If you have a Third Party Administrator for your HRA, please note that HRA plans administered by other insurers or TPAs must comply with UnitedHealthcare HRA design standards.
- This premium may include state and federal taxes and fees.
- Premium rates and/or product forms included herein are subject to approval by regulators. If the rates or product forms offered herein are subsequently modified by regulators we will immediately advise you of the change in plan design and retroactively adjust premium in subsequent billings, in accordance with applicable law.
- Starting with 2014 effective dates, all pharmacy plans include an ancillary charge (also known as a generic pharmacy program). This type of pharmacy program includes out of pocket expenses when a member fills a brand name or higher tier generic prescription but there is a chemically equivalent lower tier brand or generic available.
- Current and renewal medical rates reflect the participant's age on the renewal date and may not be the same as the rates billed in the current billing.
- This medical plan is available with either calendar year or policy year deductibles and out of pocket maximums.

Renewal Assumptions:

- The monthly cost noted above is based upon the coverage in force at the time the renewal was calculated. Please refer to Appendix A included in this package.
- Actual billed premium as of your renewal date may differ from the amounts reflected in this package.
- Renewal of your employer plan is contingent upon meeting UnitedHealthcare's minimum participation requirements.
- Plan design and corresponding premium rates offered herein represent a coverage option that is consistent with your current group size (based on most recent census or survey information) and closely matches your current coverage. Additional coverage options may be available to you.
- Upon the renewal of your employer plan, the Certificate of Coverage or Summary Plan Description, and other documents, notices and communications regarding the plan(s) selected may be transmitted electronically to you (employer group) and the group employees. The employer group may withdraw their consent at any time or request a document in a paper or non-electronic form.
- Information on alternate benefit plans is summarized for ease of review. It is not intended to be a statement of benefits, nor does it guarantee coverage. The Certificate of Coverage provides the legal description of coverage and is available for your review upon request. UHC Choice plans will cover only the employees within the defined UnitedHealthcare service area. The rates are based upon the employer's primary location. Other locations will require alternate plan designs and rates.



HOUSING AUTHORITY OF THE CITY OF MEXICO
828 BARFIELD

MEXICO, MO 65265

Dear Plan Administrator,

I personally want to thank you for placing your trust in Delta Dental of Missouri as your dental benefits provider. It has been our pleasure to serve **HOUSING AUTHORITY OF THE CITY OF MEXICO (18521087)** and we hope your experience with Delta Dental has been equally exceptional.

Your group's anniversary date with Delta Dental is **October 1, 2020**. To assist you with your renewal, I have included a summary of your current rates along with your renewal rates for your review and consideration. The renewal rates are guaranteed for 1 year.

This is also an opportunity to change your plan design, if desired. If you have any questions or concerns related to these items, please do not hesitate to contact me or your broker directly.

	<u>Current Rates</u>	<u>Renewal Rates</u>	<u>Enrollment</u>
Employee	\$39.98	\$39.98	5
Employee & Spouse	\$81.67	\$81.67	0
Employee & Child(ren)	\$80.83	\$80.83	2
Family	\$119.36	\$119.63	0

Please keep in mind that this is your annual enrollment period. Now is the time for your employees to review and make changes to their current coverage, which will become effective on your anniversary.

With your renewal, we are pleased to offer you the opportunity to expand your benefits to include vision coverage through DeltaVision! DeltaVision gives members access to one of the broadest and most diverse vision networks in the nation with the Superior Vision™ National network. If you add DeltaVision with your dental renewal*, a 2% discount will be applied to your dental renewal rates.

*Applicable to new vision business only with a minimum of 2 enrolled.

Thank you for your continued partnership with Delta Dental of Missouri.

Sincerely,

Jacob Morris
Client Services Associate
Phone: (314) 656-2617
Fax: (314) 656-4743
cc: Digital Insurance Inc