

**THIRD RENEWAL OF
GROUP DENTAL HEALTH INSURANCE AGREEMENT**

THIS AGREEMENT made and entered into this ____ day of September, 2014 by and between the Government of the Virgin Islands, through the Health Insurance Board of Trustees, (the "Government") the Virgin Islands Port Authority (the "Authority"), the University of the Virgin Islands ("UVI"), the St. Thomas East End Medical Center ("East End Medical"), the Virgin Islands Housing Authority (the "Housing Authority"), Non-Profit Organizations defined as eligible by the Government, and Frederiksted Health Care, Inc. ("FHC") (the Government, the Authority, UVI, East End Medical, the Housing Authority, Non-Profit Organizations and FHC hereinafter individually referred to as, each, "Employer Entity" and collectively referred to as the "Employer") and Cigna Health and Life Insurance Company (hereinafter "Cigna"). For purposes of this Third Renewal of Group Dental Health Insurance Agreement ("Third Renewal"), a Non-Profit Organization is an entity determined by the Government to satisfy the requirements under applicable U. S. Virgin Islands law for participation under this Third Renewal.

WITNESSETH:

WHEREAS, the Employer and Cigna entered into an Agreement for Group Dental Health Insurance (the "Agreement") approved by the Virgin Islands Legislature on September 20, 2011; and

WHEREAS, the Agreement was for a one (1) year term and provides that the parties may renegotiate and renew the Agreement for up to four (4) successive twelve (12) month terms; and

WHEREAS, pursuant to a First Renewal of Group Dental Health Insurance Agreement (the "First Renewal"), approved by the Governor of the Virgin Islands on

September 24, 2012, the parties renewed the Agreement for a twelve (12) month renewal term commencing October 1, 2012 and ending September 30, 2013; and

WHEREAS, pursuant to a Second Renewal of Group Dental Health Insurance Agreement (the "Second Renewal"), approved by the Governor of the Virgin Islands on September 24, 2012, the parties renewed the Agreement for a twelve (12) month renewal term commencing October 1, 2013 and ending September 30, 2014; and

WHEREAS, the Employer and CIGNA intend, pursuant to this Third Renewal, to renew the Agreement for a third successive twelve (12) month renewal term commencing October 1, 2014 and ending September 30, 2015, and amend the Agreement, as renewed, to provide for new premium rates.

NOW THEREFORE, for and in consideration of the mutual covenants and promises made herein, the parties agree as follows:

1. The Agreement, pursuant to the terms herein, is renewed for a twelve (12) month term commencing October 1, 2014 and ending September 30, 2015.
2. Commencing October 1, 2014, premium rates under the Agreement shall be established at the following monthly rates:

Active Employees	\$15.92
Retirees	\$15.92
Family (Active and Retiree)	\$40.61

4. Except as expressly amended by this Third Renewal, all terms and provisions of the Agreement remain in full force and effect.

5. This Third Renewal is subject to the appropriation and availability of funds, the approval of the Governor of the U.S. Virgin Islands, and the approval of the Virgin Islands Legislature.

6. For purposes of this Third Renewal, a photocopy or facsimile copy of the document or a photocopy or facsimile copy of a signature to the document shall have the same effect as an original. Also, this Third Renewal may be executed in any number of counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

IN WITNESS WHEREOF the parties through their authorized representative set their signatures on the day and year indicated.

Witness:

Cigna Health and Life Insurance Company

Judith Reganley, Esq. Duke

Elizabeth E. Quattrochi Date: *9/28/2014*
Elizabeth E. Quattrochi, Assistant Director

Sharon L. Perry

Morris Dean Mirabella Date: *9/28/2014*
Dean Mirabella, General Manager

Government of the Virgin Islands Health Insurance
Board of Trustees

Date: _____

Clemmie Moses, Chairperson

Virgin Islands Port Authority

Date: _____

Carlton Dowe, Executive Director

5. This Third Renewal is subject to the appropriation and availability of funds, the approval of the Governor of the U.S. Virgin Islands, and the approval of the Virgin Islands Legislature.

6. For purposes of this Third Renewal, a photocopy or facsimile copy of the document or a photocopy or facsimile copy of a signature to the document shall have the same effect as an original. Also, this Third Renewal may be executed in any number of counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

IN WITNESS WHEREOF the parties through their authorized representative set their signatures on the day and year indicated.

Witnesses

CIGNA

_____ Date: _____

[NAME]

[TITLE]



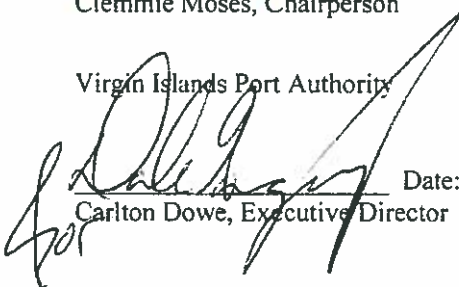
Government of the Virgin Islands Health Insurance
Board of Trustees


Clemmie Moses, Chairperson

Date: 9/26/14



Virgin Islands Port Authority


for _____

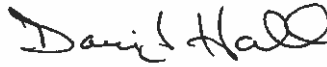
Carlton Dowe, Executive Director

Date: 9/26/14

Witness:



University of the Virgin Islands



David Hall, President

Date: 9/26/2014

St. Thomas East End Community Health Center, Inc.

_____ Date: _____
Wilbur Smith, Chief Executive Officer

Virgin Islands Housing Authority

_____ Date: _____
Robert Graham, CPM

Frederiksted Health Care, Inc.

_____ Date: _____
Masserae Sprauve-Webster, Chief Executive
Officer

Approved as to Legal Sufficiency
Department of Justice

By: _____

Date: _____

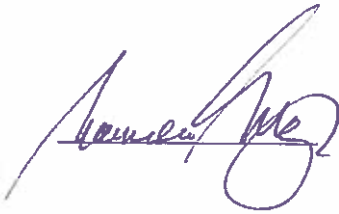
Witness:

University of the Virgin Islands

_____ Date: _____
David Hall, President

St. Thomas East End Community Health Center, Inc.

_____ Date: _____
Wilbur Smith, Chief Executive Officer



Virgin Islands Housing Authority

_____ Date: 9/26/14
Robert Graham, CPM

Frederiksted Health Care, Inc.

_____ Date: _____
Masserae Sprauve-Webster, Chief Executive Officer

Approved as to Legal Sufficiency
Department of Justice

By: _____

Date: _____

Witness:

University of the Virgin Islands

Date: _____
David Hall, President


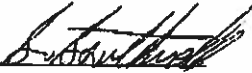
St. Thomas East End Community Health Center, Inc.

 Date: 9/26/14
Wilbur Smith, Chief Executive Officer

Virgin Islands Housing Authority

Date: _____
Robert Graham, CPM

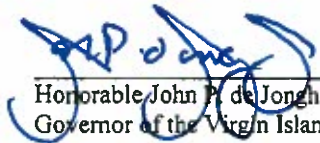
Frederiksted Health Care, Inc.

 Date: 9/26/2014
Masserae Sprauve-Webster, Chief Executive
OfficerApproved as to Legal Sufficiency
Department of Justice

By: _____


Date: _____

Approved:


Honorable John P. de Jongh, Jr.
Governor of the Virgin Islands

Date: 9/30/2014

Approved:


Shawn Michael Malone
President
30th Legislature

Date: 9/30/14