State: Iowa **Filing Company:** The Lincoln National Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: Group Health - Dental
Project Name/Number: LINCOLN 2025 GROUP DENTAL RATE UPDATES/LINCOLN 2025 GROUP DENTAL RATE UPDATES

Table of Contents

User Usage Agreement Attachments

Usage Agreement	Usage Agreement.pdf

Rate-Rule Attachments (ex. Document Name Attachment Name)

IA Dental Rate Manual	IA Dental Rate Manual 1126.xlsx
IA Dental Rate Manual	IA Dental Rate Manual 1126.pdf

Supporting Document Attachments (ex. Supporting Document Name Attachment Name)

Actuarial Certification - Life & A&H	Actuarial Certification2026.pdf
Actuarial Memorandum - A&H Rate Revision Filing	IA Actuarial Memo 1126.pdf
Certificate of Compliance - Life & A&H	Certifcate of Compliance signed.pdf
Exhibit 1 - A&H	Iowa Exhibit 1_V5_2026.xlsx
Exhibit 1 - A&H	Iowa Durational Experience Exhibit 1126.xlsx

Filing at a Glance

Company:	The Lincoln National Life Insurance Company
Product Name:	Group Health - Dental
State:	Iowa
TOI:	H10G Group Health - Dental
Sub-TOI:	H10G.000 Health - Dental
Filing Type:	Rate
Date Submitted:	11/23/2026
SERFF Tr Num:	JEPT-135154903
SERFF Status:	Closed-Approved
State Tr Num:	JEPT-135154903
State Status:	Completed
Co Tr Num:	LINCOLN 2025 GROUP DENTAL RATE UPDATES
Effective Date Requested:	
Author(s):	Cindi Allgire, Debbie Turek, Mary Hynes, LaKisha Baker, Dani Lambert, Kimberly Benson
Reviewer(s):	Klete Geren (primary)
Disposition Date:	11/23/2026
Disposition Status:	Approved
Effective Date:	03/01/2027

State: Iowa **Filing Company:** The Lincoln National Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: Group Health - Dental
Project Name/Number: LINCOLN 2025 GROUP DENTAL RATE UPDATES/LINCOLN 2025 GROUP DENTAL RATE UPDATES

General Information

Project Name: LINCOLN 2025 GROUP DENTAL RATE UPDATES
Project Number: LINCOLN 2025 GROUP DENTAL RATE UPDATES
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type:
Group Market Type: Employer, Association, Trust, Other
Overall Rate Impact:

Deemer Date:
Submitted By: LaKisha Baker

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Explanation for Other Group Market Type: Labor Union
Filing Status Changed: 11/23/2026
State Status Changed: 11/23/2026
Created By: LaKisha Baker
Corresponding Filing Tracking Number:

Filing Description:
Re: Lincoln 2025 Group Dental Rate Updates
GL11 Dental Rates
Group Policy Series GL11 and Certificate Series GL12

The purpose of this filing is to request approval for the captioned Group Dental rates. We are requesting that these rates be approved for general use with any of our previously approved Group Policy Series GL11 and Group Certificate Series GL12 forms.

We are requesting that the Department approve these rates for use primarily by employer groups, however they may also be made available to eligible associations, trusts, and labor unions. For any type of group for which the Department mandates prior approval, we will not issue forms using these rates until the Department first approves the group.

The filing also includes an Actuarial Memorandum and any other required documents under the Supporting Documentation tab.

Your review and approval of these updated materials is appreciated. Please do not hesitate to contact me with any concerns.

Sincerely,

LaKisha Baker
Lincoln Financial Group
Phone: (678)295.3121
E-mail: lakisha.baker@lfg.com

Company and Contact

Filing Contact Information

LaKisha Baker, Specialist, Product Compliance
1301 South Harrison St
Fort Wayne, IN 46802

lakisha.baker@lfg.com
678-295-3121 [Phone]

State: *Iowa* ***Filing Company:*** *The Lincoln National Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *Group Health - Dental*
Project Name/Number: *LINCOLN 2025 GROUP DENTAL RATE UPDATES/LINCOLN 2025 GROUP DENTAL RATE UPDATES*

Filing Company Information

The Lincoln National Life Insurance Company
1301 South Harrison Street
Fort Wayne, IN 46802
(800) 423-2765 ext. [Phone]

CoCode: 65676
Group Code: 20
Group Name:
FEIN Number: 35-0472300

State of Domicile: Indiana
Company Type: Group
State ID Number:

State: *Iowa* ***Filing Company:*** *The Lincoln National Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
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Project Name/Number: *LINCOLN 2025 GROUP DENTAL RATE UPDATES/LINCOLN 2025 GROUP DENTAL RATE UPDATES*

Filing Fees

State Fees

Fee Required? Yes
Fee Amount: $35.00
Retaliatory? Yes
Fee Explanation: IN fee = $35.00/rate filing.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
The Lincoln National Life Insurance Company	$35.00	11/23/2026 01:45 PM	364918208
EFT Total	**$35.00**		

SERFF Tracking #:	*JEPT-135154903*	***State Tracking #:***	*JEPT-135154903*	***Company Tracking #:***	*LINCOLN 2025 GROUP DENTAL RATE UPDATES*

State:	*Iowa*	***Filing Company:***	*The Lincoln National Life Insurance Company*
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Project Name/Number:	*LINCOLN 2025 GROUP DENTAL RATE UPDATES/LINCOLN 2025 GROUP DENTAL RATE UPDATES*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Klete Geren	11/23/2026	11/23/2026

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Disposition note	Note To Filer	Klete Geren	11/23/2026	11/23/2026

SERFF Tracking #:	*JEPT-135154903*	***State Tracking #:***	*JEPT-135154903*	***Company Tracking #:***	*LINCOLN 2025 GROUP DENTAL RATE UPDATES*

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Disposition

Disposition Date: 11/23/2026
Effective Date: 03/01/2027
Status: Approved

Comment:

Good afternoon,

The Iowa Insurance Division has completed its review of this filing and finds the proposed 1.50% overall rate increase acceptable.

During the review, the Division noted several incomplete fields in the submitted Exhibit 1 V5, specifically cells C4, C6, C8, I1, I2, I9, and A24. With respect to cell A24, the Division assumed that the reported 2026 experience represented six months.

These omissions did not affect the Division's overall actuarial conclusions or prevent approval of the filing. However, complete and accurate information in Exhibit 1 V5 helps ensure an efficient and consistent review process.

For future submissions, please ensure that all applicable fields are completed, including the identification of experience periods and other supporting information.

If convenient, the company is also welcome to email a corrected Exhibit 1 V5 directly to the reviewer for inclusion in the Division's work files. This would be appreciated but is not required for the current filing.

The filing is approved as submitted.

Thanks.

Klete Geren, A.S.A, M.A.A.A
Actuarial Administrator
Iowa Insurance Division
Iowa Department of Insurance and Financial Services
1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315
515-654-6569
klete.geren@iid.iowa.gov
iowa.gov/difs

SERFF Tracking #:	*JEPT-135154903*	***State Tracking #:***	*JEPT-135154903*	***Company Tracking #:***	*LINCOLN 2025 GROUP DENTAL RATE UPDATES*

State:	*Iowa*	***Filing Company:***	*The Lincoln National Life Insurance Company*
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Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Lincoln National Life Insurance Company	1.500%	1.500%	$14,253	39	$934,574	15.100%	-17.100%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	IA Dental Rate Manual	Approved	Yes
Supporting Document	Actuarial Certification - Life & A&H	Approved	Yes
Supporting Document	Actuarial Memorandum - A&H Rate Revision Filing	Approved	Yes
Supporting Document	Certificate of Compliance - Life & A&H	Approved	Yes
Supporting Document	Exhibit 1 - A&H	Approved	Yes
Supporting Document	Exhibit 2 - A&H	Approved	Yes
Supporting Document	Filing Fee Information	Approved	Yes

State: Iowa **Filing Company:** The Lincoln National Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: Group Health - Dental
Project Name/Number: LINCOLN 2025 GROUP DENTAL RATE UPDATES/LINCOLN 2025 GROUP DENTAL RATE UPDATES

Note To Filer

Created By:

Klete Geren on 11/23/2026 03:08 PM

Last Edited By:

Klete Geren

Submitted On:

11/23/2026 03:08 PM

Subject:

Disposition note

Comments:

Good afternoon,

The Iowa Insurance Division has completed its review of this filing and finds the proposed 1.50% overall rate increase acceptable.

During the review, the Division noted several incomplete fields in the submitted Exhibit 1 V5, specifically cells C4, C6, C8, I1, I2, I9, and A24. With respect to cell A24, the Division assumed that the reported 2026 experience represented six months.

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For future submissions, please ensure that all applicable fields are completed, including the identification of experience periods and other supporting information.

If convenient, the company is also welcome to email a corrected Exhibit 1 V5 directly to the reviewer for inclusion in the Division's work files. This would be appreciated but is not required for the current filing.

The filing is approved as submitted.

Thanks.

Klete Geren, A.S.A, M.A.A.A
Actuarial Administrator
Iowa Insurance Division
Iowa Department of Insurance and Financial Services
1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315
515-654-6569
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SERFF Tracking #:	*JEPT-135154903*	***State Tracking #:***	*JEPT-135154903*	***Company Tracking #:***	*LINCOLN 2025 GROUP DENTAL RATE UPDATES*

State:	*Iowa*	***Filing Company:***	*The Lincoln National Life Insurance Company*
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Project Name/Number:	*LINCOLN 2025 GROUP DENTAL RATE UPDATES/LINCOLN 2025 GROUP DENTAL RATE UPDATES*		

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	
SERFF Tracking Number of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Lincoln National Life Insurance Company	1.500%	1.500%	$14,253	39	$934,574	15.100%	-17.100%

SERFF Tracking #:	*JEPT-135154903*	***State Tracking #:***	*JEPT-135154903*	***Company Tracking #:***	*LINCOLN 2025 GROUP DENTAL RATE UPDATES*

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		IA Dental Rate Manual	GL1101, GL1102, GL11, GL12	Revised	Previous State Filing Number: JEPT-131585765 Percent Rate Change Request: 1.5	IA Dental Rate Manual 1126.xlsx, IA Dental Rate Manual 1126.pdf,

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Supporting Document Schedules

Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	
Attachment(s):	Actuarial Certification2026.pdf
Item Status:	Approved
Status Date:	11/23/2026

Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	IA Actuarial Memo 1126.pdf
Item Status:	Approved
Status Date:	11/23/2026

Satisfied - Item:	Certificate of Compliance - Life & A&H
Comments:	
Attachment(s):	Certifcate of Compliance signed.pdf
Item Status:	Approved
Status Date:	11/23/2026

Satisfied - Item:	Exhibit 1 - A&H
Comments:	
Attachment(s):	Iowa Exhibit 1_V5_2026.xlsx Iowa Durational Experience Exhibit 1126.xlsx
Item Status:	Approved
Status Date:	11/23/2026

Bypassed - Item:	Exhibit 2 - A&H
Bypass Reason:	This filing is not for Medicare Supplement insurance. Accordingly, the Medicare Supplement experience reporting requirements and Exhibit 2 are not applicable. Supporting actuarial and rate development documentation has been included in this filing.
Attachment(s):	
Item Status:	Approved
Status Date:	11/23/2026

Satisfied - Item:	Filing Fee Information
Comments:	See Filing Fee tab.
Attachment(s):	

SERFF Tracking #:	*JEPT-135154903*	***State Tracking #:***	*JEPT-135154903*	***Company Tracking #:***	*LINCOLN 2025 GROUP DENTAL RATE UPDATES*

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Item Status:	Approved
Status Date:	11/23/2026