



# State of New Jersey State Health Benefits Program

## Dental Plans

Plan Year 2016 Rate Renewal Recommendation Report

July 2015

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## Executive Summary

The purpose of this report is to review the experience of the Dental Plans offered through the New Jersey State Health Benefits Program (SHBP) to State Employees and Retirees, as well as Employees and Retirees of participating Local Employers, and recommend premium levels to support the Dental Plans for Plan Year 2016. Rate renewal recommendation reports on the SHBP Medical Plans have been submitted to the Division of Pensions and Benefits under separate cover.

The SHBP Dental Program currently includes the following options:

- The self-insured Employee Dental Expense Plan (DEP), administered by Aetna, which covers State Active Employees and Active Employees of participating Local Employers;
- The self-insured Retiree Dental Expense Plan, administered by Aetna, which covers State Retirees and Retirees of participating Local Employers; and
- The five fully-insured Dental Plan Organizations (DPOs), which cover State Active Employees and Active Employees of participating Local Employers.
- The five fully-insured Dental Plan Organizations (DPOs), which cover State Retirees and Retirees of participating Local Employers.

## 2015 Dental RFP Process

Last year, the Division of Pensions and Benefits concluded a Request for Proposal (RFP) process for the SHBP Dental Program and their final vendor decisions for Plan Year 2015 were:

**DEP** – Continued with Aetna as the administrator for the self-insured DEP program for both Actives and Retirees.

**DPOs** – Continued with Aetna, Cigna, Horizon, and Healthplex and added MetLife as fully-insured DPOs. Did not renew coverage with BeneCare and Community Dental Associates. Expand DPO coverage to include Retirees as well as Actives.

The projected annual RFP process included savings due to lower administrative fees for the DEP, guaranteed claim discounts for the DEP, lower premium rates for the DPOs, and the assumed migration of some retirees from the DEP to one of the DPOs (which range from 35% to 77% less than the cost of the DEP program).

The rate renewal recommendations resulting for Plan Year 2016 are reflected in Exhibit 1.

## Benefit Changes

In Plan Year 2012, the Employee Dental Expense Plan changed from a passive PPO to a true PPO, which reduced claim costs 12% (\$6 million annual savings). Other than the offer of DPO enrollment to Retirees for the first time, there were no plan design changes for Plan Year 2015. The DEP plan will continue to operate as a “true PPO” with cost sharing differences between in and out-of-network claims. No benefit changes are expected in Plan Year 2016.

## Financial Results

**Active DEP** - For Plan Year 2014, favorable experience for the DEP resulted in a 6.7% gain of \$3.8 million. Preliminary projections for Plan Year 2015 show a 3.0% gain of \$1.7 million. The recommended no change in rates for Plan Year 2016 is projected to result in a \$0.1 million gain for the Employee Dental Expense Plan.

**Retiree DEP** - For Plan Year 2014, favorable experience for the Retiree DEP resulted in a 3.8% gain of \$2.2 million. Preliminary projections for Plan Year 2015 show a 2.1% gain of \$1.3 million. A 0.7% increase in premium rates for Plan Year 2016 is projected to result in a break-even position for the Retiree Dental Expense Plan (i.e., plan costs equal to premium).

**DPOs** - The DPOs are fully-insured, so the premiums represent a no-loss, no-gain basis for the State.

The table below summarizes the projected gains (in \$ millions) for Plan Years 2014, 2015, and 2016. These gains assume that premiums are fully funded each year:

### Projected Gain \$ in Millions

	<u>Plan Year</u> <u>2014</u>	<u>Plan Year</u> <u>2015</u>	<u>Plan Year</u> <u>2016</u>
Employee Dental Expense Plan	\$3.8	\$1.7	\$0.1
Retiree Dental Expense Plan	\$2.2	\$1.3	\$0.0
DPOs	N/A	N/A	N/A
Total	\$6.0	\$3.0	\$0.1

## Administrative Changes

Plan Year 2016 administrative fees remain unchanged from Plan Year 2015 as a result of the Dental RFP process.

## Employee Contributions

Retirees in the Dental Expense Plan pay 100% of the projected costs of the program. Active Employees pay 50% of the projected costs.

## Historical Overview

### Benefit Changes

In Plan Year 2012 the Employee Dental Expense Plan also changed from a passive PPO to a true PPO. No Benefit changes are included for 2016.

### Network Changes

There were no significant changes in the Dental Expense Plan network in Plan Years 2013, 2014, 2015, and none are projected for Plan Year 2016.

Last year, the SHBP Dental Plan completed an RFP process to review potential DPO vendors. As a result, Aetna, Cigna, Horizon, Healthplex, and MetLife were selected to provide these benefits for Plan Year 2015 and future years. These five vendors were expected to create minimal disruption from the previous six DPOs as only 7% of the prior provider utilization was not in the network panels of the selected five DPOs going forward starting in 2015. Aetna, Cigna, and MetLife have national DPO networks while Horizon and Healthplex are predominantly concentrated in New Jersey with some coverage in adjacent counties in New York and Pennsylvania.

### Enrollment Changes

Exhibit 2 shows historical enrollment patterns among the SHBP Dental Plan offerings for Plan Years 2005 through 2015 and includes Aon Hewitt's projection of Plan Year 2016 enrollment.

State Active enrollment projections assume that Dental enrollment will decrease 4.5% in Plan Year 2016, based on projections for the State medical plan enrollment and recent historical experience. Local Active enrollment projections assume that Local Active enrollment will increase by 1,000 employees, consistent with prior years. Retiree dental enrollment is projected to increase 11% in Plan Year 2016, consistent with prior years.

Following are Aon Hewitt's Plan Year 2016 Dental Program enrollment projections:

	State	Local	Total
<b>Actives</b>			
Dental Expense Plan	61,000	5,300	66,300
DPOs	25,700	2,000	27,700
<b>Total Active Dental</b>	<b>86,700</b>	<b>7,300</b>	<b>94,000</b>
<b>Retirees</b>			
Dental Expense Plan	31,300	70,400	101,700
DPOs	1,800	2,600	4,400
<b>Total Retiree Dental</b>	<b>33,100</b>	<b>73,000</b>	<b>106,100</b>

Exhibits 2D and 2E show May 2015 DEP and DPO enrollment for Actives and Retirees, respectively.

## Trend Analysis

Exhibit 3 presents Aon Hewitt's trend assumptions for Plan Year 2016 for the DEPs. This exhibit compares the actual increase in SHBP Employee DEP average claims with industry norms (based on Aon Hewitt's Trend Survey) for the same period, separately for Employees and Retirees.

SHBP Employee DEP claim increases range from -14.0% in Plan Year 2012 to +3.0% in Plan Year 2010. The negative claim increases in Plan Year 2012 for Actives and Plan Year 2010 for Retirees are primarily due to the change from a passive PPO to a true PPO. Aon Hewitt is recommending 3.0% trend to project DEP claims into Plan Years 2015 and 2016. Nevertheless, Plan Year 2016 recommended DEP premium rates are unchanged from the Active rates and 0.7% above Retiree rates for Plan Year 2015 levels, which are below trend levels, due to positive claims experience.

# Dental Expense Plan Financial Projections

## Rating Methodology

Exhibit 4 shows the aggregate costs for Plan Years 2014, 2015, and 2016, separately for Active versus Retiree. Costs were projected separately for dental claims, administrative costs, investment income, and aggregate premiums. Exhibit 5 lists the assumptions used in projecting dental costs.

## Dental Claim Projection

1. Using claim data (and claim triangles) supplied by Aetna, we estimated completed incurred claims for Plan Year 2014 and the first quarter of Plan Year 2015.
2. Aggregate dental claims for each Plan Year were divided by the average members for that Plan Year to get claims per member. To get average members, we used actual billing enrollment combined with assumptions for members per subscriber.
3. Claims per member were projected to Plan Years 2015 and 2016 using the trends listed in Exhibit 3.
4. Aggregate Plan Year 2016 claims are the product of the projected Plan Year 2016 enrollment and the projected premium rates.

## Administrative Cost Projection

Aetna decreased Plan Year 2015 administrative fees 21% for Actives and 14% for Retirees as a result of the RFP process, with no change for Plan Year 2016. The Administrative Costs shown in Exhibit 4 are the contractual Aetna ASO fees multiplied by the projected enrollment for each year:

	<b><u>DEP ASO Fees PEPM</u></b>	
	<u>Actives</u>	<u>Retirees</u>
Plan Year 2014	\$1.96	\$1.80
Plan Year 2015	\$1.55	\$1.55
Plan Year 2016	\$1.55	\$1.55

## Investment Income

Investment Income for Plan Year 2014 reflects actual amounts credited to the Dental Plan. Investment Income for Plan Year 2015 and Plan Year 2016 assumes no change from Plan Year 2014. Investment Income amounts are stated in Exhibit 4.

# Rate Renewal Development

## Dental Expense Plan Rate Change Recommendation

1. Plan Year 2016 aggregate costs were calculated by summing projected costs for dental claims and administrative charges, reduced by investment income.
2. Plan Year 2016 Employee aggregate costs were compared with Plan Year 2015 Employee premium rates multiplied by Plan Year 2016 projected enrollment. The projected costs are 0.2% lower than Plan Year 2015 projected premiums. **Aon Hewitt is recommending no change in premiums for the Employee Dental Expense Plan.**
3. Plan Year 2016 Retiree aggregate projected costs are 0.7% more than Plan Year 2015 Retiree premiums multiplied by Plan Year 2016 projected enrollment. Therefore, **Aon Hewitt is recommending a 0.7% increase for the Retiree Dental Expense Plan.**

## DPO Premiums

The Plan Year 2016 DPO premiums reflect savings which are shown below:

	PY 2016 Increase		DPO premium / DEP premium	
	Actives	Retirees	Actives	Retirees
Aetna	3.5%	3.5%	51.3%	58.7%
Cigna	4.0%	4.0%	57.1%	64.6%
Healthplex	0.0%	0.0%	23.0%	23.7%
Horizon	-2.8%	-2.8%	51.3%	54.5%
MetLife	0.0%	0.0%	41.3%	42.6%

Horizon reduced premiums and Aetna and Cigna's premium increases are close to trend. Healthplex and MetLife did not have an increase. The Plan Year 2016 DPO premiums range from 23% to 65% of the DEP cost. When Active members enroll in the DPO, the reduced cost is shared by the employee and the employer, since Actives pay 50% of the monthly premium. Retirees receive 100% of the cost savings since they pay 100% of the cost of the Retiree dental program for both DEP and DPO.

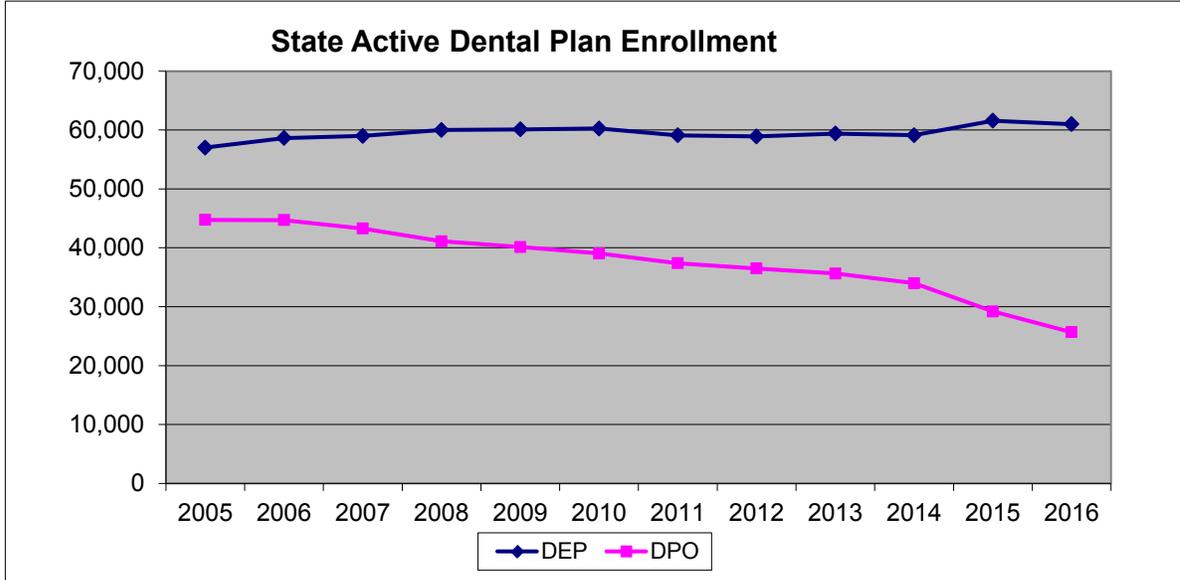
## Plan Year 2016 Premium Rates

Exhibit 6 contains the premium tables for the Plan Year 2016 Dental Plan renewal. The DEP premiums were calculated by applying the percentage changes in Exhibit 1 to the Plan Year 2015 premium tables. The DPO premiums are those offered by the five DPOs.

### Exhibit 1 – Recommended Renewal Increases

	<b>Actives</b>	<b>Retirees</b>
<b>Dental Expense Plan</b>	0.0%	0.7%
<b>DPO Plans</b>	1.8%	1.9%
Aetna	3.5%	3.5%
Cigna	4.0%	4.0%
Healthplex	0.0%	0.0%
Horizon	-2.8%	-2.8%
MetLife	0.0%	0.0%

## Exhibit 2A – State Active Enrollment Projections



**Observations:**

Total Active Dental enrollment is assumed to decrease 4.5% from Plan Year 2015 to Plan Year 2016 consistent with projected medical enrollment changes and historical projection trend.

Dental Expense Plan Active enrollment increased from 63.5% of total Dental enrollment in Plan Year 2014 to 67.8% in Plan Year 2015. Plan Year 2016 Active Dental Expense Plan enrollment is assumed to increase to 70.4% in response to the lack of increase in Plan Year 2016 DEP premiums and lower projected DPO enrollment.

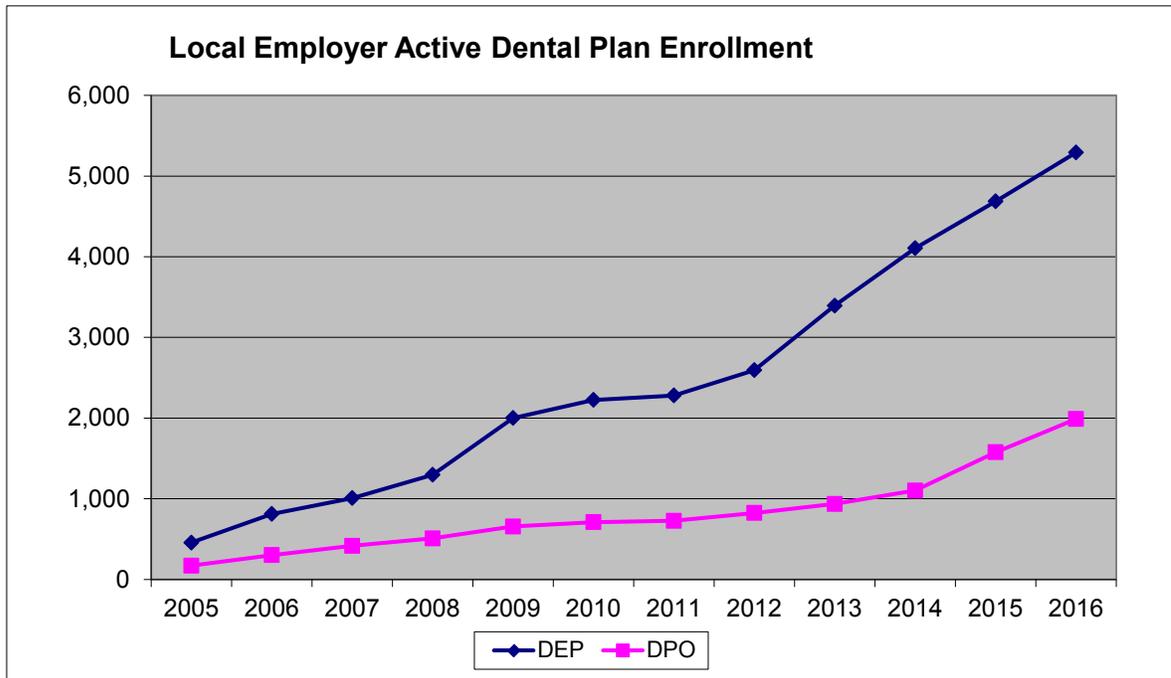
Projected Plan Year 2016 Dental enrollment is 97% of projected Medical enrollment, which is consistent with Plan Year 2015.

**Projected Plan Year 2016 State Active Employee Enrollment**

Dental Expense Plan	61,000
DPOs	25,700
Total Dental	86,700

	Annual Change in Enrollment		
	Actual 2013 to 2014	Projected 2014 to 2015	Projected 2015 to 2016
Dental Expense Plan	-0.5%	4.2%	-1.0%
DPOs	-4.6%	-14.1%	-12.1%
Total	-2.0%	-2.5%	-4.5%

## Exhibit 2B – Local Active Enrollment Projections



**Observations:**

Dental was first offered to Local Active Employees in Plan Year 2005. Initial enrollment was quite low and it has grown to 5% of Medical Plan enrollment in 2015.

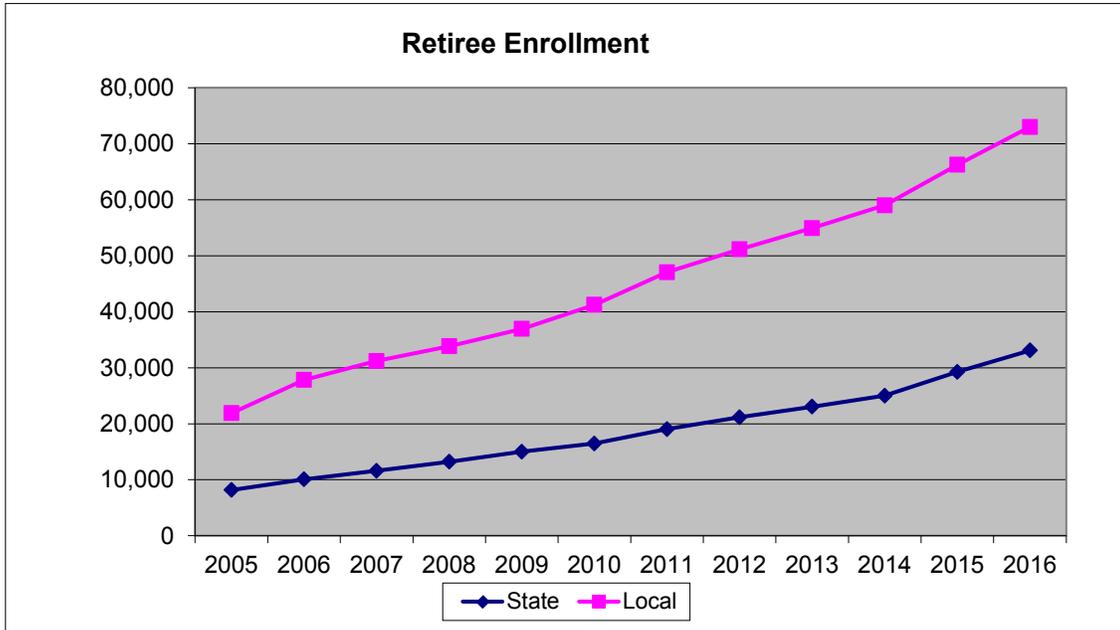
Local Active Dental enrollment is projected to increase by about 1,000 employees in Plan Year 2016.

**Projected Plan Year 2016 Local Employer Active Employee Enrollment**

Dental Expense Plan	5,300
DPOs	2,000
<b>Total Dental</b>	<b>7,300</b>

	Annual Change in Enrollment		
	Actual 2013 to 2014	Projected 2014 to 2015	Projected 2015 to 2016
Dental Expense Plan	21.0%	14.1%	12.9%
DPOs	17.8%	43.0%	26.2%
<b>Total</b>	<b>20.3%</b>	<b>20.3%</b>	<b>16.2%</b>

## Exhibit 2C – Retiree Enrollment Projections



**Observations:**

Dental was first offered to Retirees in Plan Year 2005. Initially, the plan was offered to all retirees, but from Plan Year 2006 onward, it has only been open to new retirees. Starting in 2015, Retirees have access to DPOs instead of just the DEP.

Plan Year 2016 enrollment is projected to increase 11%, similar to prior years.

Plan Year 2016 Retiree Dental enrollment is projected to be 67% of State Retiree Medical enrollment and 55% of Local Employer Retiree Medical enrollment.

**Projected Plan Year 2016 Retiree Enrollment**

	DEP	DPO	Total
State	31,300	1,800	33,100
Local Employer	70,400	2,600	73,000
Total Dental	101,700	4,400	106,100

	Annual Change in Enrollment		
	Actual 2013 to 2014	Projected 2014 to 2015	Projected 2015 to 2016
Dental Expense Plan	7.7%	9.0%	11.1%
DPOs	N/A	N/A	0.0%
Total	10.2%	8.3%	11.4%

## Exhibit 2D – May 2015 SHBP Active Enrollment

	Number of Contracts				
	Single	Member&Spouse /Partner	Family	Parent + Child(ren)	Total
	<b>STATE ACTIVES</b>				
<b>Dental Expense</b>	20,387	11,523	21,047	8,167	61,124
<b><u>DPO Plans</u></b>					
CIGNA	1,610	672	1,850	976	5,108
HealthPlex	803	296	514	439	2,052
Horizon	2,745	1,003	2,283	1,477	7,508
Aetna	4,739	1,828	4,625	2,961	14,153
MetLife	131	64	158	86	439
<b>Total DPOs</b>	<b>10,028</b>	<b>3,863</b>	<b>9,430</b>	<b>5,939</b>	<b>29,260</b>
<b>Total</b>	<b>30,415</b>	<b>15,386</b>	<b>30,477</b>	<b>14,106</b>	<b>90,384</b>
	<b>LOCAL EMPLOYER ACTIVES</b>				
<b>Dental Expense</b>	1,449	890	1,806	439	4,584
<b><u>DPO Plans</u></b>					
CIGNA	65	28	86	38	217
HealthPlex	20	8	17	14	59
Horizon	182	63	172	116	533
Aetna	222	105	259	147	733
MetLife	7	1	3	0	11
<b>Total DPOs</b>	<b>496</b>	<b>205</b>	<b>537</b>	<b>315</b>	<b>1,553</b>
<b>Total</b>	<b>1,945</b>	<b>1,095</b>	<b>2,343</b>	<b>754</b>	<b>6,137</b>

## Exhibit 2E – May 2015 SHBP Retiree Enrollment

	Number of Contracts				
	Single	Member&Spouse /Partner	Family	Parent + Child(ren)	Total
<b>Dental Expense</b>	12,582	9,071	3,589	1,566	26,808
<b><u>DPO Plans</u></b>					
CIGNA	92	104	47	9	252
HealthPlex	67	52	29	21	169
Horizon	113	112	32	19	276
Aetna	333	286	124	47	790
MetLife	43	57	21	6	127
<b>Total DPOs</b>	<b>648</b>	<b>611</b>	<b>253</b>	<b>102</b>	<b>1,614</b>
<b>Total</b>	<b>13,230</b>	<b>9,682</b>	<b>3,842</b>	<b>1,668</b>	<b>28,422</b>
	<b>LOCAL EMPLOYER RETIREES</b>				
<b>Dental Expense</b>	30,505	25,003	4,538	1,783	61,829
<b><u>DPO Plans</u></b>					
CIGNA	172	184	33	5	394
HealthPlex	44	39	11	5	99
Horizon	262	187	50	16	515
Aetna	429	428	97	33	987
MetLife	111	123	41	17	292
<b>Total DPOs</b>	<b>1,018</b>	<b>961</b>	<b>232</b>	<b>76</b>	<b>2,287</b>
<b>Total</b>	<b>31,523</b>	<b>25,964</b>	<b>4,770</b>	<b>1,859</b>	<b>64,116</b>

### Exhibit 3 – Trend Analysis

	SHBP Employee Claim Increases	SHBP Retiree Claim Increases	Aon Survey - Indemnity	Aon Survey - PPO	SHBP Employee - Aon Survey	SHBP Retiree - Aon Survey
2008 to 2009 actual	2.4%	2.5%	6.5%	5.9%	-4.1%	-4.0%
2009 to 2010 actual	3.0%	-8.4%	6.8%	6.0%	-3.8%	-15.2%
2010 to 2011 actual	0.6%	2.8%	6.8%	6.0%	-5.4%	-4.0%
2011 to 2012 actual	-14.0%	-1.9%	6.0%	5.4%	-19.4%	-7.9%
2012 to 2013 actual	1.5%	2.6%	5.5%	5.0%	-3.5%	-2.4%
2013 to 2014 actual	-0.1%	0.3%	5.5%	5.0%	-5.1%	-4.7%
Projection Trend	3.0%	3.0%	5.6%	4.5%	-1.5%	-1.5%

**Observations:**

Retiree Dental changed from a passive PPO to a true PPO in Plan Year 2010, which resulted in an 11% decrease in claims.

Employee Dental changed from a passive PPO to a true PPO in Plan Year 2012, which resulted in an 12% decrease in claims.

4th quarter 2012 claims were 8% lower than expected due to Hurricane Sandy; this reduced the total increase for Plan Year 2012 by 2%.

2013 increases reflect lower than usual utilization, likely due to the change to a true PPO and the aftermath of Hurricane Sandy.

2015 reflects the implementation of the dental RFP.

### Exhibit 4 – Dental Financial Projections

	Total Actives	DEP Actives	DPO Actives	Total Retirees	DEP Retirees	DPO Retirees	Total Total	DEP Total	DPO Total
<b>Plan Year 2014</b>									
Average Dental Subscribers	98,308	63,224	35,084	84,008	84,008	N/A	182,316	147,232	35,084
Incurred Claims	N/A	\$ 52,101,000	N/A	N/A	\$ 54,301,000	N/A	N/A	\$ 106,402,000	N/A
Administrative Fees	N/A	\$ 1,486,000	N/A	N/A	\$ 1,814,000	N/A	N/A	\$ 3,300,000	N/A
Investment Income	N/A	\$ (3,000)	N/A	N/A	\$ (2,000)	N/A	N/A	\$ (5,000)	N/A
Total Cost	N/A	\$ 53,584,000	N/A	N/A	\$ 56,113,000	N/A	N/A	\$ 109,697,000	N/A
Premium	\$ 75,366,000	\$ 57,402,000	\$ 17,964,000	\$ 58,308,000	\$ 58,308,000	N/A	\$ 133,674,000	\$ 115,710,000	\$ 17,964,000
Gain (Loss)	N/A	\$ 3,818,000	N/A	N/A	\$ 2,195,000	N/A	N/A	\$ 6,013,000	N/A
<b>Plan Year 2015</b>									
Average Dental Subscribers	97,055	66,280	30,775	95,522	91,545	3,977	192,578	157,825	34,753
Incurred Claims	N/A	\$ 55,528,000	N/A	N/A	\$ 59,008,000	N/A	N/A	\$ 114,536,000	N/A
Administrative Fees	N/A	\$ 1,233,000	N/A	N/A	\$ 1,703,000	N/A	N/A	\$ 2,936,000	N/A
Investment Income	N/A	\$ (3,000)	N/A	N/A	\$ (2,000)	N/A	N/A	\$ (5,000)	N/A
Total Cost	N/A	\$ 56,758,000	N/A	N/A	\$ 60,709,000	N/A	N/A	\$ 117,467,000	N/A
Premium	\$ 72,284,000	\$ 58,474,000	\$ 13,810,000	\$ 63,505,000	\$ 61,992,000	\$ 1,513,000	\$ 135,789,000	\$ 120,466,000	\$ 15,323,000
Gain (Loss)	N/A	\$ 1,716,000	N/A	N/A	\$ 1,283,000	N/A	N/A	\$ 2,999,000	N/A
<b>Plan Year 2016</b>									
Average Dental Subscribers	97,286	69,620	27,665	106,097	101,682	4,415	203,382	171,302	32,080
Incurred Claims	N/A	\$ 60,062,000	N/A	N/A	\$ 67,470,000	N/A	N/A	\$ 127,532,000	N/A
Administrative Fees	N/A	\$ 1,295,000	N/A	N/A	\$ 1,892,000	N/A	N/A	\$ 3,187,000	N/A
Investment Income	N/A	\$ (3,000)	N/A	N/A	\$ (2,000)	N/A	N/A	\$ (5,000)	N/A
Total Cost	N/A	\$ 61,354,000	N/A	N/A	\$ 69,360,000	N/A	N/A	\$ 130,714,000	N/A
Premium	\$ 74,107,000	\$ 61,469,000	\$ 12,638,000	\$ 71,074,000	\$ 69,362,000	\$ 1,712,000	\$ 145,181,000	\$ 130,831,000	\$ 14,350,000
Gain (Loss)	N/A	\$ 115,000	N/A	N/A	\$ 2,000	N/A	N/A	\$ 117,000	N/A

## Exhibit 5 – Projection Assumptions

### Benefit Design Changes

We are assuming that there will be no plan design changes for Employees or Retirees in Plan Year 2016.

### Vendor Changes

Aetna remains as the only DEP vendor in Plan Year 2016. Plan Year 2016 DPO vendors are Aetna, Cigna, Healthplex, Horizon, and MetLife. There are no changes from Plan Year 2015.

### Member Contributions

State Active Plans: Employees will continue to pay 50% of the DEP premium and 50% of the premium for each DPO.

Local Employer Active Plans: There will be no change to the current requirements: Employees pay a maximum of 50% of premium for the DEP and for each DPO vendor. Actual contributions vary by Local Employer.

State and Local Employer Retiree Plans: There will be no change to current requirements. Retirees will continue to pay 100% of the premium.

### Incurred Basis

Plan Year 2016 projections are based on expected incurred claims and expenses for Plan Year 2016.

### Margin

DPO Plans: DPO rates have no margin, since there is no risk to the State in these programs.

Employee DEP: Active Employees pay half the projected cost of the Dental Plan with no deficit recovery and no margin is included in the renewal rates.

Retiree DEP: Retirees pay 100% of the premium with no deficit recovery.

### Administrative Expenses

Plan Year 2016 DEP premiums will include projected costs for the following administrative expenses:

- Aetna ASO fees, and
- Investment income credit.

## Enrollment Projections

Based on historical enrollment patterns and discussions with the State, we are projecting the following enrollment for Plan Year 2016:

	State	Local	Total
<b>Actives</b>			
Dental Expense Plan	61,000	5,300	66,300
DPOs	25,700	2,000	27,700
Total Active Dental	86,700	7,300	94,000
<b>Retirees</b>			
Dental Expense Plan	31,300	70,400	101,700
DPOs	1,800	2,600	4,400
Total Retiree Dental	33,100	73,000	106,100

## Trend Rates

Trend assumptions were developed by comparing the SHBP historical trend with industry norms, and making adjustments for an anticipated increase in utilization as the economy recovers. The trend assumption for Plan Year 2016 is 3.0% for Employees and 3.0% for Retirees.

## Data Assumptions

Claims: Aon received a claim file from Aetna with claims paid through March 2015 and used this information in the renewal analysis.

Enrollment: Aon used actual billing counts through May 2015 and projected billing counts through December 2016 for the exposure units in the renewal calculations.

## Exhibit 6A – Plan Year 2016 Employee Monthly Premiums

<u>DENTAL PROVIDER ORGANIZATIONS (DPOs)</u>	<u>Premiums</u>	<u>Employee Contributions*</u>
<b>CIGNA (DPO #305)</b>		
SINGLE	\$21.80	\$10.90
Member & Spouse/Partner	\$37.92	\$18.96
FAMILY	\$62.00	\$31.00
PARENT & CHILD	\$45.96	\$22.98
<b>HEALTHPLEX (DPO #307)</b>		
SINGLE	\$8.78	\$4.39
Member & Spouse/Partner	\$15.27	\$7.63
FAMILY	\$24.95	\$12.47
PARENT & CHILD	\$18.49	\$9.24
<b>HORIZON DENTAL CHOICE (DPO #317)</b>		
SINGLE	\$19.60	\$9.80
Member & Spouse/Partner	\$34.06	\$17.03
FAMILY	\$55.70	\$27.85
PARENT & CHILD	\$41.26	\$20.63
<b>AETNA (DPO #319)</b>		
SINGLE	\$20.84	\$10.42
Member & Spouse/Partner	\$36.28	\$18.14
FAMILY	\$59.34	\$29.67
PARENT & CHILD	\$43.97	\$21.98
<b>METLIFE (DPO #320)</b>		
SINGLE	\$15.76	\$7.88
Member & Spouse/Partner	\$26.70	\$13.35
FAMILY	\$43.10	\$21.55
PARENT & CHILD	\$32.16	\$16.08
<b>EMPLOYEE DENTAL EXPENSE PLAN - #399</b>		
SINGLE	\$38.20	\$19.10
Member & Spouse/Partner	\$66.39	\$33.19
FAMILY	\$108.60	\$54.30
PARENT & CHILD	\$80.45	\$40.22

\* Based on 50% of each DPO's premium rates

## Exhibit 6B – Plan Year 2016 Retiree Monthly Premiums

<u>DENTAL PROVIDER ORGANIZATIONS (DPOs)</u>	<u>Premiums</u>	<u>Retiree Contributions</u>
<b>CIGNA (DPO #305)</b>		
SINGLE	\$23.90	\$23.90
Member & Spouse/Partner	\$45.61	\$45.61
FAMILY	\$81.87	\$81.87
PARENT & CHILD	\$72.64	\$72.64
<hr/>		
<b>HEALTHPLEX (DPO #307)</b>		
SINGLE	\$8.78	\$8.78
Member & Spouse/Partner	\$15.27	\$15.27
FAMILY	\$24.95	\$24.95
PARENT & CHILD	\$18.49	\$18.49
<hr/>		
<b>HORIZON DENTAL CHOICE (DPO #317)</b>		
SINGLE	\$20.18	\$20.18
Member & Spouse/Partner	\$35.08	\$35.08
FAMILY	\$57.37	\$57.37
PARENT & CHILD	\$42.49	\$42.49
<hr/>		
<b>AETNA (DPO #319)</b>		
SINGLE	\$21.71	\$21.71
Member & Spouse/Partner	\$37.78	\$37.78
FAMILY	\$61.80	\$61.80
PARENT & CHILD	\$45.80	\$45.80
<hr/>		
<b>METLIFE (DPO #320)</b>		
SINGLE	\$15.76	\$15.76
Member & Spouse/Partner	\$26.70	\$26.70
FAMILY	\$43.10	\$43.10
PARENT & CHILD	\$32.16	\$32.16
<hr/>		
<b><u>RETIREE DENTAL EXPENSE PLAN - #398</u></b>		
SINGLE	\$37.00	\$37.00
Member & Spouse/Partner	\$73.00	\$73.00
FAMILY	\$95.13	\$95.13
PARENT & CHILD	\$55.02	\$55.02
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