



Union Township Board of Education Dental Renewal and Marketplace Assessment

**Property & Casualty
Brokerage**

**Employee Benefits
Brokerage Services**

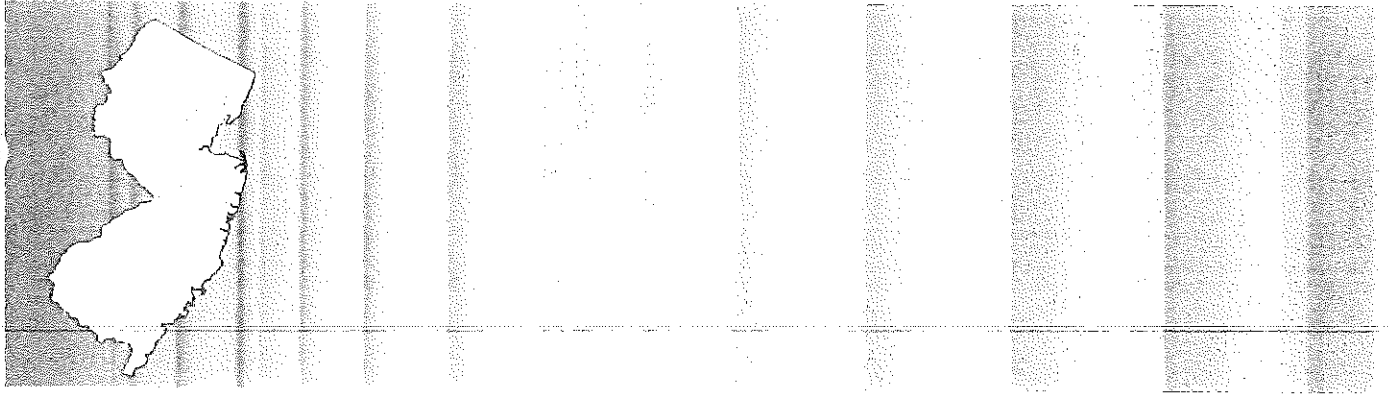
**Risk Management
Consulting**

**Joint Insurance
Fund (JIF) Services**



New Jersey's leading provider
of insurance and employee benefits
for the Public Entity sector

July 18, 2016

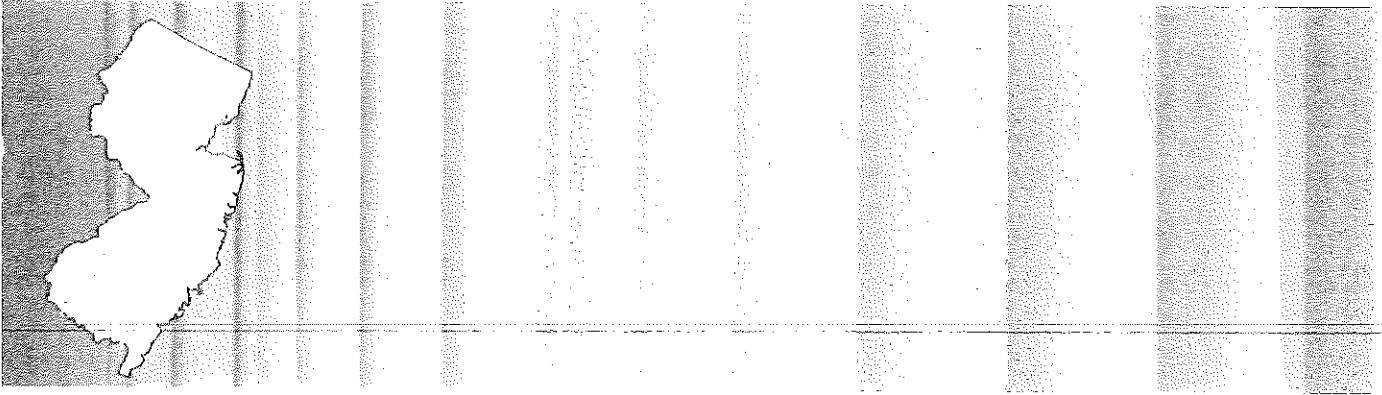


Delta Dental Renewal



**TOWNSHIP OF UNION BOARD OF EDUCATION
DENTAL PLAN RENEWAL
EFFECTIVE 9/1/16 - 8/31/17**

PREMIER PLAN	Current		Renewal		REVISIED	
	Delta PPO Plus Premier	Delta PPO Plus Premier	Delta PPO Plus Premier	Delta PPO Plus Premier	Delta PPO Plus Premier	Delta PPO Plus Premier
			12 Months	24 Months	12 Months	24 Months
Deductible						
Single	\$25	\$25	\$25	\$25	\$25	\$25
Family	\$75	\$75	\$75	\$75	\$75	\$75
Preventive	100%	100%	100%	100%	100%	100%
Basic	80%	80%	80%	80%	80%	80%
Major	50%	50%	50%	50%	50%	50%
Orthodontia	50%	50%	50%	50%	50%	50%
Annual Max	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250
Ortho Life Max	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
One Party	329	\$ 36.89	\$ 38.14	\$ 39.36	\$ 35.41	\$ 36.89
One or More	<u>676</u>	<u>98.27</u>	<u>101.60</u>	<u>104.84</u>	<u>94.34</u>	<u>98.27</u>
Monthly Premium	1005	\$ 78,567.33	\$ 81,229.66	\$ 83,821.28	\$ 75,423.73	\$ 78,567.33
Annual Premium		\$ 942,807.96	\$ 974,755.92	\$ 1,005,855.36	\$ 905,084.76	\$ 942,807.96
% increase			3.39%	6.69%	-4.00%	0.00%
DELTACARE						
One Party	10	\$ 27.14	\$ 27.56	\$ 27.56	\$ 27.56	\$ 27.56
Two Party	0	\$ 51.91	\$ 52.74	\$ 52.74	\$ 52.74	\$ 52.74
Three Party	<u>2</u>	<u>87.31</u>	<u>88.61</u>	<u>88.61</u>	<u>88.61</u>	<u>88.61</u>
Monthly Premium	12	\$ 446.02	\$ 452.82	\$ 452.82	\$ 452.82	\$ 452.82
Annual Premium		\$ 5,352.24	\$ 5,433.84	\$ 5,433.84	\$ 5,433.84	\$ 5,433.84
			1.52%	1.52%	1.52%	1.52%



Marketplace Assessment



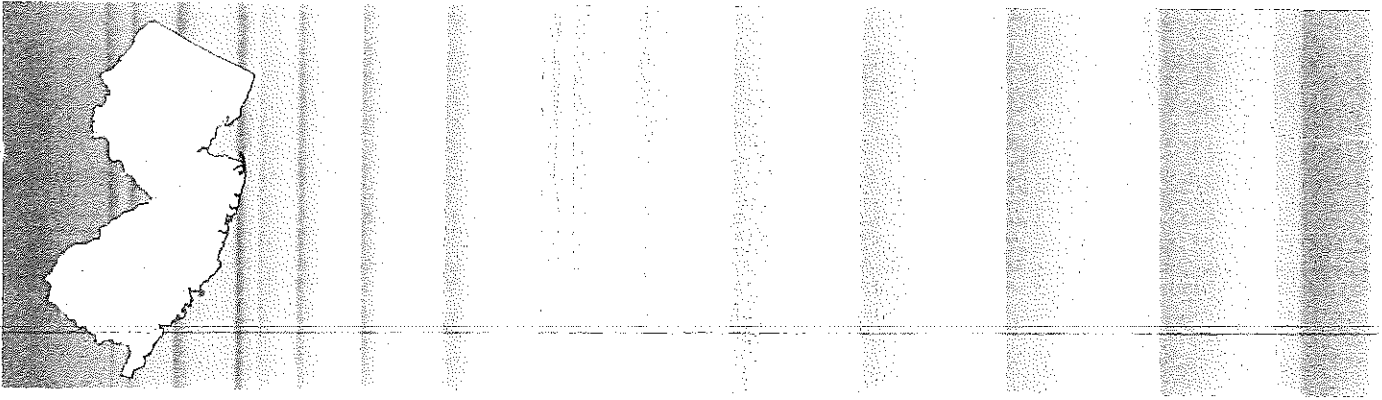
**TOWNSHIP OF UNION BOARD OF EDUCATION
DENTAL PLAN PROPOSAL
EFFECTIVE 9/1/16 - 8/31/17**

PREMIER PLAN	Current		REVISED		Proposed		Proposed	
	Delta PPO Plus Premier	Delta PPO Plus Premier	Delta PPO Plus Premier	Delta PPO Plus Premier	Aetna PPO	Horizon BCBSNJ	Lincoln Financial	
Deductible			\$25	\$25	\$25	\$25	\$25	
Single	\$25	\$25	\$75	\$75	\$75	\$75	\$75	
Family	\$75	\$75	100%	100%	100%	100%	100%	
Preventive	100%	100%	80%	80%	80%	80%	80%	
Basic	80%	80%	50%	50%	50%	50%	50%	
Major	50%	50%	50%	50%	50%	50%	50%	
Orthodontia	50%	50%	\$1,250	\$1,250	\$1,350	\$2,000	\$1,250	
Annual Max	\$1,250	\$1,250	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	
Ortho Life Max	\$1,000	\$1,000						
One Party	329	36.89	35.41	32.18	32.18	36.89	36.33	
One or More	576	98.27	94.34	88.40	88.40	98.27	96.79	
Monthly Premium	1005	78,567.33	75,423.73	70,345.62	70,345.62	78,567.33	77,382.61	
Annual Premium		942,807.96	905,084.76	844,147.44	844,147.44	942,807.96	928,591.32	
% increase			-4.00%	-10.46%	-10.46%	0.00%	-1.51%	
DELTACARE								
		Current	Renewal	Renewal	Renewal	Proposed	Proposed	
		Delta Care	Delta Care	Delta Care	DMO	Horizon Dental Choice	Lincoln PPO	
One Party	10	\$ 27.14	\$ 27.56	\$ 14.92	\$ 14.92	\$ 17.20	\$ 26.37	
Two Party	0	\$ 51.91	\$ 52.74	\$ 29.09	\$ 29.09	\$ 51.53	\$ 70.24	
Three Party	2	\$ 87.31	\$ 88.61	\$ 47.74	\$ 47.74	\$ 51.53	\$ 70.24	
Monthly Premium	12	\$ 446.02	\$ 452.82	\$ 244.68	\$ 244.68	\$ 275.06	\$ 404.18	
Annual Premium		\$ 5,352.24	\$ 5,433.84	\$ 2,936.16	\$ 2,936.16	\$ 3,300.72	\$ 4,850.16	
			1.52%	-45.14%	-45.14%	-38.33%	-9.38%	

The Horizon BCBSNJ plan does not offer the Annual Maximum Carryover provision which is currently in place with Delta. In that regard, they have increased the annual maximum from \$1250 to \$2000.

The Lincoln Financial proposal does not include a DHMO option. A low benefit PPO was included.

Carriers declining to quote: Cigna, Guardian, MetLife, Principal, United Healthcare



Provider Disruption Analysis



**Union Board of Education
Dental Plan Disruption Analysis
Participating Dentists per Carrier**

	Delta Dental Premier/PPO		Aetna PPO	
	%	#	%	#
Providers In-Network	86.4%	1,131	58.8%	770
Providers Out-Network	13.6%	178	41.2%	539
Total Providers In File	100.0%	1,309	100.0%	1309

Delta Vs. Aetna			
# of Providers in Delta And Aetna		710	54%
# of Providers in Delta Not in Aetna Network		421	32%
# of Providers in Aetna Network, Not in Delta		60	5%
# of Providers Not any Networks		118	9%

Provider disruption reports are not illustrated for Cigna, Lincoln Financial Group, and United