



State of New Jersey

State Health Benefits Program

Plan Year 2022 Rate Setting Recommendation Analysis

Dental Plans

July 21, 2021

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Executive Summary

The purpose of this analysis is to review the experience of the Dental Plans offered through the 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 2022.

Benefits Maintained by the SHBP

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

The rate renewal recommendations resulting for Plan Year 2022 are provided in Exhibit 1 and are summarized in the chart below. Aon's Plan Year 2022 Dental Renewal Analysis does not include the impact of any pending or future federal or state legislation.

	Actives	Retirees
Dental Expense Plan	(3.2%)	(1.5%)
DPO Plans		
Aetna	0.0%	0.0%
Cigna	(10.0%)	(10.0%)
Healthplex	0.0%	0.0%
Horizon	0.0%	0.0%
MetLife	0.0%	0.0%

Benefit and Network Changes

Other than the offer of DPO enrollment to Retirees for the first time on 1/1/2015, there have been no material plan design changes since 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 assumed in Plan Year 2022.

The SHBP Dental Plan completed an RFP process to review potential DPO vendors with new contracts effective 1/1/2015. As a result, Aetna, Cigna, Healthplex, Horizon, and MetLife were selected to provide these benefits for Plan Year 2015 and future years. 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.

Federal Mandates

ACA 9010: Section 9010 of the ACA imposed a Health Insurer Fee (HIF) on each covered entity engaged in the business of providing health insurance for United States health risks. The HIF has helped fund the federal subsidies given to lower-income families that may not have coverage. On January 22, 2018, Congress passed a spending bill which placed a moratorium on this tax in Plan Year 2019. As of December 20, 2019, the HIF is in place for Plan Year 2020, however has been repealed beginning with Plan Year 2021.

Further Consolidated Appropriations Act, 2020: On December 20, 2019, the President signed an omnibus bill that included a repeal of the excise tax on high-cost employer-sponsored health coverage, the medical device excise tax, and the HIF. Although the excise tax has been twice delayed, it was scheduled to go into effect in 2022. The medical device excise tax was scheduled to expire on December 31, 2019. The HIF had a moratorium placed on it during 2019, went back into effect in 2020, and will be eliminated permanently beginning in 2021.

COVID-19

The SHBP dental plan costs and utilization may be impacted due to the worldwide COVID-19 pandemic. Aon's current guidance is to project the self-insured dental claims using 2020 claims data normalized for the impacts of COVID-19. For the Plan Year 2022 Renewal, 2020 claims used for projecting 2021 and 2022 are adjusted using a blend of actual vs. expected claims experience and Aon National COVID-19 dental claim factors. The dental normalization factor for State Actives is 1.22 and for State Retirees is 1.23. The dental normalization factor for Local Education Actives is 1.15 and for Local Education Retirees is 1.21. The dental normalization factor is 1.22 for both Local Government Actives and Local Government Retirees.

Plan Year 2021 and 2022 estimates are limited by unknown factors, including:

- Unforeseen economic and financial impact on employee plan utilization
- Increased severity of claims as a result of delayed treatment
- Spillover of delayed non-essential care from 2020 into 2021

The Plan Year 2022 premium recommendations provided in this analysis do not include any additional adjustments for COVID-19.

Additionally, certain vendors have agreed to 2020 and 2021 DPO premium reductions due to COVID-19. This analysis reflects Aetna's 50% DPO premium reduction for the month of July 2020, Cigna's 100% reduction for May 2020, Horizon's 25% reduction for April and May 2020, and MetLife's 5% reduction for 2021 premium rates.

Enrollment Changes

Exhibit 2 shows historical enrollment patterns among the SHBP Dental Plan offerings for Plan Years 2019 through 2021 and includes Aon's projection of Plan Year 2022 enrollment.

Plan Year 2021 enrollment is based on census data as of April 2021 and includes a projection of enrollment through December 2022. This projection assumes that State Active enrollment will remain flat in Plan Year 2022. Local Education and Local Government Active enrollment is projected to increase 2.0% in 2022. State Retiree enrollment is projected to increase 1.0% in Plan Year 2022, Local Education Retiree enrollment is projected to increase 1.5%, and Local Government Retiree enrollment is projected to increase 4.0%. These increases are based on projected changes in the medical enrollment for Plan Year 2022.

The following are the Plan Year 2022 Dental Program's enrollment projections:

	State	Local	Total
Actives			
Dental Expense Plan	59,361	4,820	64,181
DPOs	28,507	939	29,446
Total Active Dental	87,868	5,759	93,627
Retirees			
Dental Expense Plan	34,030	74,839	108,868
DPOs	4,630	7,165	11,795
Total Retiree Dental	38,660	82,004	120,664

Exhibits 2D and 2E show the April 2021 DEP and DPO enrollment for Actives and Retirees, respectively.

Member Contributions

State Retirees in the dental plans pay 100% of the projected costs of the program. State Active Employees pay 50% of the projected costs. For Local Employees, actual contributions vary by Local Employer. No changes in member contributions are assumed for Plan Year 2022.

Additional Disclosures

The projections in this analysis are measured on an incurred basis and are consistent with the assumptions and methodology disclosed herein. Future projections may differ significantly from the current projections presented in this analysis due to (but not limited to) such factors as the following:

- Plan experience differing from that anticipated by the economic or demographic assumptions;
- Changes in actuarial methods or in economic or demographic assumptions;
- Changes in plan provisions or applicable law.

This analysis contains the primary actuarial assumptions and methods used to develop the cost projections but may not include a comprehensive list of these methodologies and assumptions. Aon provided guidance with respect to these assumptions, and it is our belief that the assumptions represent reasonable expectations of anticipated plan experience.

Trend Analysis

Exhibit 3 presents the trend recommendations for Plan Year 2022 for the Active and Retiree DEP. This exhibit compares the actual increase in SHBP DEP average claims with industry benchmarks (based on Aon's Trend Survey) for the same period, separately for Employees and Retirees.

SHBP Active DEP claim increases were approximately 3.8% in Plan Year 2019 and -19.7% in Plan Year 2020, likely a result of utilization suppression due to COVID. SHBP Retiree DEP claim increases were approximately 1.9% in Plan Year 2019 and -19.6% in Plan Year 2020. Aon is recommending 3.0% trend to project DEP claims for Actives and Retirees to Plan Year 2022, which is based on Aon internal trend guidance and trend recommendations provided by the DEP and DPO vendors.

Financial Projections

Financial Results

Active DEP – For Plan Year 2020, favorable experience for the DEP resulted in a 22.7% premium gain of \$14.5M, compared to a projected \$0.7M gain in the Plan Year 2021 Renewal Analysis. Preliminary projections for Plan Year 2021 show a gain of 5.9% of Total Active DEP cost. The increase in the Plan Year 2020 gain and the increase in the Plan Year 2021 gain are because of lower than expected Plan Year 2020 utilization likely due to COVID-19.

A 3.2% decrease in premium rates for Plan Year 2022 is projected to result in no projected gain or loss for the Active Dental Expense Plan (i.e., plan costs equal to projected premiums).

Retiree DEP – For Plan Year 2020, favorable experience for DEP resulted in 21.9% premium gain of \$17.4M, compared to a projected \$1.1M gain in the Plan Year 2021 Renewal Analysis. Preliminary projections for Plan Year 2021 show a gain of 4.2% of total Retiree DEP cost. The increase in the Plan Year 2020 gain and the increase in the Plan Year 2021 gain are because of lower than expected Plan Year 2020 utilization likely due to COVID-19.

A 1.5% decrease in premium rates for Plan Year 2022 is projected to result in no projected gain or loss for the Retiree Dental Expense Plan (i.e., plan costs equal to projected premiums).

Active and Retiree 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/(losses) in millions for Plan Years 2020, 2021 and 2022. These results assume that premiums are fully funded each year:

Projected Gain / (Loss) \$ in Millions

	<u>PY 2020</u>	<u>PY 2021</u>	<u>PY 2022</u>
Employee Dental Expense	\$14.5	\$3.7	\$0.0
Retiree Dental Expense	\$17.4	\$3.5	\$0.0
DPOs	N/A	N/A	N/A
Total	\$31.9	\$7.2	\$0.0

Rate Renewal Development and Assumptions

Exhibit 5 contains the premium tables for the Plan Year 2022 Dental Plan renewal.

Dental Expense Plan Rating Methodology

Exhibit 4 shows the aggregate costs for Plan Years 2020, 2021 and 2022, separately for Active and Retired participants. Costs were projected separately for dental claims, administrative costs, investment income and aggregate premiums.

Dental Claim Projection

1. Using incurred Plan Year 2020 claim data paid through March 2021 supplied by Aetna, completed incurred claims were estimated for Plan Year 2020.
2. Aggregate dental claims for each Plan Year were divided by the average subscribers for that Plan Year to get claims per subscriber.
3. Claims used for projecting 2021 and 2022 were adjusted using a blend of actual vs. expected claims experience and Aon National COVID-19 dental claim factors. The dental normalization factor for State Actives is 1.22 and for State Retirees is 1.23. The dental normalization factor for Local Education Actives is 1.15 and for Local Education Retirees is 1.21. The dental normalization factor is 1.22 for both Local Government Actives and Local Government Retirees.
4. Claims per subscriber were projected to Plan Years 2021 and 2022 using the projection trend listed in Exhibit 3.
5. Aggregate Plan Year 2022 premiums are the product of the projected Plan Year 2022 enrollment and the projected Plan Year 2022 premium rates.
6. Plan Year 2022 DEP premiums include projected costs for the following administrative expenses:
 - Aetna ASO fees, and
 - Investment income credit.

Administrative Cost Projection

Plan Year 2022 administrative fees for the DEP plan will remain unchanged from Plan Year 2021. The Administrative Costs shown in Exhibit 4 are the contractual Aetna ASO fees multiplied by the projected enrollment for each year:

	<u>DEP ASO Fees PEPM</u>	
	<u>Actives</u>	<u>Retirees</u>
Plan Year 2020	\$1.74	\$1.74
Plan Year 2021	\$1.74	\$1.74
Plan Year 2022	\$1.74	\$1.74

Investment Income

Investment Income for Plan Year 2020 reflects actual amounts (as provided by the State) credited to the Dental Plan. Investment Income for Plan Years 2021 and 2022 assumes no change from Plan Year 2020. Investment Income amounts are stated in Exhibit 4.

DEP Rate Change Recommendation

1. Plan Year 2022 aggregate costs were calculated by summing projected costs for dental claims and administrative charges, reduced by investment income.
2. Plan Year 2022 Active aggregate projected costs are 3.2% less than Plan Year 2021 Active premiums multiplied by Plan Year 2022 projected enrollment. Therefore, Aon is recommending a 3.2% premium rate decrease for the Active Dental Expense Plan.
3. Plan Year 2022 Retiree aggregate projected costs are 1.5% less than Plan Year 2021 Retiree premiums multiplied by Plan Year 2022 projected enrollment. Therefore, Aon is recommending a 1.5% premium rate decrease for the Retiree Dental Expense Plan.

DPO Premiums

The Plan Year 2022 DPO premium increases are provided in the table below and in Exhibit 1.

DPO Plans	Actives	Retirees
Aetna	0.0%	0.0%
Cigna	(10.0%)	(10.0%)
Healthplex	0.0%	0.0%
Horizon	0.0%	0.0%
MetLife	0.0%	0.0%

Incurred Basis

Plan Year 2022 projections are based on expected incurred claims and expenses for Plan Year 2022.

Margin

DPO Plans: DPO rates have no additional margin since these plans are insured by the vendors.

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

Retiree DEP: Retirees pay 100% of the premium with no deficit recovery. No margin is included in the rates.

Enrollment Projections

Based on historical enrollment patterns and discussions with the State, the following table summarizes the projected enrollment for Plan Year 2022:

	DEP	DPO	Total
Actives			
State Employees	59,361	28,507	87,868
Local Employees	4,820	939	5,759
Total Active Employees	64,181	29,446	93,627
Retirees			
State Employees	34,030	4,630	38,660
Local Employees	74,839	7,165	82,004
Total Retired Employees	108,868	11,795	120,664
Total	173,049	41,242	214,291

Trend Rates

Trend recommendations were developed by comparing the SHBP historical dental trend with industry expectations with adjustments for an anticipated increase in utilization as the economy recovers. The trend recommendation for Plan Year 2022 is 3.0% for Employees and Retirees.

Data Assumptions

Claims: Aon received a claim file from Aetna with claims paid through March 2021 and used this information in the renewal analysis.

Enrollment: Aon used actual April 2021 census enrollment provided by the State and projected census enrollment through December 2021 for the exposure units in the renewal calculations. It is assumed that the State and Local enrollment in the dental plans is consistent with the enrollment projected for the medical plans.

Plan Year 2022 Premium Rates

The DEP premiums were calculated by applying the percentage changes in Exhibit 1 to the Plan Year 2021 premium tables. The DPO premiums are those offered by the five DPOs.

The Plan Year 2022 DPO premiums reflect “savings” over the DEP which are shown below:

	DPO Premium / DEP Premium	
	Actives	Retirees
Aetna	51.1%	53.4%
Cigna	50.3%	55.4%
Healthplex	21.3%	21.4%
Horizon	42.7%	44.2%
MetLife	33.5%	33.6%

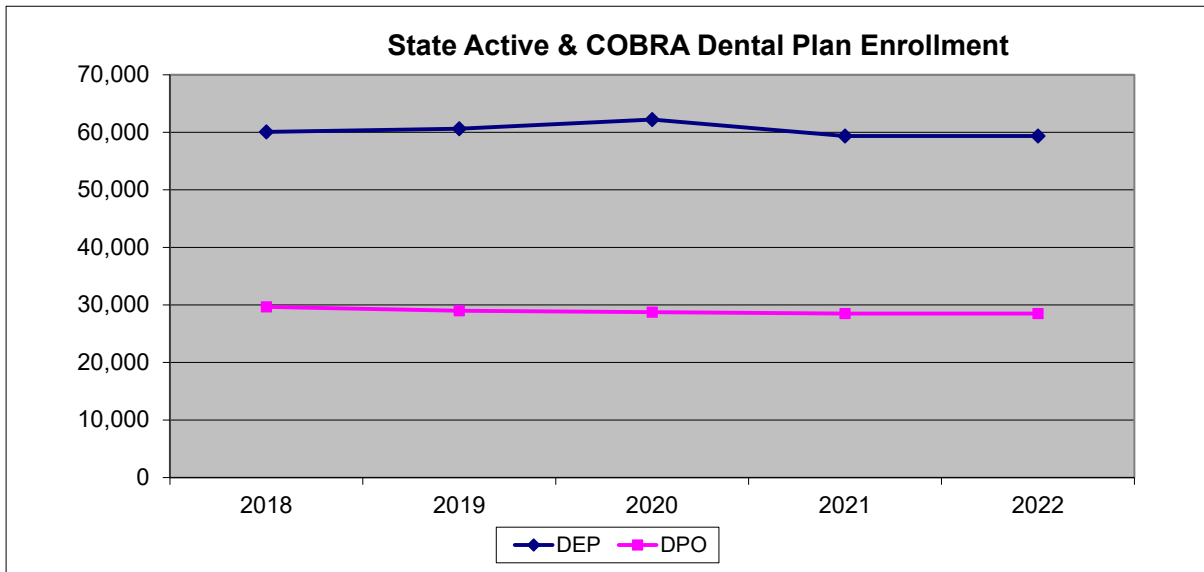
The Plan Year 2022 DPO premiums range from 21% to 55% of the DEP cost. When Active members enroll in a DPO, the reduced cost is shared by the employee and the employer, since Actives contribute 50% of the monthly premium. Retirees receive 100% of the cost savings since they contribute 100% of the cost of the Retiree dental program for both DEP and DPO.

Exhibit 1 – Recommended Renewal Increases

The following table provides the Plan Year 2022 premium rate increases or decreases:

	Actives	Retirees
Dental Expense Plan	(3.2%)	(1.5%)
DPO Plans		
Aetna	0.0%	0.0%
Cigna	(10.0%)	(10.0%)
Healthplex	0.0%	0.0%
Horizon	0.0%	0.0%
MetLife	0.0%	0.0%

Exhibit 2A – State Active Enrollment Projections



Observations:

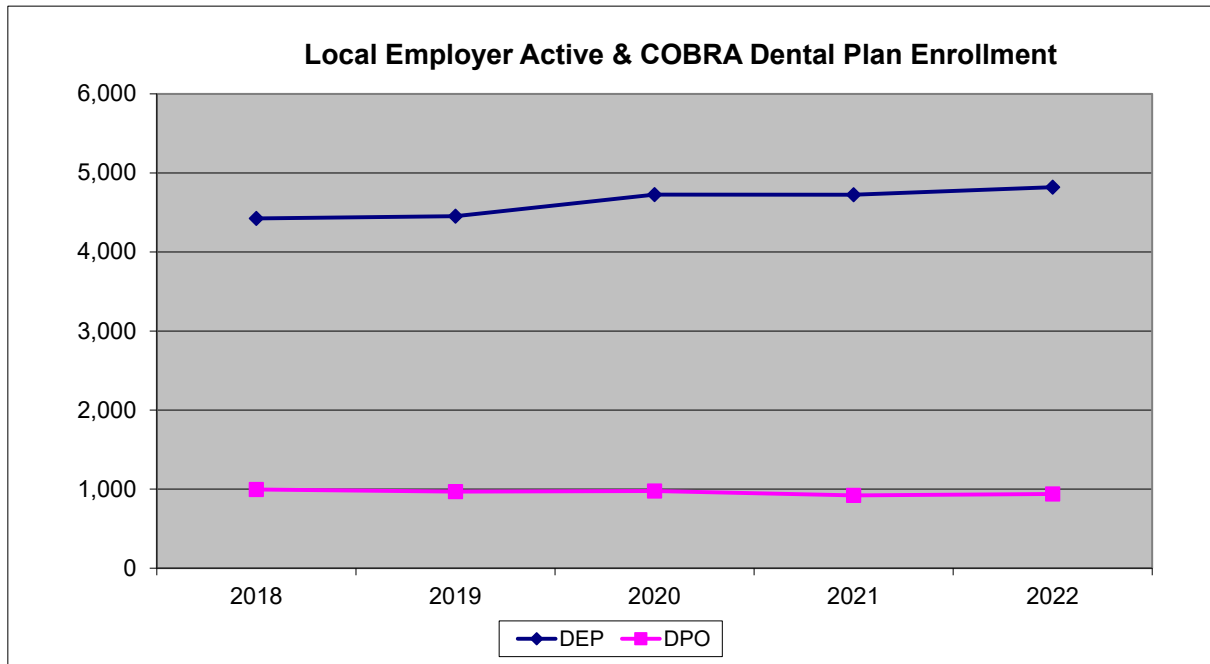
Total State Active Dental Plan Year 2021 enrollment is based on data through April 2021

Dental Expense Plan Active enrollment decreased from 68.4% of total Dental enrollment in Plan Year 2020 to 67.6% in Plan Year 2021. Plan Year 2022 Active Dental Expense Plan enrollment is estimated to be 67.6%.

Projected Plan Year 2022 Dental enrollment is 98% of projected Medical enrollment, which is consistent with Plan Year 2021.

	Annual Change in Enrollment			Projected Enrollment
	Actual 2019 to 2020	Actual 2020 to 2021	Projected 2021 to 2022	Plan Year 2022
Dental Expense Plan	2.6%	-4.6%	0.0%	59,361
DPOs	-0.8%	(0.9%)	0.0%	28,507
Total	1.5%	-3.4%	0.0%	87,868

Exhibit 2B – Local Active Enrollment Projections



Observations:

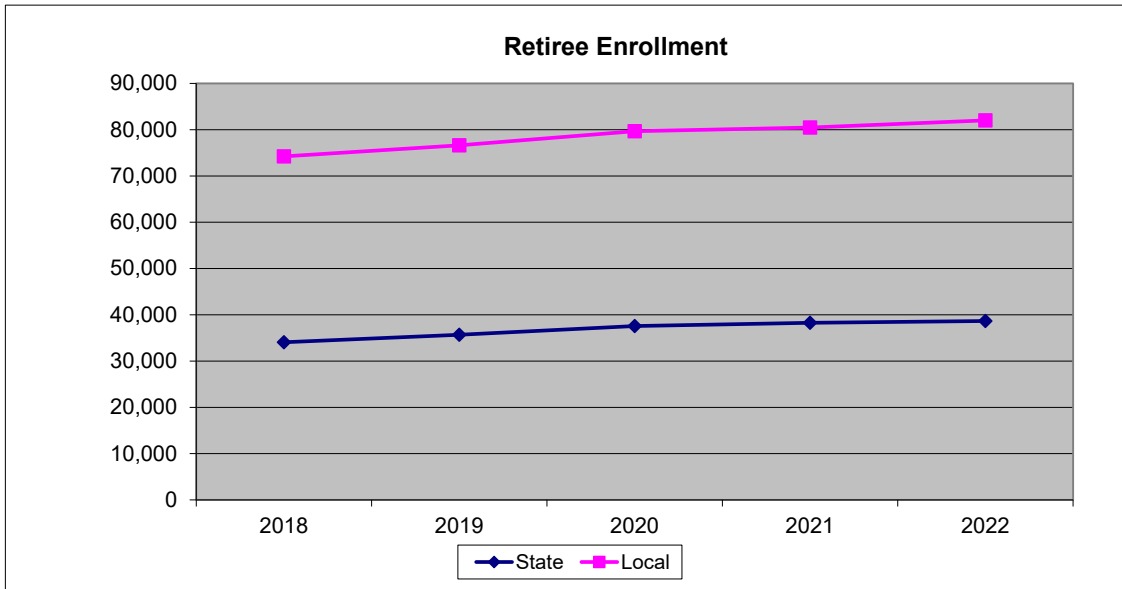
Dental was first offered to Local Active Employees in Plan Year 2005. Initial enrollment was quite low and it has grown to 5% of Medical Plan enrollment in 2022.

Total Local Active Dental Plan Year 2021 enrollment is based on data through April 2021.

Local Active Dental enrollment is projected to increase slightly in Plan Year 2022.

	Annual Change in Enrollment			Projected Enrollment
	Actual 2019 to 2020	Actual 2020 to 2021	Projected 2021 to 2022	Plan Year 2022
Dental Expense Plan	6.1%	(0.0%)	2.0%	4,820
DPOs	0.7%	(5.6%)	2.0%	939
Total	5.2%	(1.0%)	2.0%	5,759

Exhibit 2C – Retiree Enrollment Projections



Observations:

The DEP 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 as well as the DEP.

Total Retiree Dental Plan Year 2021 enrollment is based on data through April 2021.

Plan Year 2022 enrollment is projected to increase 1.6%.

Plan Year 2022 Retiree Dental enrollment is projected to be 71% of State Retiree Medical enrollment and 54% of Local Employer Retiree Medical enrollment.

Projected Plan Year 2022 Retiree Enrollment

	DEP	DPO	Total
State	34,030	4,630	38,660
Local Employer	74,839	7,165	82,004
Total Dental	108,868	11,795	120,664

	Annual Change in Enrollment			Projected Enrollment
	Actual 2019 to 2020	Actual 2020 to 2021	Projected 2021 to 2022	Plan Year 2022
Dental Expense Plan	3.7%	1.0%	1.6%	108,868
DPOs	12.1%	3.9%	1.8%	11,795
Total	4.4%	1.3%	1.6%	120,664

Exhibit 2D – April 2021 SHBP Active Enrollment

	Number of Contracts				
	Single	Member&Spouse /Partner	Family	Parent + Child(ren)	Total
Dental Expense #399	20,520	10,489	20,202	8,150	59,361
	STATE ACTIVES				
DPO Plans					
Aetna #319	4,671	1,458	3,342	2,179	11,650
Cigna #305	2,055	667	1,562	831	5,115
Healthplex #307	826	230	290	268	1,614
Horizon #317	4,009	1,047	2,230	1,675	8,961
MetLife #320	603	137	303	124	1,167
Total DPOs	12,164	3,539	7,727	5,077	28,507
Total	32,684	14,028	27,929	13,227	87,868
	LOCAL EMPLOYER ACTIVES				
Dental Expense #399	1,593	821	1,753	558	4,725
DPO Plans					
Aetna #319	153	53	116	38	360
Cigna #305	43	21	44	12	120
Healthplex #307	6	5	4	1	16
Horizon #317	162	53	89	69	373
MetLife #320	26	6	12	8	52
Total DPOs	390	138	265	128	921
Total	1,983	959	2,018	686	5,646

Exhibit 2E – April 2021 SHBP Retiree Enrollment

	Number of Contracts				
	Single	Member&Spouse /Partner	Family	Parent + Child(ren)	Total
	STATE RETIREES				
Dental Expense #399	16,128	12,785	3,379	1,401	33,693
<u>DPO Plans</u>					
Aetna #319	1,024	784	324	185	2,317
Cigna #305	255	244	102	45	646
Healthplex #307	326	199	56	54	635
Horizon #317	370	287	106	63	826
MetLife #320	55	79	22	4	160
Total DPOs	2,030	1,593	610	351	4,584
Total	18,158	14,378	3,989	1,752	38,277
	LOCAL EMPLOYER RETIREES				
Dental Expense #399	36,441	31,056	4,402	1,570	73,469
<u>DPO Plans</u>					
Aetna #319	1,231	1,055	247	124	2,657
Cigna #305	305	395	110	35	845
Healthplex #307	140	88	42	16	286
Horizon #317	1,140	897	378	136	2,551
MetLife #320	266	281	92	29	668
Total DPOs	3,082	2,716	869	340	7,007
Total	39,523	33,772	5,271	1,910	80,476

Exhibit 3 – Trend Analysis

	Actual		Aon Industry	Difference between Actual and Aon Industry Trends	
	SHBP Employee Claim Increases	SHBP Retiree Claim Increases	PPO	SHBP Employee	SHBP Retiree
2018 to 2019 actual	3.8%	1.9%	3.8%	0.0%	(1.9%)
2019 to 2020 actual	(19.7%)	(19.6%)	3.5%	(23.2%)	(23.1%)
2020 to 2021 preliminary*	25.4%	25.1%	3.0%*	22.4%	22.1%
Projection Trend**	3.0%	3.0%	3.0%	0.0%	0.0%

* 2020 to 2021 Actual preliminary trend includes an adjustment for COVID normalization.

** Projection trend does not adjust for COVID-19.

Exhibit 4 – Dental Financial Projections

	Actives			Retirees			Total		
	DEP	DPO	Total	DEP	DPO	Total	DEP	DPO	Total
Plan Year 2020									
Average Dental Subscribers	66,952	29,728	96,680	106,091	11,157	117,248	173,043	40,885	213,927
Incurring Claims	\$ 47,906,000	N/A	N/A	\$ 60,016,000	N/A	N/A	\$ 107,922,000	N/A	N/A
Administrative Fees	\$ 1,398,000	N/A	N/A	\$ 2,215,000	N/A	N/A	\$ 3,613,000	N/A	N/A
Investment Income	\$ 6,000	N/A	N/A	\$ 77,000	N/A	N/A	\$ 83,000	N/A	N/A
Total Cost	\$ 49,310,000	N/A	N/A	\$ 62,308,000	N/A	N/A	\$ 111,618,000	N/A	N/A
Premium	\$ 63,830,000	\$ 12,100,000	\$ 75,930,000	\$ 79,742,000	\$ 4,153,000	\$ 83,895,000	\$ 143,572,000	\$ 16,253,000	\$ 159,825,000
Gain (Loss)	\$ 14,520,000	N/A	N/A	\$ 17,434,000	N/A	N/A	\$ 31,954,000	N/A	N/A
Plan Year 2021									
Average Dental Subscribers	64,086	29,428	93,514	107,162	11,591	118,753	171,248	41,019	212,267
Incurring Claims	\$ 57,467,000	N/A	N/A	\$ 75,833,000	N/A	N/A	\$ 133,300,000	N/A	N/A
Administrative Fees	\$ 1,338,000	N/A	N/A	\$ 2,238,000	N/A	N/A	\$ 3,576,000	N/A	N/A
Investment Income	\$ 6,000	N/A	N/A	\$ 77,000	N/A	N/A	\$ 83,000	N/A	N/A
Total Cost	\$ 58,811,000	N/A	N/A	\$ 78,148,000	N/A	N/A	\$ 136,959,000	N/A	N/A
Premium*	\$ 62,518,000	\$ 12,267,000	\$ 74,785,000	\$ 81,598,000	\$ 4,394,000	\$ 85,992,000	\$ 144,116,000	\$ 16,661,000	\$ 160,777,000
Gain (Loss)	\$ 3,707,000	N/A	N/A	\$ 3,450,000	N/A	N/A	\$ 7,157,000	N/A	N/A
Plan Year 2022									
Average Dental Subscribers	64,181	29,446	93,627	108,868	11,795	120,663	173,049	41,242	214,290
Incurring Claims	\$ 59,274,000	N/A	N/A	\$ 79,358,000	N/A	N/A	\$ 138,632,000	N/A	N/A
Administrative Fees	\$ 1,340,000	N/A	N/A	\$ 2,273,000	N/A	N/A	\$ 3,613,000	N/A	N/A
Investment Income	\$ 6,000	N/A	N/A	\$ 77,000	N/A	N/A	\$ 83,000	N/A	N/A
Total Cost	\$ 60,620,000	N/A	N/A	\$ 81,708,000	N/A	N/A	\$ 142,328,000	N/A	N/A
Premium	\$ 60,620,000	\$ 12,009,000	\$ 72,629,000	\$ 81,708,000	\$ 4,387,000	\$ 86,095,000	\$ 142,328,000	\$ 16,396,000	\$ 158,724,000
Gain (Loss)	\$ -	N/A	N/A	\$ -	N/A	N/A	\$ -	N/A	N/A

*Aetna 2020 DPO Rates reflect a 50% premium holiday for the month of July due to COVID-19. Cigna 2020 DPO Rates reflect a 100% premium holiday for the month of May due to COVID-19. Horizon 2020 DPO Rates reflect a 25% premium holiday for the months of April and May due to COVID-19.

Exhibit 5A – Plan Year 2022 Employee Monthly Premiums

<u>DENTAL PROVIDER ORGANIZATIONS (DPOs)</u>	<u>Premiums</u>	<u>Employee Contributions*</u>
CIGNA (DPO #305)		
SINGLE	\$20.72	\$10.36
Member & Spouse/Partner	\$36.03	\$18.02
FAMILY	\$58.91	\$29.46
PARENT & CHILD	\$43.67	\$21.84
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HEALTHPLEX (DPO #307)		
SINGLE	\$8.78	\$4.39
Member & Spouse/Partner	\$15.27	\$7.64
FAMILY	\$24.95	\$12.48
PARENT & CHILD	\$18.49	\$9.25
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HORIZON DENTAL CHOICE (DPO #317)		
SINGLE	\$17.58	\$8.79
Member & Spouse/Partner	\$30.57	\$15.29
FAMILY	\$49.99	\$25.00
PARENT & CHILD	\$37.04	\$18.52
<hr/>		
AETNA (DPO #319)		
SINGLE	\$21.03	\$10.52
Member & Spouse/Partner	\$36.60	\$18.30
FAMILY	\$59.87	\$29.94
PARENT & CHILD	\$44.36	\$22.18
<hr/>		
METLIFE (DPO #320)		
SINGLE	\$13.79	\$6.90
Member & Spouse/Partner	\$23.38	\$11.69
FAMILY	\$37.73	\$18.87
PARENT & CHILD	\$28.15	\$14.08
<hr/>		
<u>EMPLOYEE DENTAL EXPENSE PLAN - #399</u>		
SINGLE	\$41.17	\$20.59
Member & Spouse/Partner	\$71.55	\$35.78
FAMILY	\$117.03	\$58.52
PARENT & CHILD	\$86.70	\$43.35

* Based on 50% of each DPO's premium rate

Exhibit 5B – Plan Year 2022 Retiree Monthly Premiums

<u>DENTAL PROVIDER ORGANIZATIONS (DPOs)</u>	<u>Premiums</u>	<u>Retiree Contributions</u>
CIGNA (DPO #305)		
SINGLE	\$22.71	\$22.71
Member & Spouse/Partner	\$43.34	\$43.34
FAMILY	\$77.79	\$77.79
PARENT & CHILD	\$69.01	\$69.01
<hr/>		
HEALTHPLEX (DPO #307)		
SINGLE	\$8.78	\$8.78
Member & Spouse/Partner	\$15.27	\$15.27
FAMILY	\$24.95	\$24.95
PARENT & CHILD	\$18.49	\$18.49
<hr/>		
HORIZON DENTAL CHOICE (DPO #317)		
SINGLE	\$18.11	\$18.11
Member & Spouse/Partner	\$31.48	\$31.48
FAMILY	\$51.51	\$51.51
PARENT & CHILD	\$38.14	\$38.14
<hr/>		
AETNA (DPO #319)		
SINGLE	\$21.90	\$21.90
Member & Spouse/Partner	\$38.12	\$38.12
FAMILY	\$62.36	\$62.36
PARENT & CHILD	\$46.21	\$46.21
<hr/>		
METLIFE (DPO #320)		
SINGLE	\$13.79	\$13.79
Member & Spouse/Partner	\$23.38	\$23.38
FAMILY	\$37.73	\$37.73
PARENT & CHILD	\$28.15	\$28.15
<hr/>		
<u>RETIREE DENTAL EXPENSE PLAN - #398</u>		
SINGLE	\$40.99	\$40.99
Member & Spouse/Partner	\$80.86	\$80.86
FAMILY	\$105.38	\$105.38
PARENT & CHILD	\$60.95	\$60.95
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Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance

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