



# State of New Jersey

## State Health Benefits Program

Plan Year 2018 Rate Renewal Recommendation Report

Dental Plans

July 2017

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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 2018. 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;
- 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 2018 are reflected in Exhibit 1.

## Benefit Changes

Other than the offer of DPO enrollment to Retirees for the first time on 1/1/2015, there were no 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 expected in Plan Year 2018.

## Financial Results

**Active DEP** – For Plan Year 2016, favorable experience for the DEP resulted in a 2.8% premium gain of \$1.6 million. Preliminary projections for Plan Year 2017 show no projected gain or loss. A 3.0% increase in premium rates for Plan Year 2018 is projected to result in a break-even position for the Active Dental Expense Plan (i.e., plan costs equal to premium).

**Retiree DEP** – For Plan Year 2016, unfavorable experience for the Retiree DEP resulted in a 2.1% loss of \$1.4 million. Preliminary projections for Plan Year 2017 show a 0.6% loss of \$0.4 million. A 3.6% increase in premium rates for Plan Year 2018 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/(losses) in \$ millions for Plan Years 2016, 2017, and 2018. These results assume that premiums are fully funded each year:

### Projected Gain / (Loss) \$ in Millions

	<u>PY 2016</u>	<u>PY 2017</u>	<u>PY 2018</u>
Employee Dental Expense	\$1.6	\$0.0	\$0.0
Retiree Dental Expense	(\$1.4)	(\$0.4)	\$0.0
DPOs	N/A	N/A	N/A
Total	\$0.2	(\$0.4)	\$0.0

## Administrative Changes

Plan Year 2018 administrative fees for the DEP were increased 4.3% from Plan Year 2017 as a result of the fees guaranteed in the Dental RFP process.

## Member 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 2018.

### Network Changes

There were no significant changes in the Dental Expense Plan network in Plan Years 2013 through 2017, and none are projected for Plan Year 2018.

Three years ago, the SHBP Dental Plan completed an RFP process to review potential DPO vendors. 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.

### Enrollment Changes

Exhibit 2 shows historical enrollment patterns among the SHBP Dental Plan offerings for Plan Years 2014 through 2017 and includes Aon's projection of Plan Year 2018 enrollment.

State Active enrollment projections assume that Dental enrollment will remain flat from Plan Year 2017 to Plan Year 2018, based on projections for the State medical plan enrollment and recent historical experience. Local Active enrollment projections assume that Local Active enrollment will remain stable in Plan Year 2018. Retiree dental enrollment is projected to increase 2.5% in Plan Year 2018.

Following are Aon's Plan Year 2018 Dental Program enrollment projections:

	State	Local	Total
<b>Actives</b>			
Dental Expense Plan	60,800	4,600	65,400
DPOs	28,900	1,600	30,500
<b>Total Active Dental</b>	<b>89,700</b>	<b>6,200</b>	<b>95,900</b>
<b>Retirees</b>			
Dental Expense Plan	29,600	67,700	97,300
DPOs	2,600	4,100	6,700
<b>Total Retiree Dental</b>	<b>32,200</b>	<b>71,800</b>	<b>104,000</b>

Exhibits 2D and 2E show the May 2017 DEP and DPO enrollment for Actives and Retirees, respectively.

## Trend Analysis

Exhibit 3 presents Aon's trend assumptions for Plan Year 2018 for the DEPs. This exhibit compares the actual increase in SHBP Employee DEP average claims with industry norms (based on Aon's Trend Survey) for the same period, separately for Employees and Retirees.

SHBP Active DEP claim increases were approximately -0.6% in Plan Year 2015 and 3.3% in Plan Year 2016. SHBP Retiree DEP claim increases were approximately 1.4% in Plan Year 2015 and 3.0% in Plan Year 2016. By comparison, the Plan Year 2017 renewal analysis showed 2015 experience trends were approximately 1.8% and 1.4% for Actives and Retirees, respectively. Aon is recommending 3.0% trend to project DEP claims to Plan Year 2018.

# Dental Expense Plan Financial Projections

## Rating Methodology

Exhibit 4 shows the aggregate costs for Plan Years 2016, 2017, and 2018, separately for Active versus Retired participants. 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, completed incurred claims were estimated for Plan Year 2016.
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 per subscriber were projected to Plan Years 2017 and 2018 using the projection trend listed in Exhibit 3.
4. Aggregate Plan Year 2018 premiums are the product of the projected Plan Year 2018 enrollment and the projected premium rates.

## Administrative Cost Projection

Aetna increased administrative fees by 4.3% for Actives and Retirees for Plan Year 2018. 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 2016	\$1.55	\$1.55
Plan Year 2017	\$1.62	\$1.62
Plan Year 2018	\$1.69	\$1.69

## Investment Income

Investment Income for Plan Year 2016 reflects actual amounts credited to the Dental Plan. Investment Income for Plan Year 2017 and Plan Year 2018 assumes no change from Plan Year 2016. Investment Income amounts are stated in Exhibit 4.

## Rate Renewal Development

Exhibit 6 contains the premium tables for the Plan Year 2018 Dental Plan renewal.

### Dental Expense Plan Rate Change Recommendation

1. Plan Year 2018 aggregate costs were calculated by summing projected costs for dental claims and administrative charges, reduced by investment income.
2. Plan Year 2018 Active aggregate projected costs are 3.0% more than Plan Year 2017 Active premiums multiplied by Plan Year 2018 projected enrollment. Therefore, **Aon is recommending a 3.0% premium rate increase for the Active Dental Expense Plan.**
3. Plan Year 2018 Retiree aggregate projected costs are 3.6% more than Plan Year 2017 Retiree premiums multiplied by Plan Year 2018 projected enrollment. Therefore, **Aon is recommending a 3.6% premium rate increase for the Retiree Dental Expense Plan.**

### DPO Premiums

The Plan Year 2018 DPO premium increases assuming the Health Insurer Fee is effective for Plan Year 2018 are provided in the table below and in Exhibit 1. The DPO vendors have also provided guidance pertaining to the impact on Plan Year 2018 rates if the Health Insurer Fee is not effective for Plan Year 2018. For illustration, below is a table comparing the fully insured DPO rate increases for Plan Year 2018 with and without the Health Insurer Fee for Plan Year 2018:

DPO Plans	with HIF		without HIF	
	Actives	Retirees	Actives	Retirees
Aetna	3.2%	3.2%	0.0%	0.0%
Cigna	3.5%	3.5%	0.0%	0.0%
Healthplex	0.0%	0.0%	0.0%	0.0%
Horizon	0.6%	0.6%	0.6%	0.6%
MetLife	0.0%	0.0%	0.0%	0.0%

Horizon increased premiums by 0.6%, Aetna increased premiums by 3.2%, and Cigna increased premiums by 3.5%. Metlife and Healthplex did not have an increase in premium rates.



## Plan Year 2018 Premium Rates

The DEP premiums were calculated by applying the percentage changes in Exhibit 1 to the Plan Year 2017 premium tables. The DPO premiums are those offered by the five DPOs.

The Plan Year 2018 DPO premiums reflect savings which are shown below:

	<b>DPO Premium / DEP Premium</b>	
	<b>Actives</b>	<b>Retirees</b>
Aetna	54.4%	55.7%
Cigna	58.2%	62.8%
Healthplex	22.2%	21.8%
Horizon	47.3%	47.8%
MetLife	37.9%	37.2%

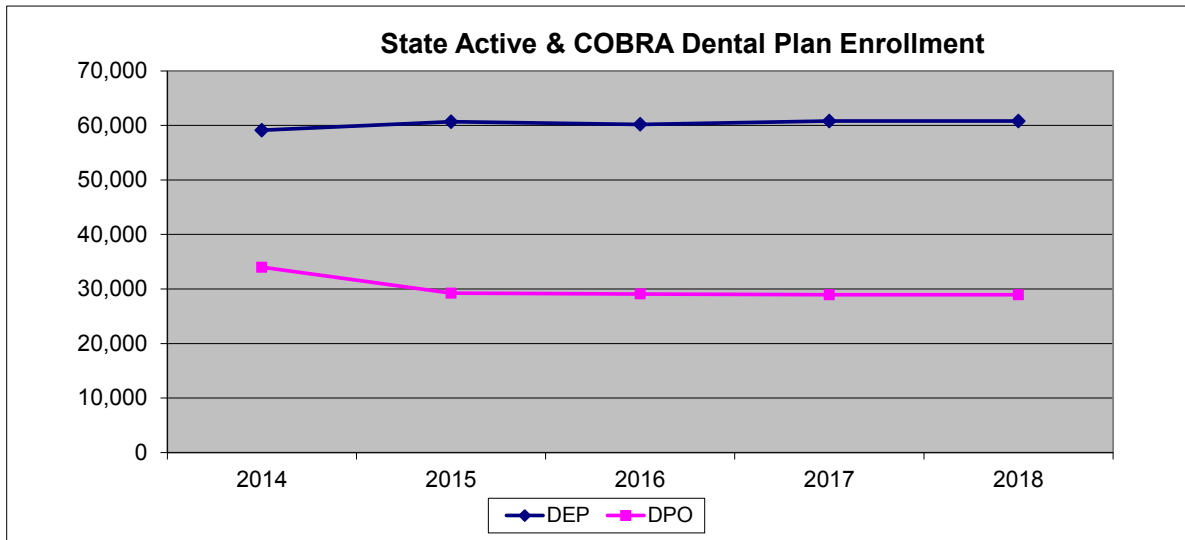
The Plan Year 2018 DPO premiums range from 22% to 61% of the DEP cost. When Active members enroll in a DPO, the reduced cost is shared by the employee and the employer, since Actives pay 50% of the monthly premium. Retirees receive 100% of the cost savings since they pay 100% of the cost of the Retiree dental program for both DEP and DPO.

## Exhibit 1 – Recommended Renewal Increases

The following table provides the Plan Year 2018 premium rate increases assuming the Health Insurer Fee is in effect for Plan Year 2018:

	<b>Actives</b>	<b>Retirees</b>
<b>Dental Expense Plan</b>	3.0%	3.6%
<b>DPO Plans</b>		
Aetna	3.2%	3.2%
Cigna	3.5%	3.5%
Healthplex	0.0%	0.0%
Horizon	0.6%	0.6%
MetLife	0.0%	0.0%

## Exhibit 2A – State Active Enrollment Projections



**Observations:**

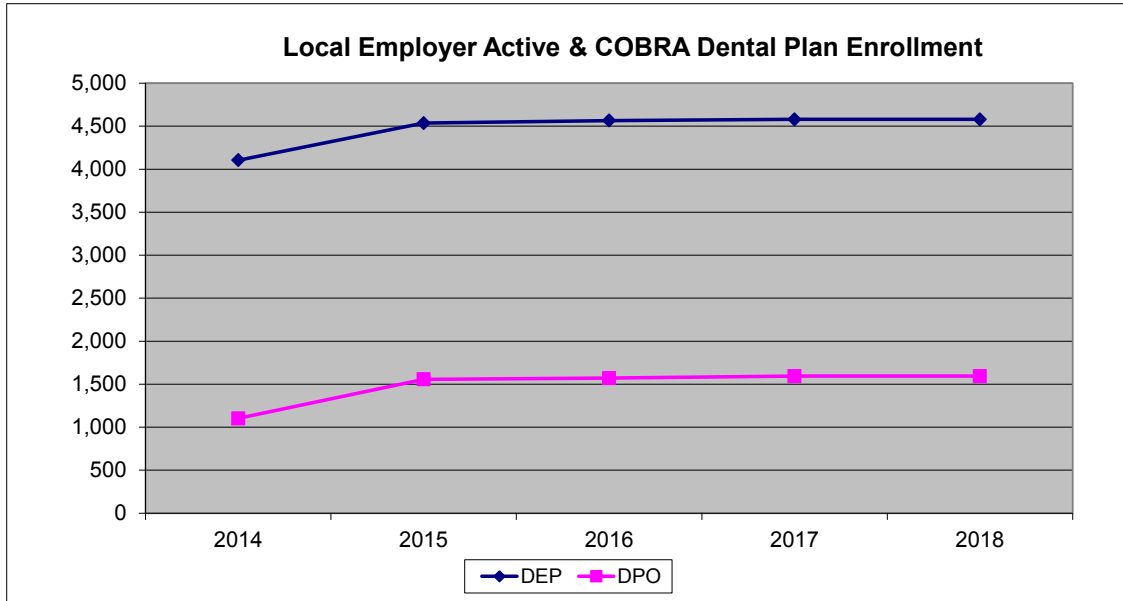
Total State Active Dental enrollment is assumed to remain stable from Plan Year 2017 to Plan Year 2018 consistent with projected medical enrollment changes and historical projections.

Dental Expense Plan Active enrollment increased from 67.4% of total Dental enrollment in Plan Year 2016 to 67.8% in Plan Year 2017. Plan Year 2018 Active Dental Expense Plan enrollment is assumed to remain at 67.8%.

Projected Plan Year 2018 Dental enrollment is 98% of projected Medical enrollment, which is consistent with Plan Year 2017.

	Annual Change in Enrollment			Projected Enrollment
	Actual 2015 to 2016	Actual 2016 to 2017	Projected 2017 to 2018	Plan Year 2018
Dental Expense Plan	-0.8%	1.0%	0.0%	60,800
DPOs	-0.5%	-0.5%	0.0%	28,900
Total	-0.7%	0.5%	0.0%	89,700

## Exhibit 2B – Local Active Enrollment Projections



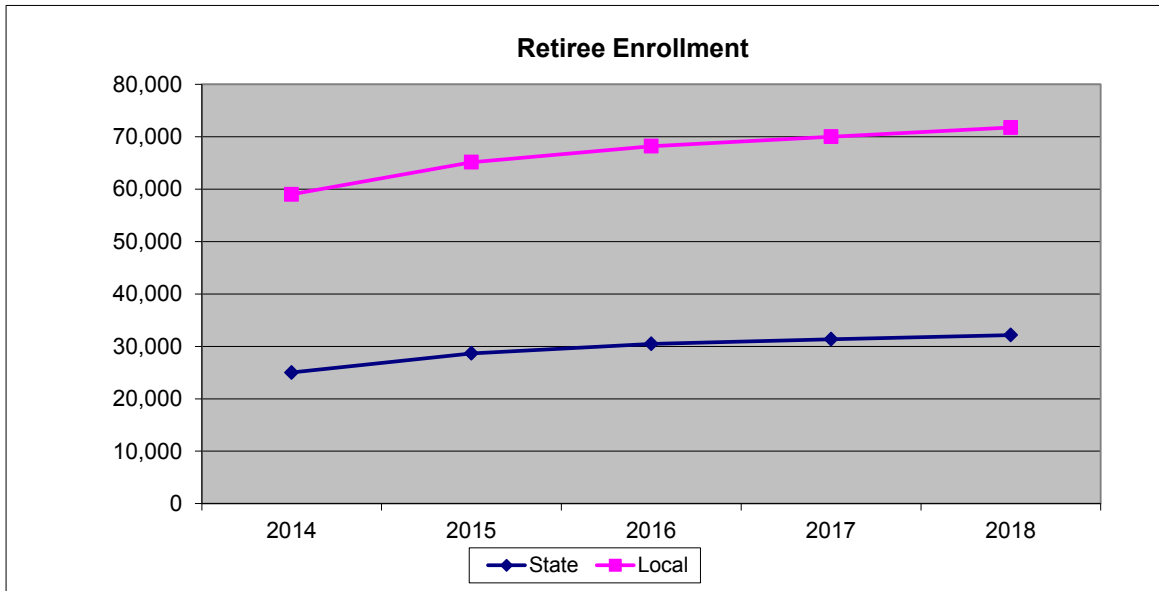
**Observations:**

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 2016.

Local Active Dental enrollment is projected to remain consistent in Plan Year 2018.

	Annual Change in Enrollment			Projected Enrollment
	Actual 2015 to 2016	Actual 2016 to 2017	Projected 2017 to 2018	Plan Year 2018
Dental Expense Plan	0.6%	0.3%	0.0%	4,600
DPOs	0.9%	1.4%	0.0%	1,600
Total	0.7%	0.6%	0.0%	6,200

## 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.

Plan Year 2018 enrollment is projected to increase 2.5%.

Plan Year 2018 Retiree Dental enrollment is projected to be 63% of State Retiree Medical enrollment and 53% of Local Employer Retiree Medical enrollment.

**Projected Plan Year 2018 Retiree Enrollment**

	DEP	DPO	Total
State	29,600	2,600	32,200
Local Employer	67,700	4,100	71,800
Total Dental	97,300	6,700	104,000

	Annual Change in Enrollment			Projected Enrollment
	Actual 2015 to 2016	Projected 2016 to 2017	Projected 2017 to 2018	Plan Year 2018
Dental Expense Plan	3.8%	2.0%	2.5%	97,300
DPOs	34.9%	15.0%	2.5%	6,700
Total	5.2%	2.7%	2.5%	104,000

## Exhibit 2D – May 2017 SHBP Active Enrollment

	Number of Contracts				
	Single	Member&Spouse /Partner	Family	Parent + Child(ren)	Total
	<b>STATE ACTIVES &amp; COBRA</b>				
<b>Dental Expense #399</b>	<b>20,429</b>	<b>11,211</b>	<b>20,829</b>	<b>8,118</b>	<b>60,587</b>
<b>DPO Plans</b>					
Aetna #319	4,908	1,787	4,384	2,700	13,779
Cigna #305	1,689	614	1,697	853	4,853
Healthplex #307	800	307	447	372	1,926
Horizon #317	3,036	976	2,134	1,515	7,661
MetLife #320	432	102	288	113	935
<b>Total DPOs</b>	<b>10,865</b>	<b>3,786</b>	<b>8,950</b>	<b>5,553</b>	<b>29,154</b>
<b>Total</b>	<b>31,294</b>	<b>14,997</b>	<b>29,779</b>	<b>13,671</b>	<b>89,741</b>
	<b>LOCAL EMPLOYER ACTIVES &amp; COBRA</b>				
<b>Dental Expense #399</b>	<b>1,405</b>	<b>855</b>	<b>1,836</b>	<b>455</b>	<b>4,551</b>
<b>DPO Plans</b>					
Aetna #319	253	106	257	153	769
Cigna #305	67	23	85	34	209
Healthplex #307	27	9	16	15	67
Horizon #317	187	55	152	103	497
MetLife #320	25	4	9	9	47
<b>Total DPOs</b>	<b>559</b>	<b>197</b>	<b>519</b>	<b>314</b>	<b>1,589</b>
<b>Total</b>	<b>1,964</b>	<b>1,052</b>	<b>2,355</b>	<b>769</b>	<b>6,140</b>

## Exhibit 2E – May 2017 SHBP Retiree Enrollment

	Number of Contracts				
	Single	Member&Spouse /Partner	Family	Parent + Child(ren)	Total
	<b>STATE RETIREES</b>				
<b>Dental Expense #399</b>	<b>13,768</b>	<b>10,456</b>	<b>3,703</b>	<b>1,566</b>	<b>29,493</b>
<b><u>DPO Plans</u></b>					
Aetna #319	561	467	249	130	1,407
Cigna #305	142	144	76	31	393
Healthplex #307	162	99	52	44	357
Horizon #317	197	167	61	33	458
MetLife #320	39	51	22	6	118
<b>Total DPOs</b>	<b>1,101</b>	<b>928</b>	<b>460</b>	<b>244</b>	<b>2,733</b>
<b>Total</b>	<b>14,869</b>	<b>11,384</b>	<b>4,163</b>	<b>1,810</b>	<b>32,226</b>
	<b>LOCAL EMPLOYER RETIREES</b>				
<b>Dental Expense #399</b>	<b>32,643</b>	<b>27,451</b>	<b>4,439</b>	<b>1,720</b>	<b>66,253</b>
<b><u>DPO Plans</u></b>					
Aetna #319	960	807	257	93	2,117
Cigna #305	193	217	63	15	488
Healthplex #307	85	66	33	14	198
Horizon #317	631	492	215	83	1,421
MetLife #320	210	179	83	30	502
<b>Total DPOs</b>	<b>2,079</b>	<b>1,761</b>	<b>651</b>	<b>235</b>	<b>4,726</b>
<b>Total</b>	<b>34,722</b>	<b>29,212</b>	<b>5,090</b>	<b>1,955</b>	<b>70,979</b>

### Exhibit 3 – Trend Analysis

	Actual		Aon Industry Trends			
	SHBP Employee Claim Increases	SHBP Retiree Claim Increases	Indemnity	PPO	SHBP Employee	SHBP Retiree
2014 to 2015 actual	-0.6%	1.4%	5.5%	5.0%	-5.6%	-3.6%
2015 to 2016 actual	3.3%	3.0%	4.0%	4.1%	-0.8%	-1.1%
Projection Trend	3.0%	3.0%	4.0%	4.1%	-1.1%	-1.1%

**Observations:**

2015 reflects the results from the Dental RFP, which added a Retiree DPO plan option.



### Exhibit 4 – Dental Financial Projections

	Actives			Retirees			Total		
	DEP	DPO	Total	DEP	DPO	Total	DEP	DPO	Total
<b>Plan Year 2016</b>									
Average Dental Subscribers	64,765	30,653	95,418	93,024	5,655	98,679	157,789	36,308	194,097
Incurred Claims	\$ 54,444,000	N/A	N/A	\$ 63,169,000	N/A	N/A	\$ 117,613,000	N/A	N/A
Administrative Fees	\$ 1,205,000	N/A	N/A	\$ 1,731,000	N/A	N/A	\$ 2,936,000	N/A	N/A
Investment Income	\$ (4,000)	N/A	N/A	\$ (42,000)	N/A	N/A	\$ (46,000)	N/A	N/A
Total Cost	\$ 55,645,000	N/A	N/A	\$ 64,858,000	N/A	N/A	\$ 120,503,000	N/A	N/A
Premium	\$ 57,233,000	\$ 13,797,000	\$ 71,030,000	\$ 63,477,000	\$ 2,248,000	\$ 65,725,000	\$ 120,710,000	\$ 16,045,000	\$ 136,755,000
Gain (Loss)	\$ 1,588,000	N/A	N/A	\$ (1,381,000)	N/A	N/A	\$ 207,000	N/A	N/A
<b>Plan Year 2017</b>									
Average Dental Subscribers	65,380	30,529	95,909	94,882	6,502	101,384	160,262	37,031	197,293
Incurred Claims	\$ 56,613,000	N/A	N/A	\$ 66,364,000	N/A	N/A	\$ 122,977,000	N/A	N/A
Administrative Fees	\$ 1,271,000	N/A	N/A	\$ 1,845,000	N/A	N/A	\$ 3,116,000	N/A	N/A
Investment Income	\$ (4,000)	N/A	N/A	\$ (42,000)	N/A	N/A	\$ (46,000)	N/A	N/A
Total Cost	\$ 57,880,000	N/A	N/A	\$ 68,167,000	N/A	N/A	\$ 126,047,000	N/A	N/A
Premium	\$ 57,910,000	\$ 13,457,000	\$ 71,367,000	\$ 67,776,000	\$ 2,532,000	\$ 70,308,000	\$ 125,686,000	\$ 15,989,000	\$ 141,675,000
Gain (Loss)	\$ 30,000	N/A	N/A	\$ (391,000)	N/A	N/A	\$ (361,000)	N/A	N/A
<b>Plan Year 2018</b>									
Average Dental Subscribers	65,380	30,529	95,909	97,254	6,665	103,919	162,634	37,194	199,828
Incurred Claims	\$ 58,312,000	N/A	N/A	\$ 70,064,000	N/A	N/A	\$ 128,376,000	N/A	N/A
Administrative Fees	\$ 1,326,000	N/A	N/A	\$ 1,972,000	N/A	N/A	\$ 3,298,000	N/A	N/A
Investment Income	\$ (3,000)	N/A	N/A	\$ (42,000)	N/A	N/A	\$ (45,000)	N/A	N/A
Total Cost	\$ 59,635,000	N/A	N/A	\$ 71,994,000	N/A	N/A	\$ 131,629,000	N/A	N/A
Premium	\$ 59,635,000	\$ 13,785,000	\$ 73,420,000	\$ 71,994,000	\$ 2,656,000	\$ 74,650,000	\$ 131,629,000	\$ 16,441,000	\$ 148,070,000
Gain (Loss)	\$ -	N/A	N/A	\$ -	N/A	N/A	\$ -	N/A	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 2018.

### Vendor Changes

Aetna remains as the only DEP vendor in Plan Year 2018. Plan Year 2018 DPO vendors are Aetna, Cigna, Healthplex, Horizon, and MetLife. There are no changes from Plan Year 2017.

### 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 2018 projections are based on expected incurred claims and expenses for Plan Year 2018.

### 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 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 2018 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 2018:

	DEP	DPO	Total
Active State Employees	60,800	28,900	89,700
Active Local Employees	4,600	1,600	6,200
Retired State Employees	29,600	2,600	32,200
Retired Local Employees	67,700	4,100	71,800
Total	162,700	37,200	199,900

## 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 2018 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 2017 and used this information in the renewal analysis.

Enrollment: Aon used actual billing counts through May 2017 and projected billing counts through December 2018 for the exposure units in the renewal calculations.

## Exhibit 6A – Plan Year 2018 Employee Monthly Premiums

<u>DENTAL PROVIDER ORGANIZATIONS (DPOs)</u>	<u>Premiums</u>	<u>Employee Contributions*</u>
<b>CIGNA (DPO #305)</b>		
SINGLE	\$23.02	\$11.51
Member & Spouse/Partner	\$40.03	\$20.02
FAMILY	\$65.45	\$32.73
PARENT & CHILD	\$48.52	\$24.26
<b>HEALTHPLEX (DPO #307)</b>		
SINGLE	\$8.78	\$4.39
Member & Spouse/Partner	\$15.27	\$7.64
FAMILY	\$24.95	\$12.48
PARENT & CHILD	\$18.49	\$9.25
<b>HORIZON DENTAL CHOICE (DPO #317)</b>		
SINGLE	\$18.68	\$9.34
Member & Spouse/Partner	\$32.47	\$16.24
FAMILY	\$53.10	\$26.55
PARENT & CHILD	\$39.33	\$19.67
<b>AETNA (DPO #319)</b>		
SINGLE	\$21.51	\$10.76
Member & Spouse/Partner	\$37.44	\$18.72
FAMILY	\$61.24	\$30.62
PARENT & CHILD	\$45.38	\$22.69
<b>METLIFE (DPO #320)</b>		
SINGLE	\$14.97	\$7.49
Member & Spouse/Partner	\$25.37	\$12.69
FAMILY	\$40.95	\$20.48
PARENT & CHILD	\$30.55	\$15.28
<b><u>EMPLOYEE DENTAL EXPENSE PLAN - #399</u></b>		
SINGLE	\$39.52	\$19.76
Member & Spouse/Partner	\$68.69	\$34.34
FAMILY	\$112.35	\$56.18
PARENT & CHILD	\$83.23	\$41.61

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

\*\*DPO premium rates assume the Health Insurer Fee (HIF) is effective for Plan Year 2018.

## Exhibit 6B – Plan Year 2018 Retiree Monthly Premiums

<u>DENTAL PROVIDER ORGANIZATIONS (DPOs)</u>	<u>Premiums</u>	<u>Retiree Contributions</u>
<b>CIGNA (DPO #305)</b>		
SINGLE	\$25.23	\$25.23
Member & Spouse/Partner	\$48.15	\$48.15
FAMILY	\$86.43	\$86.43
PARENT & CHILD	\$76.68	\$76.68
<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
<b>HORIZON DENTAL CHOICE (DPO #317)</b>		
SINGLE	\$19.23	\$19.23
Member & Spouse/Partner	\$33.44	\$33.44
FAMILY	\$54.70	\$54.70
PARENT & CHILD	\$40.51	\$40.51
<b>AETNA (DPO #319)</b>		
SINGLE	\$22.40	\$22.40
Member & Spouse/Partner	\$38.99	\$38.99
FAMILY	\$63.78	\$63.78
PARENT & CHILD	\$47.27	\$47.27
<b>METLIFE (DPO #320)</b>		
SINGLE	\$14.97	\$14.97
Member & Spouse/Partner	\$25.37	\$25.37
FAMILY	\$40.95	\$40.95
PARENT & CHILD	\$30.55	\$30.55
<b><u>RETIREE DENTAL EXPENSE PLAN - #398</u></b>		
SINGLE	\$40.19	\$40.19
Member & Spouse/Partner	\$79.28	\$79.28
FAMILY	\$103.32	\$103.32
PARENT & CHILD	\$59.75	\$59.75

\*DPO premium rates assume the Health Insurer Fee (HIF) is effective for Plan Year 2018.

## About Aon

Aon empowers organizations and individuals to secure a better future through innovative talent, retirement and health solutions. We advise, design and execute a wide range of solutions that enable clients to cultivate talent to drive organizational and personal performance and growth, navigate retirement risk while providing new levels of financial security, and redefine health solutions for greater choice, affordability and wellness. Aon is the global leader in human resource solutions, with over 35,000 professionals in 90 countries serving more than 20,000 clients worldwide across 100+ solutions. For more information on Aon, please visit [aonhewitt.com](http://aonhewitt.com).

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