



State of New Jersey

State Health Benefits Program

Plan Year 2021 Rate Setting Recommendation Analysis

Dental Plans

August 24, 2020

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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 2021.

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 2021 are provided in Exhibit 1 and are summarized in the chart below. Aon's Plan Year 2021 Dental Renewal Analysis does not include the impact of any pending or future federal or state legislation.

	Actives	Retirees
Dental Expense Plan	1.9%	1.5%
DPO Plans		
Aetna	(3.2%)	(3.2%)
Cigna	0.0%	0.0%
Healthplex	0.0%	0.0%
Horizon	3.5%	3.5%
MetLife	(5.0%)	(5.0%)

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 2021.

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 not to adjust Plan Year 2021 expected costs for COVID-19 because only limited data is available; this could change as new information becomes available. Plan Year 2021 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

Certain vendors have agreed to 2020 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, and Horizon's 25% reduction for April and May 2020. The estimated Plan Year 2020 dental total cost projections do not include any other impacts of COVID-19 due to potential claim deferrals and offsets since reliable data is not yet available. It is expected that COVID-19's primary impact on Plan Year 2020 total dental costs will be to drive dental costs downward due to the following:

- Provider and patients postponing "non-essential" dental procedures due to state guidance and safety concerns
- Lack of widely available alternative visit options (e.g., teledentistry)

The Plan Year 2021 premium recommendations provided in this analysis do not include any additional adjustments for COVID-19.

Enrollment Changes

Exhibit 2 shows historical enrollment patterns among the SHBP Dental Plan offerings for Plan Years 2018 through 2020 and includes Aon's projection of Plan Year 2021 enrollment.

Plan Year 2020 enrollment is equal to enrollment through April 2020 and includes a projection of enrollment through December 2020, based on April enrollment. This projection assumes that State and Education Active enrollment will remain flat in Plan Year 2021. Local Government Active enrollment is projected to increase 1.5% in 2021. State Retiree enrollment is projected to increase 2.0% in Plan Year 2021, Local Education Retiree enrollment is projected to increase 3.0%, and Local Government Retiree enrollment is projected to increase 4.5%. These increases are based on projected changes in the medical enrollment for Plan Year 2021.

The following are the Plan Year 2021 Dental Program's enrollment projections:

	State	Local	Total
Actives			
Dental Expense Plan	63,000	4,600	67,600
DPOs	28,900	1,000	29,900
Total Active Dental	91,900	5,600	97,500
Retirees			
Dental Expense Plan	33,800	74,800	108,600
DPOs	4,300	7,000	11,300
Total Retiree Dental	38,100	81,800	119,900

Exhibits 2D and 2E show the April 2020 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 2021.

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 2021 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 4.0% in Plan Year 2018 and 3.1% in Plan Year 2019. SHBP Retiree DEP claim increases were approximately 1.8% in Plan Year 2018 and 1.7% in Plan Year 2019. Aon is recommending 3.0% trend to project DEP claims for Actives and Retirees to Plan Year 2021, 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 2019, favorable experience for the DEP resulted in a 0.7% premium gain of \$0.4M, compared to a projected \$0.3M loss in the Plan Year 2020 Renewal Analysis. Preliminary projections for Plan Year 2020 show a gain of 1.0% of Total Active DEP cost.

A 1.9% increase in premium rates for Plan Year 2021 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 2019, favorable experience for DEP resulted in 2.8% premium gain of \$2.1M, compared to a projected \$0.9M gain in the Plan Year 2020 Renewal Analysis. Preliminary projections for Plan Year 2020 show a gain of 1.4% of total Retiree DEP cost. The increase in the Plan Year 2019 gain and the increase in the Plan Year 2020 gain are due to lower than expected Plan Year 2019 claim costs.

A 1.5% increase in premium rates for Plan Year 2021 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 2019, 2020 and 2021. These results assume that premiums are fully funded each year:

Projected Gain / (Loss) \$ in Millions

	<u>PY 2019</u>	<u>PY 2020</u>	<u>PY 2021</u>
Employee Dental Expense	\$0.4	\$0.7	\$0.0
Retiree Dental Expense	\$2.1	\$1.1	\$0.0
DPOs	N/A	N/A	N/A
Total	\$2.5	\$1.8	\$0.0

Rate Renewal Development and Assumptions

Exhibit 5 contains the premium tables for the Plan Year 2021 Dental Plan renewal.

Dental Expense Plan Rating Methodology

Exhibit 4 shows the aggregate costs for Plan Years 2019, 2020 and 2021, 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 2019 claim data paid through March 2020 supplied by Aetna, completed incurred claims were estimated for Plan Year 2019.
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 2020 and 2021 using the projection trend listed in Exhibit 3.
4. Aggregate Plan Year 2021 premiums are the product of the projected Plan Year 2021 enrollment and the projected Plan Year 2021 premium rates.
5. Plan Year 2021 DEP premiums include projected costs for the following administrative expenses:
 - Aetna ASO fees, and
 - Investment income credit.

Administrative Cost Projection

Plan Year 2021 administrative fees for the DEP plan will remain unchanged from Plan Year 2020. 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 2019	\$1.69	\$1.69
Plan Year 2020	\$1.74	\$1.74
Plan Year 2021	\$1.74	\$1.74

Investment Income

Investment Income for Plan Year 2019 reflects actual amounts (as provided by the State) credited to the Dental Plan. Investment Income for Plan Years 2020 and 2021 assumes no change from Plan Year 2019. Investment Income amounts are stated in Exhibit 4.

DEP Rate Change Recommendation

1. Plan Year 2021 aggregate costs were calculated by summing projected costs for dental claims and administrative charges, reduced by investment income.
2. Plan Year 2021 Active aggregate projected costs are 1.9% more than Plan Year 2020 Active premiums multiplied by Plan Year 2021 projected enrollment. Therefore, Aon is recommending a 1.9% premium rate increase for the Active Dental Expense Plan.
3. Plan Year 2021 Retiree aggregate projected costs are 1.5% more than Plan Year 2020 Retiree premiums multiplied by Plan Year 2021 projected enrollment. Therefore, Aon is recommending a 1.5% premium rate increase for the Retiree Dental Expense Plan.

DPO Premiums

The Plan Year 2021 DPO premium increases are provided in the table below and in Exhibit 1.

DPO Plans	Actives	Retirees
Aetna	(3.2%)	(3.2%)
Cigna	0.0%	0.0%
Healthplex	0.0%	0.0%
Horizon	3.5%	3.5%
MetLife	(5.0%)	(5.0%)

Incurred Basis

Plan Year 2021 projections are based on expected incurred claims and expenses for Plan Year 2021.

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 2021:

	DEP	DPO	Total
Actives			
State Employees	63,000	28,900	91,900
Local Employees	4,600	1,000	5,600
Total Active Employees	67,600	29,900	97,500
Retirees			
State Employees	33,800	4,300	38,100
Local Employees	74,800	7,000	81,800
Total Retired Employees	108,600	11,300	119,900
Total	176,200	41,200	217,400

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 2021 is 3.0% for Employees and Retirees.

Data Assumptions

Claims: Aon received a claim file from Aetna with claims paid through March 2020 and used this information in the renewal analysis.

Enrollment: Aon used actual billing counts through April 2020 and projected billing counts 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 2021 Premium Rates

The DEP premiums were calculated by applying the percentage changes in Exhibit 1 to the Plan Year 2020 premium tables. The DPO premiums are those offered by the five DPOs.

The Plan Year 2021 DPO premiums reflect “savings” over the DEP which are shown below:

	DPO Premium / DEP Premium	
	Actives	Retirees
Aetna	49.5%	52.6%
Cigna	54.1%	60.7%
Healthplex	20.6%	21.1%
Horizon	43.4%	45.7%
MetLife	32.4%	33.2%

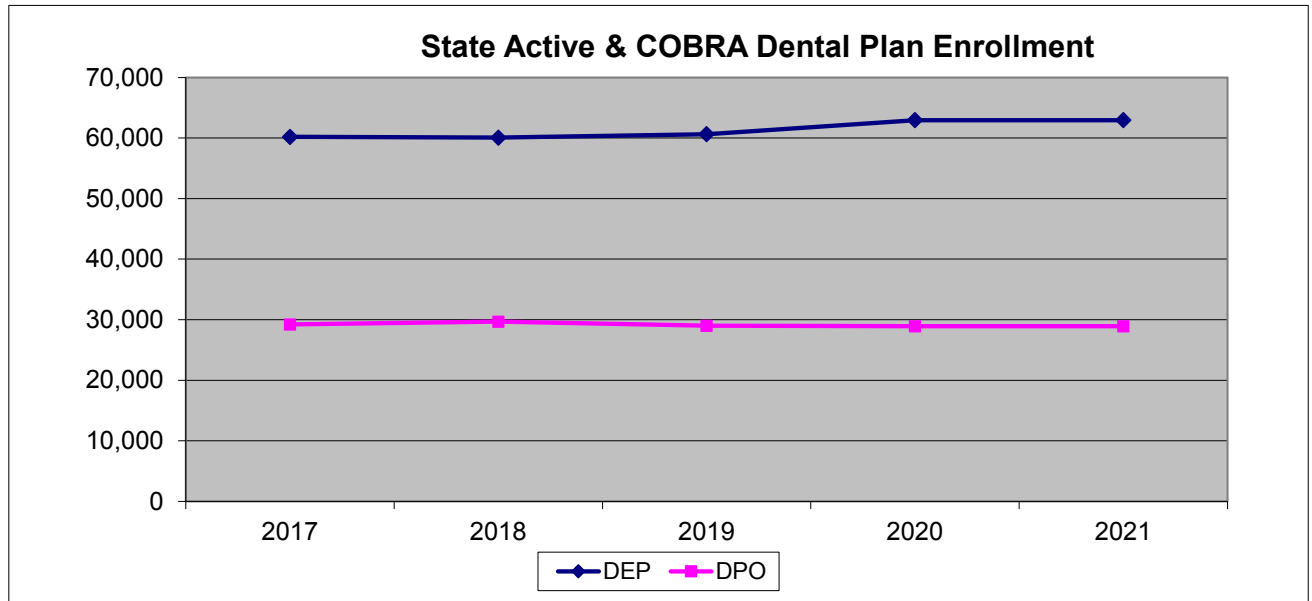
The Plan Year 2021 DPO premiums range from 21% to 61% of the DEP cost. When Active members enroll in a DPO, the reduced cost is shared by the employee and the employer, since Actives contribute 50% of the monthly premium. Retirees receive 100% of the cost savings since they contribute 100% of the cost of the Retiree dental program for both DEP and DPO.

Exhibit 1 – Recommended Renewal Increases

The following table provides the Plan Year 2021 premium rate increases or decreases:

	Actives	Retirees
Dental Expense Plan	1.9%	1.5%
DPO Plans		
Aetna	(3.2%)	(3.2%)
Cigna	0.0%	0.0%
Healthplex	0.0%	0.0%
Horizon	3.5%	3.5%
MetLife	(5.0%)	(5.0%)

Exhibit 2A – State Active Enrollment Projections



Observations:

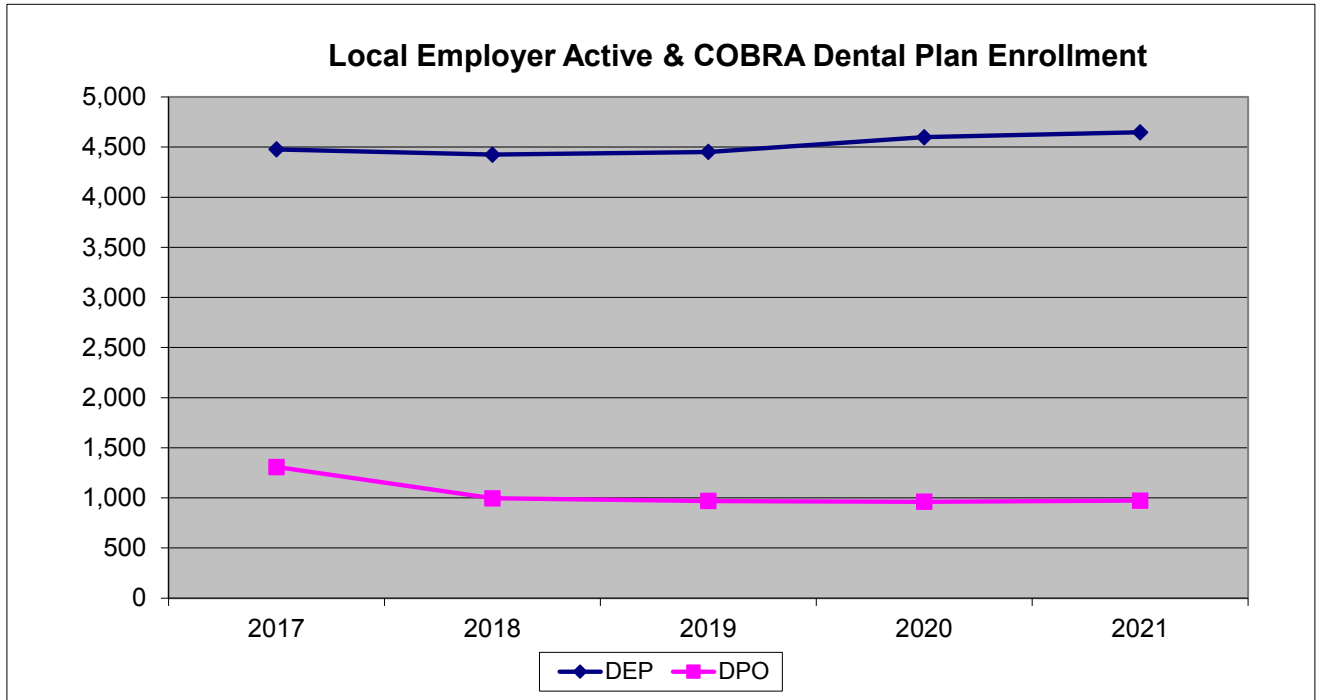
Total State Active Dental Plan Year 2021 enrollment is based on data through April 2020

Dental Expense Plan Active enrollment increased from 67.6% of total Dental enrollment in Plan Year 2019 to 68.5% in Plan Year 2020. Plan Year 2021 Active Dental Expense Plan enrollment is assumed to be 68.5%.

Projected Plan Year 2021 Dental enrollment is 98% of projected Medical enrollment, which is in line with Plan Year 2020.

	Annual Change in Enrollment			Projected Enrollment
	Actual 2018 to 2019	Actual 2019 to 2020	Projected 2020 to 2021	Plan Year 2021
Dental Expense Plan	0.9%	3.8%	0.0%	63,000
DPOs	(2.3%)	(0.3%)	0.0%	28,900
Total	(0.1%)	2.5%	0.0%	91,900

Exhibit 2B – Local Active Enrollment Projections



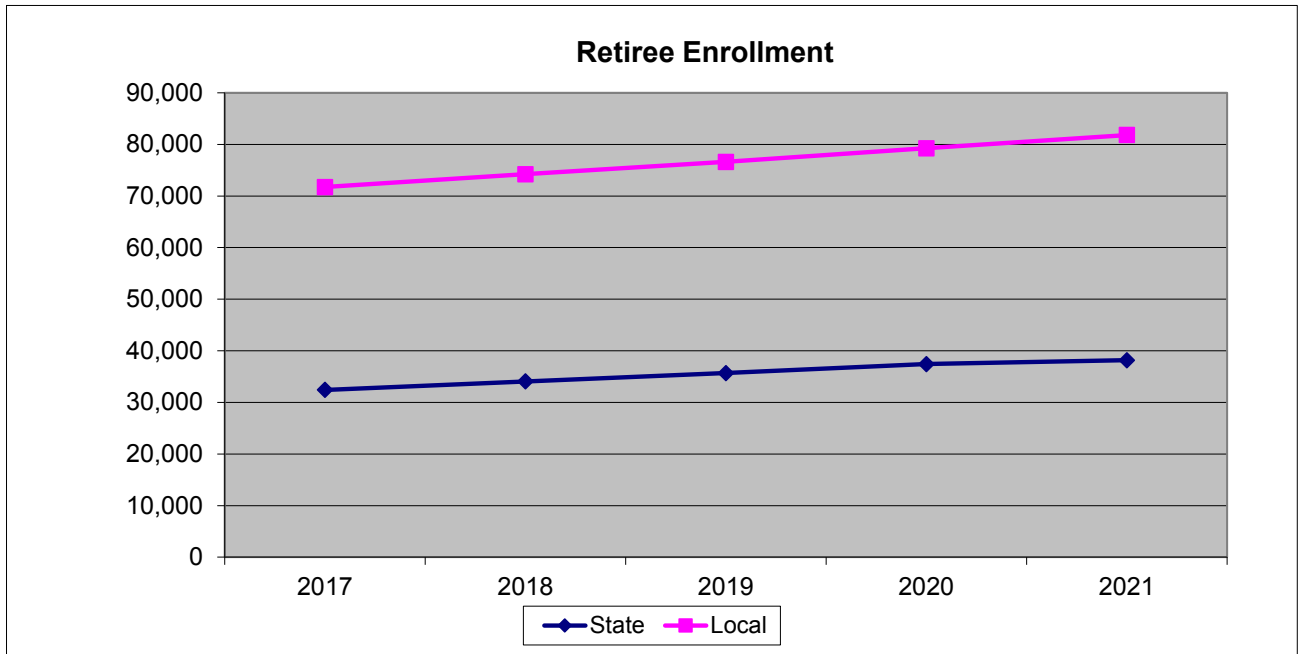
Observations:

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 2020.

Local Active Dental enrollment is projected to increase slightly in Plan Year 2021.

	Annual Change in Enrollment			Projected Enrollment
	Actual 2018 to 2019	Actual 2019 to 2020	Projected 2020 to 2021	Plan Year 2021
Dental Expense Plan	0.6%	3.3%	1.0%	4,600
DPOs	(2.7%)	(0.7%)	1.2%	1,000
Total	0.0%	2.6%	1.1%	5,600

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 2021 enrollment is projected to increase 2.8%.

Plan Year 2021 Retiree Dental enrollment is projected to be 66% of State Retiree Medical enrollment and 53% of Local Employer Retiree Medical enrollment.

Projected Plan Year 2021 Retiree Enrollment

	DEP	DPO	Total
State	33,800	4,300	38,100
Local Employer	74,800	7,000	81,800
Total Dental	108,600	11,300	119,900

	Annual Change in Enrollment			Projected Enrollment Plan Year 2021
	Actual 2018 to 2019	Actual 2019 to 2020	Projected 2020 to 2021	
Dental Expense Plan	3.2%	3.2%	2.8%	108,600
DPOs	8.6%	10.9%	2.9%	11,300
Total	3.7%	3.9%	2.8%	119,900

Exhibit 2D – April 2020 SHBP Active Enrollment

	Number of Contracts				
	Single	Member&Spouse /Partner	Family	Parent + Child(ren)	Total
Dental Expense #399	21,996	11,205	21,117	8,825	63,143
STATE ACTIVES & COBRA					
DPO Plans					
Aetna #319	4,952	1,594	3,641	2,461	12,648
Cigna #305	1,788	630	1,497	787	4,702
Healthplex #307	836	264	335	301	1,736
Horizon #317	3,838	1,020	2,167	1,694	8,719
MetLife #320	643	135	308	140	1,226
Total DPOs	12,057	3,643	7,948	5,383	29,031
Total	34,053	14,848	29,065	14,208	92,174
LOCAL EMPLOYER ACTIVES & COBRA					
Dental Expense #399	1,543	843	1,673	548	4,607
DPO Plans					
Aetna #319	155	62	124	46	387
Cigna #305	35	32	42	12	121
Healthplex #307	6	5	4	4	19
Horizon #317	158	56	110	72	396
MetLife #320	22	6	8	7	43
Total DPOs	376	161	288	141	966
Total	1,919	1,004	1,961	689	5,573

Exhibit 2E – April 2020 SHBP Retiree Enrollment

	Number of Contracts				Total
	Single	Member&Spouse /Partner	Family	Parent + Child(ren)	
STATE RETIREES					
Dental Expense #399	15,901	12,401	3,508	1,496	33,306
DPO Plans					
Aetna #319	919	712	330	196	2,157
Cigna #305	245	225	96	41	607
Healthplex #307	289	205	56	51	601
Horizon #317	340	267	110	52	769
MetLife #320	54	77	23	6	160
Total DPOs	1,847	1,486	615	346	4,294
Total	17,748	13,887	4,123	1,842	37,600
LOCAL EMPLOYER RETIREES					
Dental Expense #399	35,956	30,620	4,456	1,609	72,641
DPO Plans					
Aetna #319	1,244	1,055	281	146	2,726
Cigna #305	300	354	99	32	785
Healthplex #307	137	92	43	19	291
Horizon #317	1,069	820	376	143	2,408
MetLife #320	272	270	96	30	668
Total DPOs	3,022	2,591	895	370	6,878
Total	38,978	33,211	5,351	1,979	79,519

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
2017 to 2018 actual	4.0%	1.8%	3.8%	0.2%	(2.0%)
2018 to 2019 actual	3.1%	1.7%	3.5%	(0.4%)	(1.8%)
Projection Trend	3.0%	3.0%	3.5%	(0.5%)	(0.5%)

Exhibit 4 – Dental Financial Projections

	Actives			Retirees			Total		
	DEP	DPO	Total	DEP	DPO	Total	DEP	DPO	Total
Plan Year 2019									
Average Dental Subscribers	65,086	29,966	95,053	102,351	9,951	112,302	167,437	39,917	207,354
Incurred Claims	\$ 58,320,000	N/A	N/A	\$ 71,798,000	N/A	N/A	\$ 130,118,000	N/A	N/A
Administrative Fees	\$ 1,320,000	N/A	N/A	\$ 2,076,000	N/A	N/A	\$ 3,396,000	N/A	N/A
Investment Income	\$ (20,000)	N/A	N/A	\$ (270,000)	N/A	N/A	\$ (290,000)	N/A	N/A
Total Cost	\$ 59,620,000	N/A	N/A	\$ 73,604,000	N/A	N/A	\$ 133,224,000	N/A	N/A
Premium	\$ 60,054,000	\$ 12,941,000	\$ 72,995,000	\$ 75,742,000	\$ 3,914,000	\$ 79,656,000	\$ 135,796,000	\$ 16,855,000	\$ 152,651,000
Gain (Loss)	\$ 434,000	N/A	N/A	\$ 2,138,000	N/A	N/A	\$ 2,572,000	N/A	N/A
Plan Year 2020									
Average Dental Subscribers	67,553	29,872	97,425	105,641	11,033	116,674	173,194	40,905	214,099
Incurred Claims	\$ 62,355,000	N/A	N/A	\$ 76,300,000	N/A	N/A	\$ 138,655,000	N/A	N/A
Administrative Fees	\$ 1,411,000	N/A	N/A	\$ 2,206,000	N/A	N/A	\$ 3,617,000	N/A	N/A
Investment Income	\$ (20,000)	N/A	N/A	\$ (270,000)	N/A	N/A	\$ (290,000)	N/A	N/A
Total Cost	\$ 63,746,000	N/A	N/A	\$ 78,236,000	N/A	N/A	\$ 141,982,000	N/A	N/A
Premium*	\$ 64,411,000	\$ 12,190,000	\$ 76,601,000	\$ 79,353,000	\$ 4,110,000	\$ 83,463,000	\$ 143,764,000	\$ 16,300,000	\$ 160,064,000
Gain (Loss)	\$ 665,000	N/A	N/A	\$ 1,117,000	N/A	N/A	\$ 1,782,000	N/A	N/A
Plan Year 2021									
Average Dental Subscribers	67,601	29,883	97,484	108,637	11,354	119,991	176,238	41,237	217,475
Incurred Claims	\$ 64,270,000	N/A	N/A	\$ 80,830,000	N/A	N/A	\$ 145,100,000	N/A	N/A
Administrative Fees	\$ 1,412,000	N/A	N/A	\$ 2,268,000	N/A	N/A	\$ 3,680,000	N/A	N/A
Investment Income	\$ (20,000)	N/A	N/A	\$ (270,000)	N/A	N/A	\$ (290,000)	N/A	N/A
Total Cost	\$ 65,662,000	N/A	N/A	\$ 82,828,000	N/A	N/A	\$ 148,490,000	N/A	N/A
Premium	\$ 65,662,000	\$ 12,705,000	\$ 78,367,000	\$ 82,828,000	\$ 4,385,000	\$ 87,213,000	\$ 148,490,000	\$ 17,090,000	\$ 165,580,000
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 2021 Employee Monthly Premiums

<u>DENTAL PROVIDER ORGANIZATIONS (DPOs)</u>	<u>Premiums</u>	<u>Employee Contributions*</u>
CIGNA (DPO #305)		
SINGLE	\$23.02	\$11.51
Member & Spouse/Partner	\$40.03	\$20.02
FAMILY	\$65.45	\$32.73
PARENT & CHILD	\$48.52	\$24.26
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
HORIZON DENTAL CHOICE (DPO #317)		
SINGLE	\$18.47	\$9.24
Member & Spouse/Partner	\$32.12	\$16.06
FAMILY	\$52.51	\$26.26
PARENT & CHILD	\$38.91	\$19.46
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
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
<u>EMPLOYEE DENTAL EXPENSE PLAN - #399</u>		
SINGLE	\$42.52	\$21.26
Member & Spouse/Partner	\$73.90	\$36.95
FAMILY	\$120.88	\$60.44
PARENT & CHILD	\$89.55	\$44.77

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

Exhibit 5B – Plan Year 2021 Retiree Monthly Premiums

<u>DENTAL PROVIDER ORGANIZATIONS (DPOs)</u>	<u>Premiums</u>	<u>Retiree Contributions</u>
CIGNA (DPO #305)		
SINGLE	\$25.23	\$25.23
Member & Spouse/Partner	\$48.15	\$48.15
FAMILY	\$86.43	\$86.43
PARENT & CHILD	\$76.68	\$76.68
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
HORIZON DENTAL CHOICE (DPO #317)		
SINGLE	\$19.03	\$19.03
Member & Spouse/Partner	\$33.07	\$33.07
FAMILY	\$54.11	\$54.11
PARENT & CHILD	\$40.07	\$40.07
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
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
<u>RETIREE DENTAL EXPENSE PLAN - #398</u>		
SINGLE	\$41.60	\$41.60
Member & Spouse/Partner	\$82.05	\$82.05
FAMILY	\$106.94	\$106.94
PARENT & CHILD	\$61.85	\$61.85

About Aon

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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