

**New Jersey State Health Benefits Commission**  
**State Health Benefits Program (SHBP)**  
**Plan Year 2018 Dental Rate Renewal Recommendation**

August 3, 2017

---

- For the SHBP Dental Plans (Dental Expense Plan and Dental Provider Organizations), Aon recommends the following premium rate adjustments:

	<b>Actives</b>	<b>Retirees</b>
<b>Dental Expense Plan</b>	<b>3.0%</b>	<b>3.6%</b>
<b>DPO – Overall</b>	<b>2.4%</b>	<b>2.3%</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%

- This vendor landscape reflects no changes from the Dental RFP effective January 1, 2015:
  - DEP – Continued with Aetna as the administrator for the self-insured DEP program for both Actives and Retirees.
  - DPOs – Continued with Aetna, Cigna, Horizon, Healthplex, and MetLife as fully-insured DPOs. DPO coverage includes Retirees as well as Actives.
- This renewal assumes the Health Insurer Fee is not repealed for Plan Year 2018. The impact of the Health Insurer Fee is included in the fully-insured DPO premium rates, provided by the vendors.
- Aon is projecting that Total State Active Dental enrollment will remain stable in Plan Year 2018, consistent with projected medical enrollment changes and historical projection trend. Local Active Employee Enrollment is project to also remain stable will in Plan Year 2018. Retiree enrollment is projected to increase 2.5% in Plan Year 2018.
- Plan Year 2018 projected costs for the SHBP Dental Plans are \$148 million, broken down as follows:
  - Active DEP: \$60 million
  - Retiree DEP: \$72 million
  - Active DPOs: \$14 million
  - Retiree DPOs: \$3 million