



Union Township Board of Education Dental Renewal and Marketplace Assessment

Property & Casualty
Brokerage

Employee Benefits
Brokerage Services

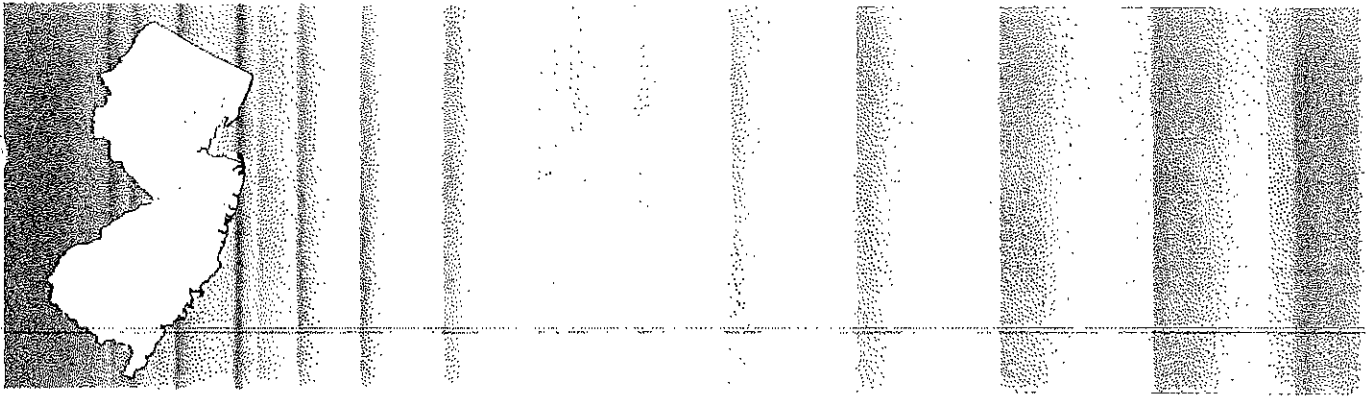
Risk Management
Consulting

Joint Insurance
Fund (JIF) Services



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

July 18, 2016

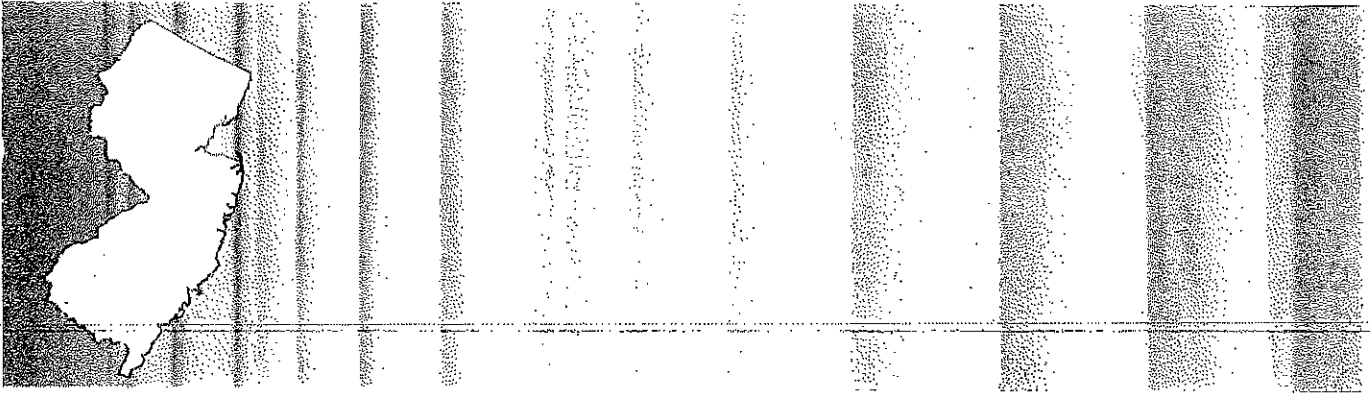


Delta Dental Renewal



**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	12 Months	Delta PPO Plus Premier	24 Months	Delta PPO Plus Premier	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	\$ 83,821.28	\$ 85,855.36	\$ 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	2	\$ 87.31	\$ 88.61	\$ 88.61	\$ 88.61	\$ 88.61
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**

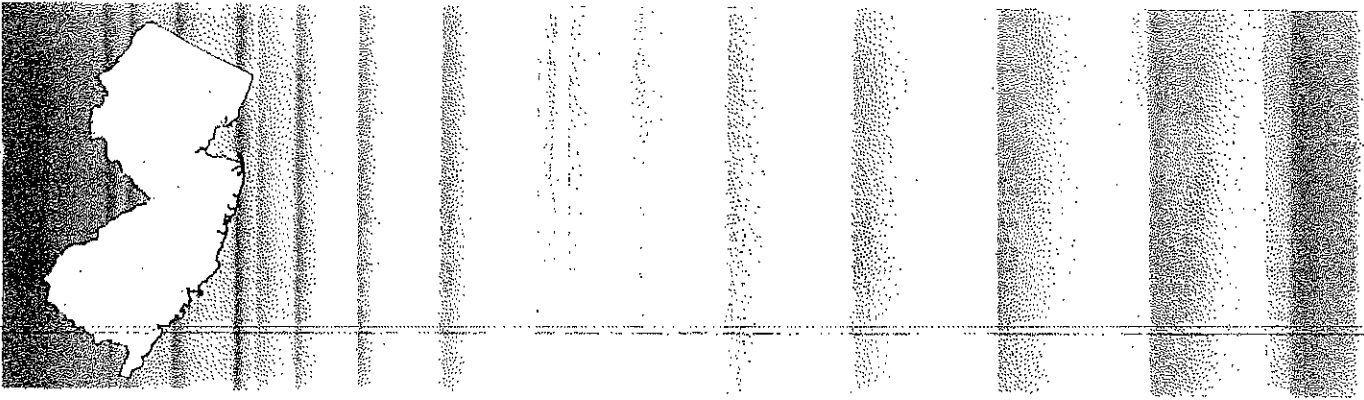
PREMIER PLAN	Current Delta PPO Plus Premier	REVISED Delta PPO Plus Premier	Proposed Aetna PPO	Proposed Horizon BCBSNJ	Proposed Lincoln Financial
Deductible	\$25	\$25	\$25	\$25	\$25
Single	\$75	\$75	\$75	\$75	\$75
Family	100%	100%	100%	100%	100%
Preventive	80%	80%	80%	80%	80%
Basic	50%	50%	50%	50%	50%
Major	50%	50%	50%	50%	50%
Orthodontia	\$1,250	\$1,250	\$1,350	\$2,000	\$1,250
Annual Max	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Ortho Life Max					
One Party	329	35.41	32.18	36.89	36.33
One or More	676	94.34	88.40	98.27	96.79
Monthly Premium	\$ 78,567.33	\$ 75,423.73	\$ 70,345.62	\$ 78,567.33	\$ 77,382.61
Annual Premium	\$ 942,807.96	\$ 905,084.76	\$ 844,147.44	\$ 942,807.96	\$ 928,591.32
% increase		-4.00%	-10.46%	0.00%	-1.51%

DELTACARE	Current Delta Care	Renewal Delta Care	Renewal DMO	Proposed Horizon Dental Choice	Proposed Lincoln PPO
One Party	10	27.56	14.92	17.20	26.37
Two Party	0	51.91	29.09	51.53	70.24
Three Party	2	87.31	47.74	51.53	70.24
Monthly Premium	\$ 446.02	\$ 452.82	\$ 244.68	\$ 275.06	\$ 404.18
Annual Premium	\$ 5,352.24	\$ 5,433.84	\$ 2,936.16	\$ 3,300.72	\$ 4,850.16
		1.52%	-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