



State of New Jersey

State Health Benefits Program

Plan Year 2024 Rate Setting Recommendation
Analysis

Dental Plans

As Approved on July 31, 2023

AON

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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 2024.

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 four fully-insured Employee Dental Plan Organizations (DPOs), which cover State Active Employees and Active Employees of participating Local Employers, and
- The four fully-insured Retiree Dental Plan Organizations (DPOs), which cover State Retirees and Retirees of participating Local Employers.

The rate change recommendations for Plan Year 2024 are provided in Exhibit 1 and are summarized in the chart below. Aon's Plan Year 2024 Dental Rate Setting Analysis does not include the impact of any pending or future federal or state legislation.

	Actives	Retirees
Dental Expense Plan	2.2%	2.5%
DPO Plans		
Aetna	0.0%	0.0%
Cigna	0.0%	0.0%
Horizon	(1.2%)	(1.2%)
MetLife	0.0%	0.0%

Benefit and Network Changes

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 2024.

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.

Effective January 1, 2023, Healthplex was terminated from the State Health Benefits Plan (SHBP). The Healthplex DPO is no longer available to members beginning Plan Year 2023.

Federal Mandates

There are currently no new federal mandates that are projected to impact the 2024 dental plans.

COVID-19

The SHBP dental plan costs and utilization has been impacted by the worldwide COVID-19 pandemic. Aon's current guidance is to project the self-insured dental claims using actual 2022 claims data without normalization for the impacts of COVID-19.

Plan Year 2023 and 2024 estimates remain 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 2021 into 2022

The Plan Year 2024 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 2021 through 2023 and includes Aon's projection of Plan Year 2024 enrollment.

Plan Year 2023 enrollment is based on actual census data provided by the State through April 2023 and includes a projection of enrollment through December 2024. This projection assumes that State Active enrollment will decrease by 0.5% in Plan Year 2024. Local Education and Local Government Active enrollment is projected to remain flat in 2024. State Retiree enrollment is projected to increase 1.0% in Plan Year 2024, Local Education Retiree enrollment is projected to increase 0.5%, and Local Government Retiree enrollment is projected to remain flat. These increases are based on projected changes in the medical enrollment for Plan Year 2024.

The following are the Plan Year 2024 Dental Program's enrollment projections:

	State	Local	Total
Actives			
Dental Expense Plan	54,289	4,758	59,047
DPOs	29,603	1,279	30,882
Total Active Dental	83,892	6,037	89,929
Retirees			
Dental Expense Plan	36,519	76,419	112,939
DPOs	5,199	7,845	13,044
Total Retiree Dental	41,718	84,264	125,982

Exhibits 2D and 2E show the April 2023 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 2024.

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 2024 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 trends were approximately 22.7% in Plan Year 2021 and 2.9% in Plan Year 2022. SHBP Retiree DEP claim trends were approximately 21.1% in Plan Year 2021 and 3.0% in Plan Year 2022. The large increases in 2021 are likely a result of utilization returning to pre-COVID-19 levels. Aon is recommending 3.0% trend to project DEP claims for Actives and Retirees to Plan Year 2024, which is based on Aon internal trend guidance and trend recommendations provided by the DEP and DPO vendors.

Financial Projections

Active DEP – For Plan Year 2022, favorable experience for the DEP resulted in a 2.4% premium gain of \$1.4M, compared to a projected \$1.1M gain in the Plan Year 2023 Rate Setting Analysis. Preliminary projections for Plan Year 2023 show a gain of 0.8% of Total Active DEP cost. The increase in the Plan Year 2022 and 2023 gain is due favorable claims experience and higher than expected investment income.

A 2.2% increase in premium rates for Plan Year 2024 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 2022, favorable experience for the DEP resulted in 3.1% premium gain of \$2.6M, compared to a projected \$2.3M gain in the Plan Year 2023 Rate Setting Analysis. Preliminary projections for Plan Year 2023 show a gain of 0.4% of total Retiree DEP cost. The increase in the Plan Year 2022 and 2023 gain is due mainly to higher-than-expected investment income.

A 2.5% increase in premium rates for Plan Year 2024 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 2022, 2023 and 2024. These results assume that premiums are fully funded each year:

Projected Gain / (Loss) \$ in Millions

	<u>PY 2022</u>	<u>PY 2023</u>	<u>PY 2024</u>
Employee Dental Expense	\$1.4	\$0.4	\$0.0
Retiree Dental Expense	\$2.6	\$0.3	\$0.0
DPOs	N/A	N/A	N/A
Total	\$4.0	\$0.7	\$0.0

Rate Development and Assumptions

Exhibit 5 contains the premium tables for the Plan Year 2024 Dental Plan Rate Setting Analysis.

Dental Expense Plan Rating Methodology

Exhibit 4 shows the aggregate costs for Plan Years 2022, 2023 and 2024, 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 2022 claim data paid through March 2023 supplied by Aetna, completed incurred claims were estimated for Plan Year 2022.
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 2023 and 2024 using the projection trend listed in Exhibit 3.
4. Aggregate Plan Year 2024 premiums are the product of the projected Plan Year 2024 enrollment and the projected Plan Year 2024 premium rates.
5. Plan Year 2024 DEP premiums include projected costs for the following administrative expenses:
 - Aetna ASO fees, and
 - Investment income credit.

Administrative Cost Projection

Plan Year 2024 administrative fees for the DEP plan will remain unchanged from Plan Year 2023. 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 2022	\$1.74	\$1.74
Plan Year 2023	\$1.74	\$1.74
Plan Year 2024	\$1.74	\$1.74

Investment Income

Investment Income for Plan Year 2022 reflects actual amounts (as provided by the State) credited to the Dental Plan. Investment Income for Plan Years 2023 and 2024 assumes no change from Plan Year 2022. Investment Income amounts are stated in Exhibit 4.

DEP Rate Change Recommendation

1. Plan Year 2024 aggregate costs were calculated by summing projected costs for dental claims and administrative charges, reduced by investment income.
2. Plan Year 2024 Active aggregate projected costs are 2.2% greater than Plan Year 2023 Active premiums multiplied by Plan Year 2024 projected enrollment. Therefore, Aon is recommending a 2.2% premium rate increase for the Active Dental Expense Plan.
3. Plan Year 2024 Retiree aggregate projected costs are 2.5% greater than Plan Year 2023 Retiree premiums multiplied by Plan Year 2024 projected enrollment. Therefore, Aon is recommending a 2.5% premium rate decrease for the Retiree Dental Expense Plan.

DPO Premiums

The Plan Year 2024 DPO premium increases are provided in the table below and in Exhibit 1.

DPO Plans	Actives	Retirees
Aetna	0.0%	0.0%
Cigna	0.0%	0.0%
Horizon	(1.2%)	(1.2%)
MetLife	0.0%	0.0%

Incurred Basis

Plan Year 2024 projections are based on expected incurred claims and expenses for Plan Year 2024.

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 projected rates.

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

Enrollment Projections

Based on historical enrollment patterns and discussions with the State, the following table summarizes the projected enrollment for Plan Year 2024:

	DEP	DPO	Total
Actives			
State Employees	54,289	29,603	83,892
Local Employees	4,758	1,279	6,037
Total Active Employees	59,047	30,882	89,929
Retirees			
State Employees	36,519	5,199	41,718
Local Employees	76,419	7,845	84,264
Total Retired Employees	112,939	13,044	125,982
Total	171,985	43,926	215,911

Trend Rates

Trend recommendations were developed by comparing the SHBP historical dental trend with industry expectations. The trend recommendation for Plan Year 2024 is 3.0% for Employees and Retirees.

Data Assumptions

Claims: Aon received claims files from Aetna with claims paid through March 2023 and used this information in the rate setting analysis.

Enrollment: Aon used actual census enrollment data provided by the State through April 2023 and projected census enrollment through December 2023 for the exposure units in the rate setting calculations. It is assumed that the changes in Plan Year 2024 State and Local enrollment in the dental plans is consistent with the enrollment changes projected for the medical plans.

Plan Year 2024 Premium Rates

The DEP premiums were calculated by applying the percentage changes in Exhibit 1 to the Plan Year 2023 premium tables. The DPO premiums are those offered by the four DPOs.

The Plan Year 2024 DPO premiums reflect “savings” over the DEP which are shown below:

	DPO Premium / DEP Premium	
	Actives	Retirees
Aetna	48.3%	50.8%
Cigna	48.8%	54.0%
Horizon	40.9%	42.5%
MetLife	32.5%	32.8%

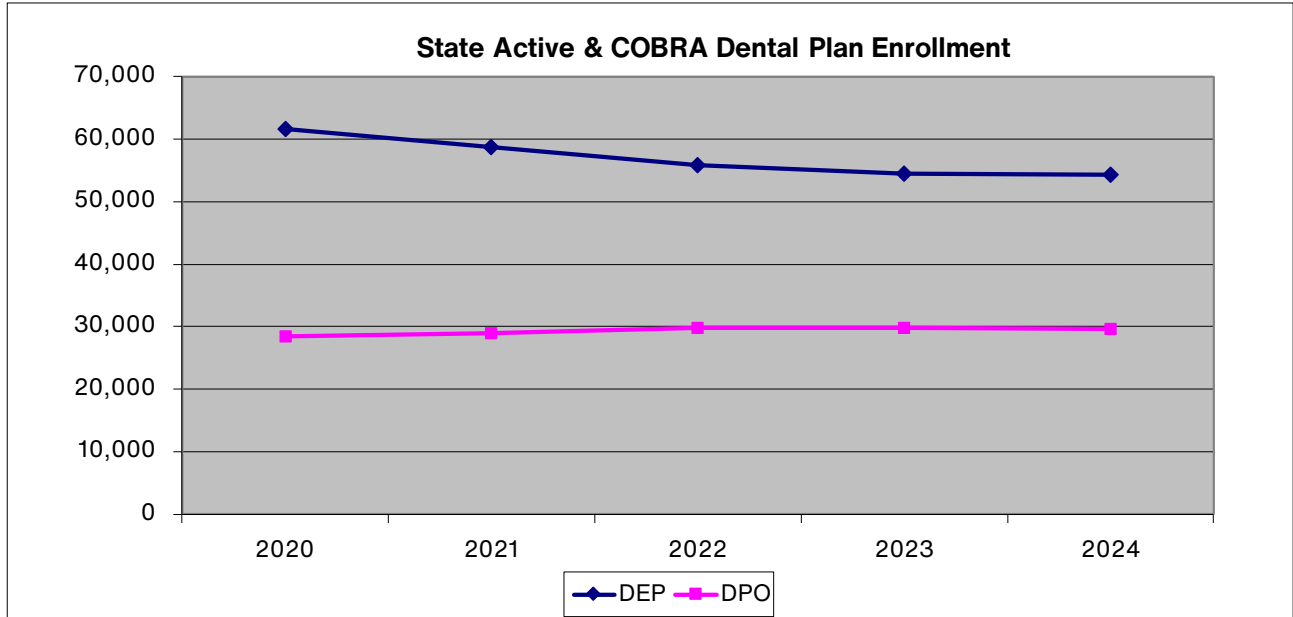
The Plan Year 2024 DPO premiums range from 32.5% to 54.0% of the DEP cost. When Active members enroll in a DPO, the reduced cost is shared by the employee and the employer, since Actives contribute 50% of the monthly premium. Retirees receive 100% of the cost savings since they contribute 100% of the cost of the Retiree dental program for both DEP and DPO.

Exhibit 1 – Recommended Rate Increases

The following table provides the Plan Year 2024 premium rate increases or decreases:

	Actives	Retirees
Dental Expense Plan	2.2%	2.5%
DPO Plans		
Aetna	0.0%	0.0%
Cigna	0.0%	0.0%
Horizon	(1.2%)	(1.2%)
MetLife	0.0%	0.0%

Exhibit 2A – State Active Enrollment Projections



Observations:

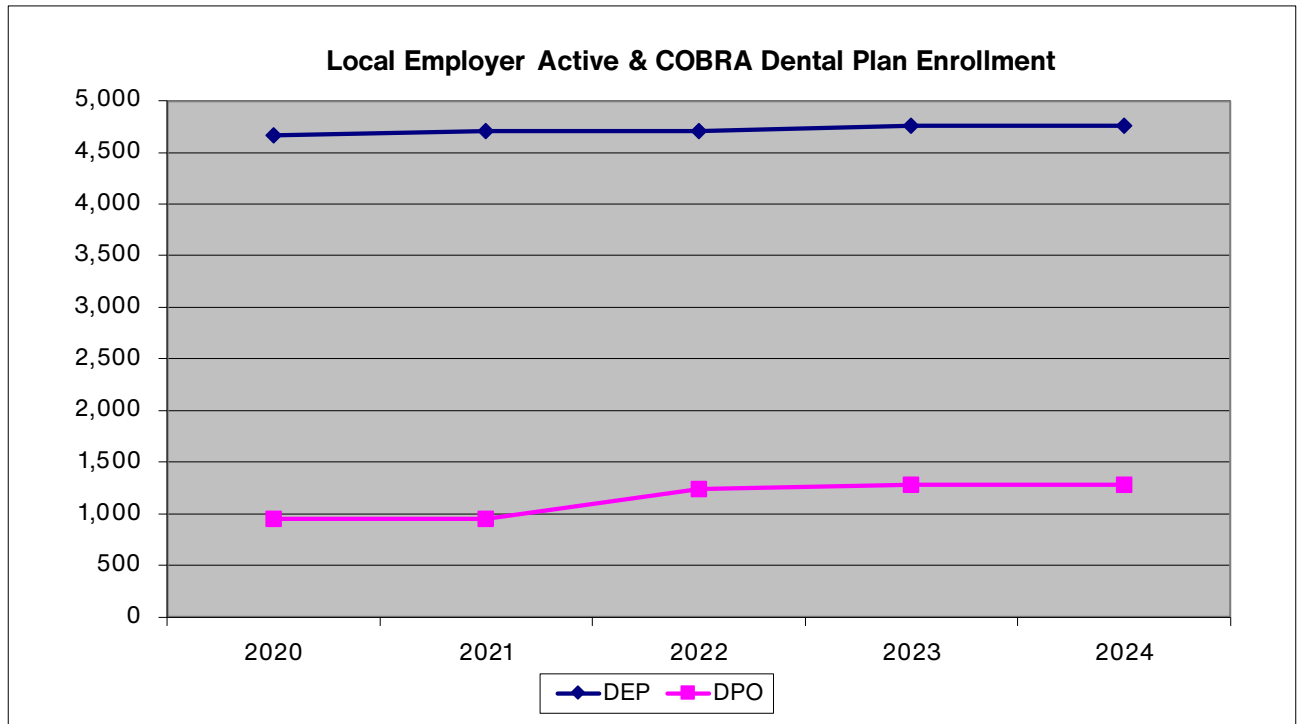
Total State Active Dental Plan Year 2022 and 2023 enrollment is based on monthly State census data through April 2023.

Dental Expense Plan Active enrollment decreased from 65.2% of total Dental enrollment in Plan Year 2022 to 64.7% in Plan Year 2023. Plan Year 2024 Active Dental Expense Plan enrollment is estimated to be 64.7% of total Dental enrollment.

Projected Plan Year 2024 Dental enrollment is 98% of projected Medical enrollment, which is an increase over Plan Year 2023.

	Annual Change in Enrollment			Projected Enrollment
	Actual 2021 to 2022	Actual 2022 to 2023	Projected 2023 to 2024	Plan Year 2024
Dental Expense Plan	(4.9%)	(2.2%)	(0.5%)	54,289
DPOs	3.1%	(0.2%)	(0.5%)	29,603
Total	(2.3%)	(1.5%)	(0.5%)	83,892

Exhibit 2B – Local Active Enrollment Projections



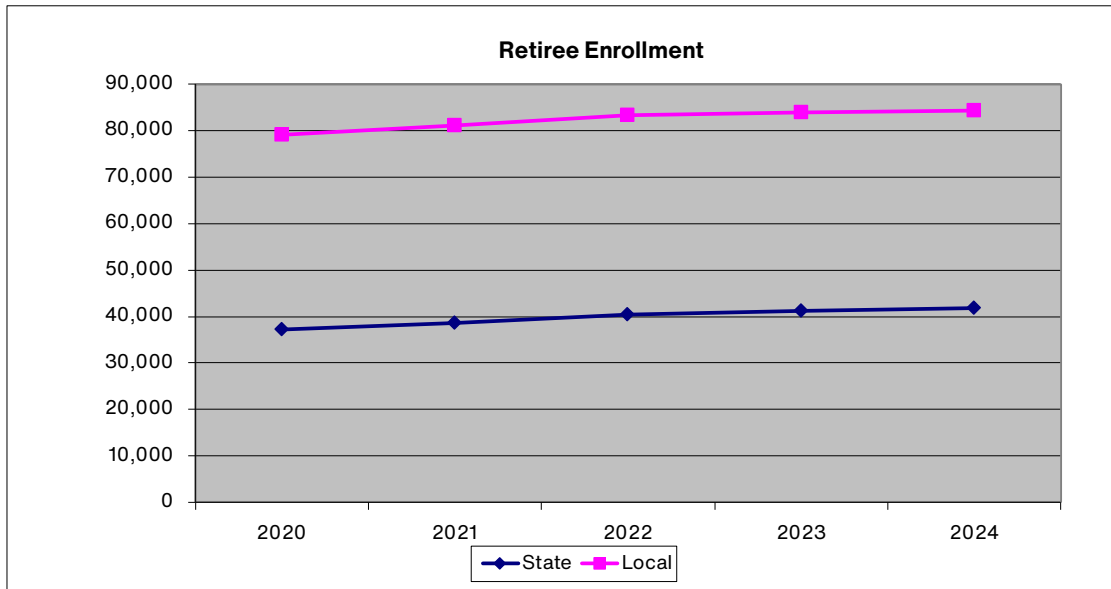
Observations:

Total Local Active Dental Plan Year 2022 and 2023 enrollment is based on monthly State census data through April 2023.

Local Active Dental enrollment is projected to remain flat in Plan Year 2024.

	Annual Change in Enrollment			Projected Enrollment
	Actual 2021 to 2022	Actual 2022 to 2023	Projected 2023 to 2024	Plan Year 2024
Dental Expense Plan	(0.1%)	1.1%	0.0%	4,758
DPOs	30.9%	3.1%	0.0%	1,279
Total	5.1%	1.5%	0.0%	6,037

Exhibit 2C – Retiree Enrollment Projections



Observations:

Total Retiree Dental Plan Year 2022 and 2023 enrollment is based on monthly State census data through April 2023.

Plan Year 2024 enrollment is projected to increase 0.6%.

Plan Year 2024 Retiree Dental enrollment is projected to be 75% of State Retiree Medical enrollment and 57% of Local Employer Retiree Medical enrollment.

Projected Plan Year 2024 Retiree Enrollment

	DEP	DPO	Total
State	36,519	5,199	41,718
Local Employer	76,419	7,845	84,264
Total Dental	112,939	13,044	125,982

	Annual Change in Enrollment			Projected Enrollment
	Actual 2021 to 2022	Actual 2022 to 2023	Projected 2023 to 2024	Plan Year 2024
Dental Expense Plan	2.7%	1.2%	0.6%	112,939
DPOs	9.1%	1.1%	0.6%	13,044
Total	3.3%	1.2%	0.6%	125,982

Exhibit 2D – April 2023 SHBP Active Enrollment

	Number of Contracts				
	Single	Member&Spouse /Partner	Family	Parent + Child(ren)	Total
Dental Expense #399	STATE ACTIVES				
	18,169	9,550	19,193	7,568	54,480
<u>DPO Plans</u>					
Aetna #319	4,406	1,312	2,821	1,947	10,486
Cigna #305	2,979	770	1,830	983	6,562
Horizon #317	5,666	1,246	2,519	1,776	11,207
MetLife #320	876	188	329	163	1,556
Total DPOs	13,927	3,516	7,499	4,869	29,811
Total	32,096	13,066	26,692	12,437	84,291

	LOCAL EMPLOYER ACTIVES				
	Single	Member&Spouse /Partner	Family	Parent + Child(ren)	Total
Dental Expense #399	1,560	851	1,783	557	4,751
<u>DPO Plans</u>					
Aetna #319	171	53	116	42	382
Cigna #305	114	28	69	30	241
Horizon #317	295	72	131	78	576
MetLife #320	42	12	15	12	81
Total DPOs	622	165	331	162	1,280
Total	2,182	1,016	2,114	719	6,031

Exhibit 2E – April 2023 SHBP Retiree Enrollment

	Number of Contracts				
	Single	Member&Spouse /Partner	Family	Parent + Child(ren)	Total
	STATE RETIREES				
Dental Expense #399	17,303	14,045	3,442	1,398	36,188
<u>DPO Plans</u>					
Aetna #319	1,261	951	353	202	2,767
Cigna #305	373	324	115	53	865
Horizon #317	591	444	148	109	1,292
MetLife #320	87	112	23	19	241
Total DPOs	2,312	1,831	639	383	5,165
Total	19,615	15,876	4,081	1,781	41,353
	LOCAL EMPLOYER RETIREES				
Dental Expense #399	37,834	32,283	4,454	1,500	76,071
<u>DPO Plans</u>					
Aetna #319	1,312	1,135	243	118	2,808
Cigna #305	470	506	141	55	1,172
Horizon #317	1,402	1,079	419	182	3,082
MetLife #320	306	308	92	39	745
Total DPOs	3,490	3,028	895	394	7,807
Total	41,324	35,311	5,349	1,894	83,878

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
2020 to 2021 actual	22.7%	21.1%	4.6%	18.1%	16.5%
2021 to 2022 actual	2.9%	3.0%	4.8%	(1.9%)	(1.8%)
2022 to 2023 preliminary	3.0%	3.0%	3.0%	0.0%	0.0%
Projection Trend	3.0%	3.0%	3.0%	0.0%	0.0%

* Aon Industry 2020 to 2021 actual trends remove the impact of COVID-19. Carrier data indicated that the impact of COVID reduced 2020 dental claims by ~17%.

Exhibit 4 – Dental Financial Projections

	Actives			Retirees			Total		
	DEP	DPO	Total	DEP	DPO	Total	DEP	DPO	Total
Plan Year 2022									
Average Dental Subscribers	60,501	31,044	91,545	110,958	12,820	123,778	171,459	43,864	215,323
Incurred Claims	\$ 55,055,000	N/A	N/A	\$ 78,742,000	N/A	N/A	\$ 133,797,000	N/A	N/A
Administrative Fees	\$ 1,263,000	N/A	N/A	\$ 2,317,000	N/A	N/A	\$ 3,580,000	N/A	N/A
Investment Income	\$ (23,000)	N/A	N/A	\$ (332,000)	N/A	N/A	\$ (355,000)	N/A	N/A
Total Cost	\$ 56,295,000	N/A	N/A	\$ 80,727,000	N/A	N/A	\$ 137,022,000	N/A	N/A
Premium*	\$ 57,696,000	\$ 12,364,000	\$ 70,060,000	\$ 83,342,000	\$ 4,759,000	\$ 88,101,000	\$ 141,038,000	\$ 17,123,000	\$ 158,161,000
Gain (Loss)	\$ 1,401,000	N/A	N/A	\$ 2,615,000	N/A	N/A	\$ 4,016,000	N/A	N/A
Plan Year 2023									
Average Dental Subscribers	59,320	31,031	90,350	112,251	12,964	125,215	171,571	43,995	215,565
Incurred Claims	\$ 55,593,000	N/A	N/A	\$ 81,895,000	N/A	N/A	\$ 137,488,000	N/A	N/A
Administrative Fees	\$ 1,239,000	N/A	N/A	\$ 2,344,000	N/A	N/A	\$ 3,583,000	N/A	N/A
Investment Income	\$ (23,000)	N/A	N/A	\$ (332,000)	N/A	N/A	\$ (355,000)	N/A	N/A
Total Cost	\$ 56,809,000	N/A	N/A	\$ 83,907,000	N/A	N/A	\$ 140,716,000	N/A	N/A
Premium	\$ 57,239,000	\$ 12,344,000	\$ 69,583,000	\$ 84,227,000	\$ 4,931,000	\$ 89,158,000	\$ 141,466,000	\$ 17,275,000	\$ 158,741,000
Gain (Loss)	\$ 430,000	N/A	N/A	\$ 320,000	N/A	N/A	\$ 750,000	N/A	N/A
Plan Year 2024									
Average Dental Subscribers	59,047	30,882	89,929	112,939	13,044	125,983	171,986	43,926	215,911
Incurred Claims	\$ 56,996,000	N/A	N/A	\$ 84,832,000	N/A	N/A	\$ 141,828,000	N/A	N/A
Administrative Fees	\$ 1,233,000	N/A	N/A	\$ 2,358,000	N/A	N/A	\$ 3,591,000	N/A	N/A
Investment Income	\$ (23,000)	N/A	N/A	\$ (332,000)	N/A	N/A	\$ (355,000)	N/A	N/A
Total Cost	\$ 58,206,000	N/A	N/A	\$ 86,858,000	N/A	N/A	\$ 145,064,000	N/A	N/A
Premium	\$ 58,206,000	\$ 12,235,000	\$ 70,441,000	\$ 86,858,000	\$ 4,943,000	\$ 91,801,000	\$ 145,064,000	\$ 17,178,000	\$ 162,242,000
Gain (Loss)	\$ -	N/A	N/A	\$ -	N/A	N/A	\$ -	N/A	N/A

Exhibit 5A – Plan Year 2024 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
HORIZON DENTAL CHOICE (DPO #317)		
SINGLE	\$17.36	\$8.68
Member & Spouse/Partner	\$30.19	\$15.10
FAMILY	\$49.38	\$24.69
PARENT & CHILD	\$36.58	\$18.29
AETNA (DPO #319)		
SINGLE	\$20.50	\$10.25
Member & Spouse/Partner	\$35.69	\$17.84
FAMILY	\$58.37	\$29.19
PARENT & CHILD	\$43.25	\$21.63
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	\$42.49	\$21.24
Member & Spouse/Partner	\$73.84	\$36.92
FAMILY	\$120.78	\$60.39
PARENT & CHILD	\$89.47	\$44.74

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

Exhibit 5B – Plan Year 2024 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
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HORIZON DENTAL CHOICE (DPO #317)		
SINGLE	\$17.89	\$17.89
Member & Spouse/Partner	\$31.09	\$31.09
FAMILY	\$50.88	\$50.88
PARENT & CHILD	\$37.67	\$37.67
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AETNA (DPO #319)		
SINGLE	\$21.35	\$21.35
Member & Spouse/Partner	\$37.17	\$37.17
FAMILY	\$60.80	\$60.80
PARENT & CHILD	\$45.05	\$45.05
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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	\$42.04	\$42.04
Member & Spouse/Partner	\$82.93	\$82.93
FAMILY	\$108.08	\$108.08
PARENT & CHILD	\$62.51	\$62.51
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