

**TOWNSHIP OF UNION BOARD OF EDUCATION
DENTAL PLAN RENEWAL
EFFECTIVE 9/1/15 - 8/31/16**

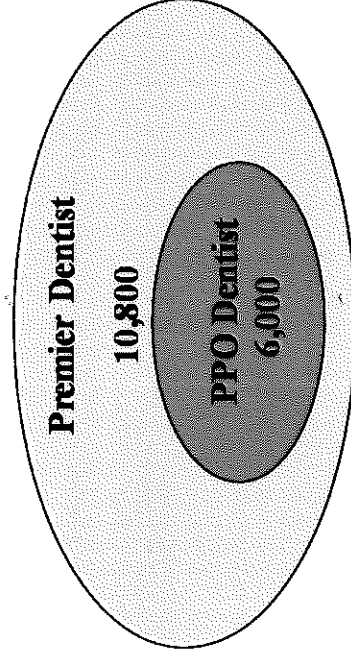
PREMIER PLAN	Current Delta Premier	Renewal Delta Premier 12 Months	Renewal Delta Premier 24 Months	ALTERNATIVE Delta PPO Plus Premier 12 Months	REVISD Delta Premier 12 Months	REVISD Delta Premier 24 Months	RECOMMENDATION
Deductible							
Single	\$25	\$25	\$25	\$25	\$25	\$25	REVISD ALTERN Delta PPO Plus Premier 12 Months
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	323 \$ 35.33	\$ 41.19	\$ 42.36	\$ 37.89	\$ 40.10	\$ 41.34	\$ 36.89
One or More	672 \$ 94.11	\$ 109.73	\$ 112.84	\$ 100.95	\$ 106.81	\$ 110.11	\$ 98.27
Monthly Premium	995 \$ 74,653.51	\$ 87,042.93	\$ 89,510.76	\$ 80,076.87	\$ 84,728.62	\$ 87,346.74	\$ 77,952.91
Annual Premium	\$ 895,842.12	\$ 1,044,515.16	\$ 1,074,129.12	\$ 960,922.44	\$ 1,016,743.44	\$ 1,048,160.88	\$ 935,434.92
% increase		16.60%	19.90%	7.26%	13.50%	17.00%	4.42%
DELTA CARE	Current Delta Care	Renewal Delta Care	Renewal Delta Care	Renewal Delta Care	Renewal Delta Care	Renewal Delta Care	Renewal Delta Care
One Party	20 \$ 26.70	\$ 27.14	\$ 27.14	\$ 27.14	\$ 27.14	\$ 27.14	\$ 27.14
Two Party	0 \$ 51.11	\$ 51.91	\$ 51.91	\$ 51.91	\$ 51.91	\$ 51.91	\$ 51.91
Three Party	1 \$ 86.04	\$ 87.31	\$ 87.31	\$ 87.31	\$ 87.31	\$ 87.31	\$ 87.31
Monthly Premium	21 \$ 620.04	\$ 630.11	\$ 630.11	\$ 630.11	\$ 630.11	\$ 630.11	\$ 630.11
Annual Premium	\$ 7,440.48	\$ 7,561.32	\$ 7,561.32	\$ 7,561.32	\$ 7,561.32	\$ 7,561.32	\$ 7,561.32
		1.62%	1.62%	1.62%	1.62%	1.62%	1.62%

**TOWNSHIP OF UNION BOARD OF EDUCATION
DENTAL PLAN PROPOSAL
EFFECTIVE 9/1/15 - 8/31/16**

PREMIER PLAN	Current	REVISD	Proposed	Proposed
	Delta Premier	Delta Premier	Aetna PPO	Cigna
Deductible		12 Months		
Single	\$25	\$25	\$25	\$25
Family	\$75	\$75	\$75	\$75
Preventive	100%	100%	100%	100%
Basic	80%	80%	80%	80%
Major	50%	50%	50%	50%
Orthodontia	50%	50%	50%	50%
Annual Max	\$1,250	\$1,250	\$1,500	\$2,000
Ortho Life Max	\$1,000	\$1,000	\$1,000	\$1,000
One Party	323 \$ 35.33	\$ 40.10	\$ 37.03	\$ 39.56
One or More	672 \$ 94.11	\$ 106.81	\$ 98.65	\$ 105.38
Monthly Premium	\$ 74,653.51	\$ 84,728.62	\$ 78,253.49	\$ 83,593.24
Annual Premium	\$ 895,842.12	\$ 1,016,743.44	\$ 939,041.88	\$ 1,003,118.88
% increase		13.50%	4.82%	11.97%
DELTA CARE	Current	Renewal	Proposed	Proposed
	Delta Care	Delta Care	Dental Choice	Horizon DHMO
One Party	20 \$ 26.70	\$ 27.14	\$ 13.66	\$ 18.63
Two Party	0 \$ 51.11	\$ 51.91	\$ 38.93	\$ 35.65
Three Party	1 \$ 86.04	\$ 87.31	\$ 38.93	\$ 60.07
Monthly Premium	21 \$ 620.04	\$ 630.11	\$ 312.13	\$ 432.67
Annual Premium	\$ 7,440.48	\$ 7,561.32	\$ 3,745.56	\$ 5,192.04
		1.62%	-49.66%	-30.22%
Carriers declining to quote: Horizon, MetLife, Principal, UHC Guardian provided a self-funded quote that was not competitive				

Union Township B.O.E. Delta Dental PPOSM plus Premier[®]

- ◆ Combines traditional Delta Dental PPOSM network with Delta Dental Premier[®] network
- ◆ Provides maximum savings with no employee disruption
- ◆ Average in-network utilization 80-85% for Premier[®]. 40-50% for PPOSM
- ◆ Equal to or Better Than
- ◆ Lower out-of-pocket Expenses to Members (Approximately 25% before coinsurance)
- ◆ No Benefit Changes



* As of 1/1/2015, number of access points in New Jersey