



Public Employees' Benefits Program

Quarterly Plan Performance Review

Dental • 2026-1Q

Claims Paid 7/1/2025 - 9/30/2025



A UnitedHealthcare Company



Dental Total Savings Summary

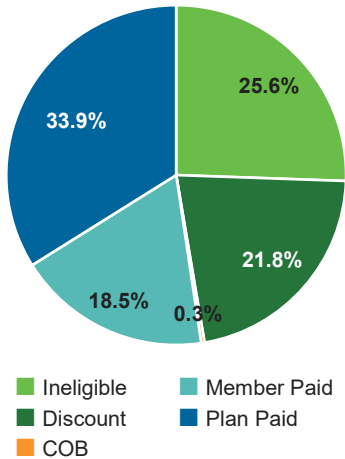
Breakouts & Network Performance



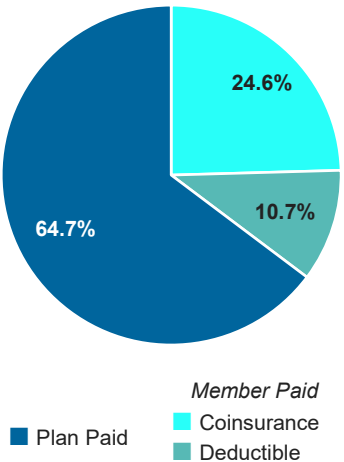
Dental Dollar Chain: Billed to Paid Dollars

Dollar Amount	Total Dollars	PMPM
Dental Billed	\$22,926,290	\$111.44
(-) Ineligible	\$5,928,805	\$28.82
Dental Covered	\$16,997,485	\$82.62
(-) Discount	\$5,050,428	\$24.55
Dental Allowed	\$11,947,057	\$58.07
(-) COB	\$74,138	\$0.36
(-) Coinsurance	\$2,982,611	\$14.50
(-) Deductible	\$1,300,278	\$6.32
Total Member Paid	\$4,282,889	\$20.82
Total Plan Paid	\$7,863,690	\$38.22

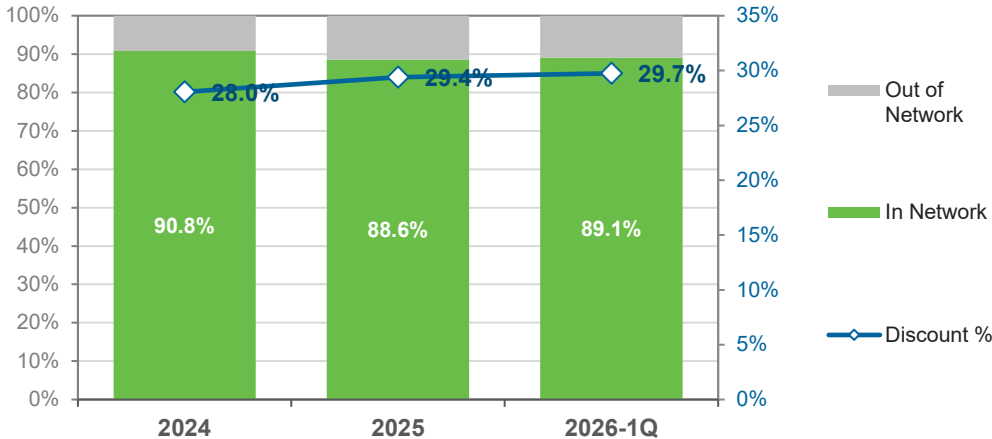
Breakout of Billed Dollars



Breakout of Paid Dollars



Dental Network Performance





Dental Claims Breakouts

Age Range, Member Cost, and Dental Category



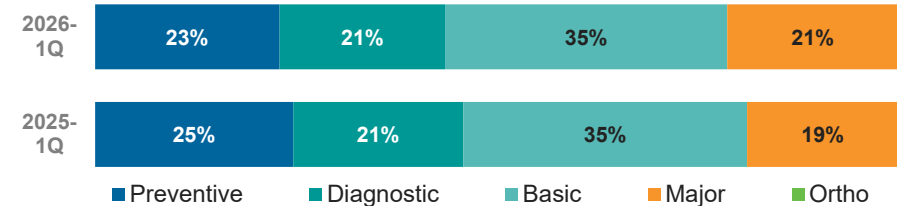
Dental Paid Claims by Age Range

Age	2025-1Q		2026-1Q		Change	
	Total Paid	Paid PMPM	Total Paid	Paid PMPM	Total	PMPM
< 01	\$3,027	\$2.57	\$2,593	\$2.05	-14.3%	-20.4%
01	\$13,667	\$10.10	\$15,306	\$11.44	12.0%	13.3%
02 - 04	\$118,993	\$24.88	\$110,510	\$23.27	-7.1%	-6.5%
05 - 09	\$317,898	\$33.07	\$360,259	\$36.77	13.3%	11.2%
10 - 14	\$377,838	\$33.69	\$403,818	\$34.79	6.9%	3.3%
15 - 19	\$511,984	\$38.81	\$602,661	\$45.66	17.7%	17.6%
20 - 24	\$288,809	\$20.72	\$330,005	\$22.96	14.3%	10.8%
25 - 29	\$264,494	\$27.00	\$282,016	\$26.95	6.6%	-0.2%
30 - 34	\$320,215	\$27.77	\$324,351	\$27.86	1.3%	0.3%
35 - 39	\$391,371	\$30.52	\$408,606	\$30.10	4.4%	-1.4%
40 - 44	\$429,015	\$31.36	\$450,428	\$31.16	5.0%	-0.6%
45 - 49	\$407,842	\$31.71	\$486,572	\$36.19	19.3%	14.1%
50 - 54	\$513,321	\$34.50	\$562,891	\$38.56	9.7%	11.8%
55 - 59	\$535,228	\$35.92	\$619,693	\$40.74	15.8%	13.4%
60 - 64	\$679,239	\$43.42	\$713,038	\$46.95	5.0%	8.1%
65+	\$1,988,923	\$49.05	\$2,190,942	\$53.66	10.2%	9.4%
Total	\$7,161,865	\$35.47	\$7,863,690	\$38.22	9.8%	7.8%

Dental Cost Distribution

Member Total Paid Range	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Mem Paid)	OOP % of Tot
No Claims	43,623	62.1%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	1,394	2.0%	-\$5,217	-0.1%	\$79,199	1.8%
> \$0 - \$250	18,603	26.5%	\$2,492,958	31.7%	\$862,152	20.1%
> \$250 - \$500	2,568	3.7%	\$896,199	11.4%	\$439,703	10.3%
> \$500 - \$750	1,391	2.0%	\$856,895	10.9%	\$554,386	12.9%
> \$750 - \$1000	818	1.2%	\$705,777	9.0%	\$478,602	11.2%
> \$1000	1,843	2.6%	\$2,917,077	37.1%	\$1,868,847	43.6%
Total	70,240	100.0%	\$7,863,690	100.0%	\$4,282,889	100.0%

Paid Breakout by Dental Category



Dental Category	2025-1Q		2026-1Q		Change
	Patients	Total Paid	Patients	Total Paid	Total Paid
Preventive	18,139	\$1,766,024	18,437	\$1,805,823	2.3%
Diagnostic	17,448	\$1,515,380	17,866	\$1,623,458	7.1%
Basic	8,707	\$2,528,886	9,224	\$2,753,732	8.9%
Major	2,144	\$1,351,576	2,476	\$1,680,677	24.3%
Orthodontia	1	\$0	1	\$0	-
Total Dental	25,714	\$7,161,865	26,130	\$7,863,690	9.8%



Dental Paid by Member Status

Breakout of State vs. Non-State by Member Status



Program	2025-1Q (7/1/2024 - 9/30/2024)				2026-1Q (7/1/2025 - 9/30/2025)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
State Members									
Dental	\$4,791,739	\$585,879	\$160,527	\$5,538,144	\$5,358,594	\$568,412	\$176,869	\$6,103,875	10.2%
Dental Exchange			\$1,060,666	\$1,060,666			\$1,202,923	\$1,202,923	13.4%
Total	\$4,791,739	\$585,879	\$1,221,193	\$6,598,810	\$5,358,594	\$568,412	\$1,379,792	\$7,306,797	10.7%
PMPM	\$31.69	\$40.67	\$50.69	\$34.79	\$34.41	\$41.58	\$56.05	\$37.66	8.3%
Non-State Members									
Dental	\$712	\$19,594	\$58,039	\$78,346	\$643	\$17,406	\$64,627	\$82,676	5.5%
Dental Exchange			\$484,710	\$484,710			\$474,216	\$474,216	-2.2%
Total	\$712	\$19,594	\$542,749	\$563,055	\$643	\$17,406	\$538,843	\$556,892	-1.1%
PMPM	\$23.79	\$53.67	\$45.81	\$45.99	\$12.61	\$70.46	\$47.15	\$47.49	3.3%
All Members									
Dental	\$4,792,451	\$605,473	\$218,566	\$5,616,490	\$5,359,237	\$585,818	\$241,495	\$6,186,551	10.1%
Dental Exchange			\$1,545,376	\$1,545,376			\$1,677,139	\$1,677,139	8.5%
Total	\$4,792,451	\$605,473	\$1,763,942	\$7,161,865	\$5,359,237	\$585,818	\$1,918,634	\$7,863,690	9.8%
PMPM	\$31.69	\$40.99	\$49.08	\$35.47	\$34.40	\$42.09	\$53.23	\$38.22	7.8%