



Public Employees' Benefits Program

Quarterly Plan Performance Review

Dental • 2026-3Q

Claims Paid 7/1/2025 - 3/31/2026



A UnitedHealthcare Company





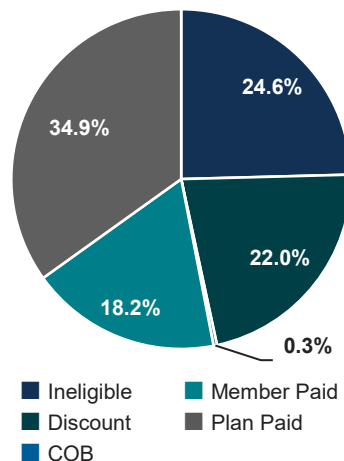
Dental Total Savings Summary

Breakouts & Network Performance

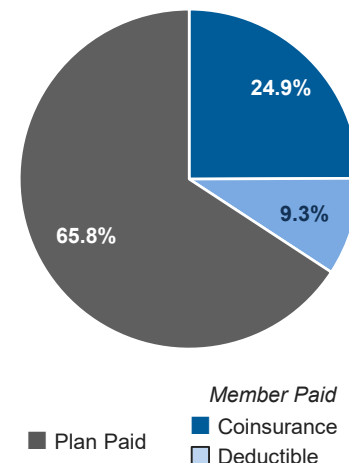
Dental Dollar Chain: Billed to Paid Dollars

Dollar Amount	Total Dollars	PMPM
Dental Billed	\$63,522,733	\$103.19
(-) Ineligible	\$15,993,753	\$25.98
Dental Covered	\$47,528,980	\$77.21
(-) Discount	\$14,332,838	\$23.28
Dental Allowed	\$33,196,143	\$53.92
(-) COB	\$212,124	\$0.34
(-) Coinsurance	\$8,606,390	\$13.98
(-) Deductible	\$3,210,632	\$5.22
Total Member Paid	\$11,817,022	\$19.20
Total Plan Paid	\$22,702,172	\$36.88

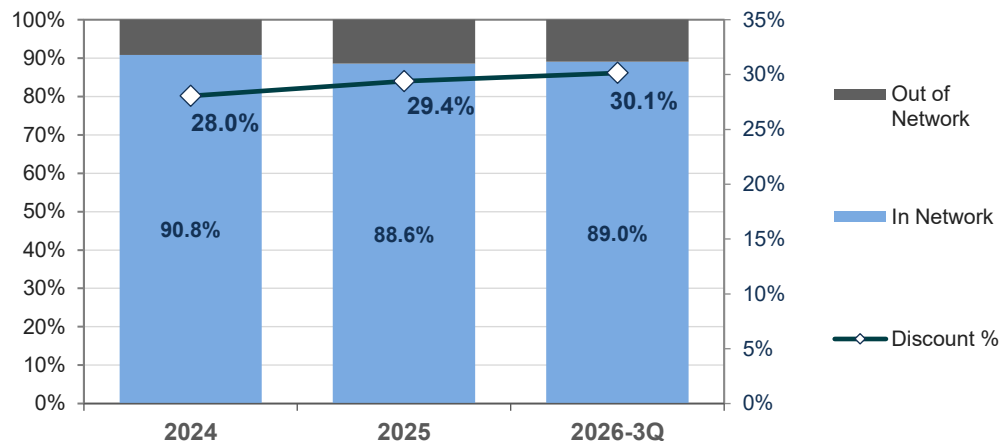
Breakout of Billed Dollars



Breakout of Paid Dollars



Dental Network Performance





Dental Claims Breakouts

Age Range, Member Cost, and Dental Category

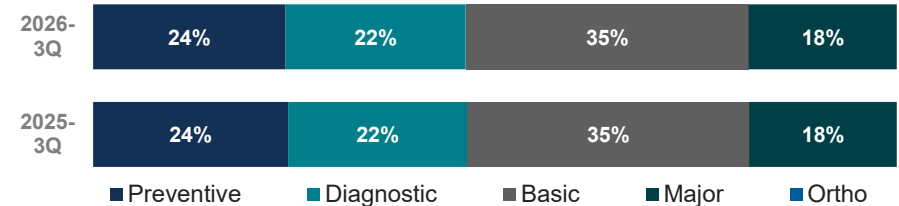
Dental Paid Claims by Age Range

Age	2025-3Q		2026-3Q		Change	
	Total Paid	Paid PMPM	Total Paid	Paid PMPM	Total	PMPM
< 01	\$5,976	\$1.65	\$7,771	\$2.07	30.0%	25.0%
01	\$39,831	\$10.40	\$45,481	\$10.99	14.2%	5.6%
02 - 04	\$348,599	\$24.00	\$335,719	\$24.13	-3.7%	0.5%
05 - 09	\$981,018	\$33.81	\$1,034,490	\$35.73	5.5%	5.7%
10 - 14	\$1,078,007	\$31.65	\$1,138,882	\$32.89	5.6%	3.9%
15 - 19	\$1,404,531	\$35.34	\$1,587,923	\$39.87	13.1%	12.8%
20 - 24	\$909,632	\$21.50	\$985,128	\$23.03	8.3%	7.1%
25 - 29	\$749,479	\$24.78	\$821,099	\$26.22	9.6%	5.8%
30 - 34	\$951,473	\$27.13	\$996,011	\$28.83	4.7%	6.2%
35 - 39	\$1,224,978	\$31.05	\$1,220,285	\$29.76	-0.4%	-4.2%
40 - 44	\$1,266,353	\$30.26	\$1,377,878	\$31.90	8.8%	5.4%
45 - 49	\$1,303,187	\$33.27	\$1,442,712	\$35.22	10.7%	5.9%
50 - 54	\$1,576,652	\$35.34	\$1,586,535	\$36.87	0.6%	4.3%
55 - 59	\$1,687,874	\$37.46	\$1,783,697	\$38.93	5.7%	3.9%
60 - 64	\$1,972,648	\$42.25	\$2,039,916	\$44.86	3.4%	6.2%
65+	\$5,999,459	\$49.27	\$6,298,644	\$51.52	5.0%	4.6%
Total	\$21,499,699	\$35.19	\$22,702,172	\$36.88	5.6%	4.8%

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	28,613	38.9%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	1,197	1.6%	-\$23,187	-0.1%	\$121,806	1.0%
> \$0 - \$250	17,915	24.4%	\$2,812,824	12.4%	\$1,031,312	8.7%
> \$250 - \$500	12,913	17.6%	\$4,581,608	20.2%	\$1,354,794	11.5%
> \$500 - \$750	4,143	5.6%	\$2,524,453	11.1%	\$1,195,062	10.1%
> \$750 - \$1000	2,447	3.3%	\$2,116,153	9.3%	\$1,277,477	10.8%
> \$1000	6,257	8.5%	\$10,690,320	47.1%	\$6,836,572	57.9%
Total	73,485	100.0%	\$22,702,172	100.0%	\$11,817,022	100.0%

Paid Breakout by Dental Category



Dental Category	2025-3Q		2026-3Q		Change
	Patients	Total Paid	Patients	Total Paid	Total Paid
Preventive	34,354	\$5,218,364	34,780	\$5,436,342	4.2%
Diagnostic	38,126	\$4,784,973	38,961	\$5,088,197	6.3%
Basic	18,449	\$7,550,480	18,764	\$7,993,495	5.9%
Major	5,742	\$3,945,882	5,928	\$4,184,137	6.0%
Orthodontia	2	\$0	4	\$0	-
Total Dental	43,956	\$21,499,699	44,418	\$22,702,172	5.6%



Dental Paid by Member Status

Breakout of State vs. Non-State by Member Status

Program	2025-3Q (7/1/2024 - 3/31/2025)				2026-3Q (7/1/2025 - 3/31/2026)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
State Members									
Dental	\$14,485,137	\$1,709,570	\$452,448	\$16,647,155	\$15,385,863	\$1,708,536	\$490,362	\$17,584,760	5.6%
Dental Exchange			\$3,173,728	\$3,173,728			\$3,450,284	\$3,450,284	8.7%
Total	\$14,485,137	\$1,709,570	\$3,626,176	\$19,820,883	\$15,385,863	\$1,708,536	\$3,940,646	\$21,035,045	6.1%
PMPM	\$31.49	\$40.26	\$50.21	\$34.49	\$33.02	\$41.64	\$53.35	\$36.21	5.0%
Non-State Members									
Dental	\$3,635	\$47,057	\$171,384	\$222,076	\$4,719	\$36,413	\$168,993	\$210,125	-5.4%
Dental Exchange			\$1,456,739	\$1,456,739			\$1,457,002	\$1,457,002	0.0%
Total	\$3,635	\$47,057	\$1,628,123	\$1,678,815	\$4,719	\$36,413	\$1,625,994	\$1,667,127	-0.7%
PMPM	\$32.23	\$46.33	\$46.35	\$46.30	\$31.74	\$53.05	\$47.98	\$48.01	3.7%
All Members									
Dental	\$14,488,772	\$1,756,627	\$623,833	\$16,869,232	\$15,390,582	\$1,744,949	\$659,355	\$17,794,885	5.5%
Dental Exchange			\$4,630,467	\$4,630,467			\$4,907,286	\$4,907,286	6.0%
Total	\$14,488,772	\$1,756,627	\$5,254,300	\$21,499,699	\$15,390,582	\$1,744,949	\$5,566,641	\$22,702,172	5.6%
PMPM	\$31.49	\$40.41	\$48.94	\$35.19	\$33.02	\$41.83	\$51.66	\$36.88	4.8%