



# PEBP

Public Employees' Benefits Program

## Quarterly Plan Performance Review

Dental • 2025-4Q

Claims Paid 7/1/2024 - 6/30/2025



A UnitedHealthcare Company



# Dental Total Savings Summary

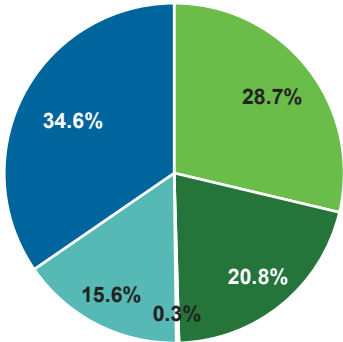
## Breakouts & Network Performance



### Dental Dollar Chain: Billed to Paid Dollars

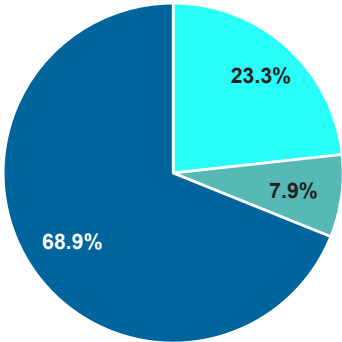
Dollar Amount	Total Dollars	PMPM
Dental Billed	\$83,261,874	\$101.98
(-) Ineligible	\$23,994,952	\$29.39
Dental Covered	\$59,266,922	\$72.59
(-) Discount	\$17,411,154	\$21.33
Dental Allowed	\$41,855,768	\$51.27
(-) COB	\$217,833	\$0.27
(-) Coinsurance	\$9,753,456	\$11.95
(-) Deductible	\$3,294,054	\$4.03
Total Member Paid	\$13,047,510	\$15.98
Total Plan Paid	\$28,899,293	\$35.40

### Breakout of Billed Dollars



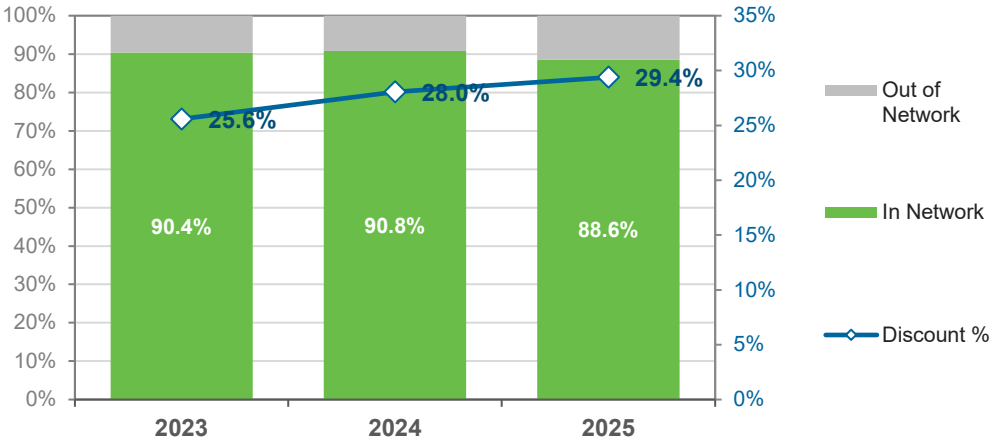
Ineligible  
Discount  
COB  
Member Paid  
Plan Paid

### Breakout of Paid Dollars



Member Paid  
Plan Paid  
Coinsurance  
Deductible

### Dental Network Performance





# Dental Claims Breakouts

## Age Range, Member Cost, and Dental Category



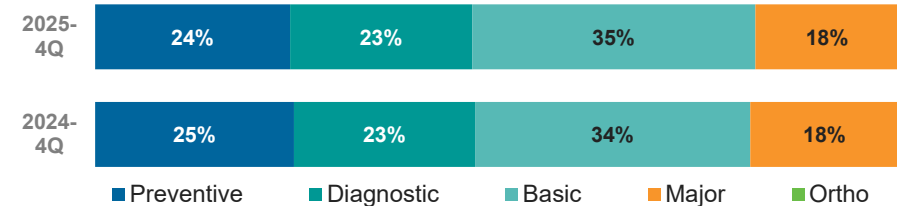
### Dental Paid Claims by Age Range

Age	2024-4Q		2025-4Q		Change	
	Total Paid	Paid PMPM	Total Paid	Paid PMPM	Total	PMPM
< 01	\$11,292	\$2.56	\$9,093	\$1.90	-19.5%	-25.7%
01	\$51,530	\$10.07	\$51,362	\$10.09	-0.3%	0.3%
02 - 04	\$425,708	\$22.85	\$454,129	\$23.53	6.7%	3.0%
05 - 09	\$1,252,969	\$34.45	\$1,325,075	\$34.15	5.8%	-0.9%
10 - 14	\$1,355,867	\$31.09	\$1,447,535	\$31.75	6.8%	2.1%
15 - 19	\$1,890,567	\$37.05	\$1,903,140	\$35.97	0.7%	-2.9%
20 - 24	\$1,101,254	\$20.68	\$1,208,259	\$21.34	9.7%	3.2%
25 - 29	\$936,306	\$25.59	\$1,026,138	\$25.16	9.6%	-1.7%
30 - 34	\$1,195,874	\$27.15	\$1,246,859	\$26.63	4.3%	-1.9%
35 - 39	\$1,457,274	\$29.06	\$1,618,466	\$30.55	11.1%	5.1%
40 - 44	\$1,639,038	\$30.95	\$1,736,362	\$30.86	5.9%	-0.3%
45 - 49	\$1,671,296	\$33.12	\$1,747,128	\$33.27	4.5%	0.4%
50 - 54	\$1,980,881	\$33.98	\$2,114,876	\$35.63	6.8%	4.9%
55 - 59	\$2,227,465	\$38.15	\$2,274,126	\$37.76	2.1%	-1.0%
60 - 64	\$2,635,831	\$42.08	\$2,672,565	\$43.14	1.4%	2.5%
65+	\$7,823,594	\$48.41	\$8,064,181	\$49.65	3.1%	2.6%
Total	\$27,656,744	\$35.12	\$28,899,293	\$35.40	4.5%	0.8%

### 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	27,651	36.7%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	950	1.3%	-\$4,347	0.0%	\$37,681	0.3%
> \$0 - \$250	12,783	17.0%	\$2,032,945	7.0%	\$804,839	6.2%
> \$250 - \$500	16,166	21.5%	\$5,862,095	20.3%	\$1,461,094	11.2%
> \$500 - \$750	6,021	8.0%	\$3,649,805	12.6%	\$1,316,920	10.1%
> \$750 - \$1000	3,280	4.4%	\$2,842,388	9.8%	\$1,357,980	10.4%
> \$1000	8,443	11.2%	\$14,516,409	50.2%	\$8,068,996	61.8%
Total	75,294	100.0%	\$28,899,293	100.0%	\$13,047,510	100.0%

### Paid Breakout by Dental Category



Dental Category	2024-4Q		2025-4Q		Change
	Patients	Total Paid	Patients	Total Paid	Total Paid
Preventive	36,300	\$6,842,663	36,983	\$7,009,776	2.4%
Diagnostic	42,361	\$6,228,020	43,549	\$6,546,983	5.1%
Basic	21,019	\$9,475,074	22,141	\$10,180,735	7.4%
Major	7,396	\$5,110,988	7,410	\$5,161,799	1.0%
Orthodontia	5	\$0	2	\$0	-
Total Dental	45,896	\$27,656,744	47,223	\$28,899,293	4.5%



# Dental Paid by Member Status

## Breakout of State vs. Non-State by Member Status



Program	2024-4Q (7/1/2023 - 6/30/2024)				2025-4Q (7/1/2024 - 6/30/2025)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
State Members									
Dental	\$18,370,115	\$2,273,050	\$607,814	\$21,250,978	\$19,499,955	\$2,276,076	\$613,322	\$22,389,353	5.4%
Dental Exchange			\$4,025,810	\$4,025,810			\$4,265,064	\$4,265,064	5.9%
Total	\$18,370,115	\$2,273,050	\$4,633,624	\$25,276,788	\$19,499,955	\$2,276,076	\$4,878,385	\$26,654,417	5.5%
PMPM	\$31.53	\$38.41	\$48.63	\$34.29	\$31.66	\$40.51	\$50.64	\$34.69	1.2%
Non-State Members									
Dental	\$3,532	\$71,420	\$242,337	\$317,289	\$5,138	\$58,220	\$215,758	\$279,116	-12.0%
Dental Exchange			\$2,062,667	\$2,062,667			\$1,965,760	\$1,965,760	-4.7%
Total	\$3,532	\$71,420	\$2,305,004	\$2,379,956	\$5,138	\$58,220	\$2,181,518	\$2,244,876	-5.7%
PMPM	\$26.54	\$38.52	\$47.56	\$47.17	\$31.18	\$44.52	\$46.84	\$46.73	-0.9%
All Members									
Dental	\$18,373,646	\$2,344,470	\$850,150	\$21,568,267	\$19,505,093	\$2,334,296	\$829,080	\$22,668,469	5.1%
Dental Exchange			\$6,088,477	\$6,088,477			\$6,230,824	\$6,230,824	2.3%
Total	\$18,373,646	\$2,344,470	\$6,938,628	\$27,656,744	\$19,505,093	\$2,334,296	\$7,059,904	\$28,899,293	4.5%
PMPM	\$31.53	\$38.41	\$48.27	\$35.12	\$31.66	\$40.60	\$49.40	\$35.40	0.8%