

Proposal Title	Standard Dental Enhancements (R030)	
Health Plan Affected	Standard Dental-Vision-Audio Plan	
Proposed Effective Date	January 1, 2026	
Reviewed By	RHPAB Modernization Committee; RHPAB	
Review Date	May 8, 2025; June 13, 2025; July 21, 2025	

1) Background

The Retiree Health Plan Advisory Board (RHPAB), in collaboration with the Division of Retirement and Benefits (Division), are considering potential enhancements to the Standard Dental-Vision-Audio (DVA) Plan's dental benefits, grouped by class, service, and estimated impact.

2) Summary of Proposed Changes

In collaboration with the RHPAB, the Division is evaluating the following potential enhancements to the Standard DVA Plan:

- 1.) **Preventive Cleanings:** Remove Delta Dental's Oral Health Total Health program, and increase coverage from two, to four prophylaxis, scaling, and periodontal maintenance visits per calendar year for all members.
- 2.) **X-Rays and Imaging:** Allow coverage for 3D dental imaging, which is currently a Plan exclusion, once per calendar year.
- 3.) **Other Class I Changes:** Increase the allowance for the topical application of fluoride from two times per calendar year based on age criteria, to four times per calendar year with no age limit. Remove current eligibility criteria for sealant application, sealant repair, preventive resin restoration in a moderate to high carries risk patient for a permanent tooth and allow once per tooth per year for each service.
- 4.) **Crowns:** Reduce the frequency limit from once per tooth every seven years, to once per tooth every five years. Update the reimbursement allowance from the allowable amount for a metal crown, up to the allowable amount for a porcelain crown.
- 5.) **Orthodontics:** Implement an orthodontia benefit with a lifetime maximum benefit (LMB) of either \$1,500, \$2,000, or \$2,500.

3) Actuarial and Financial Impacts

The Division's contracted benefit consultant, Segal, has provided the following actuarial value estimates for the Standard DVA Plan by each proposed enhancement set: Preventive Cleanings – increase of 0.86%; X-Rays and Imaging – increase of 1.00%; Other Class I Changes – de minimis impact; Crowns – increase of 0.50% for the frequency limit reduction, and 0.50% for the material allowance, for a total of 1.00%; Orthodontics – increase of 1.0% - 2.5% with a \$1,500 LMB, 1.2% - 3.3% with a \$2,000 LMB, or 1.4% - 4.3% with a \$2,500 LMB.

Segal's estimated financial impact to the entire DVA program in 2026 is as follows, by proposed enhancement: Preventive Cleanings – an additional \$270,000, or 0.45%, of projected annual claims cost; X-Rays and Imaging – an additional \$300,000, or 0.50%, of projected additional claims; Other Class I Changes – a negligible impact, with less than 0.01% of projected additional claims cost; Crowns – an additional \$150,000, or 0.25%, of projected additional claims cost for frequency limit reduction, and \$150,000, or 0.25%, for material allowance upgrade; Orthodontics – depending on the lifetime maximum benefit selected, an additional \$600,000 to \$2,810,000, or 1.0% to 4.7% of projected additional claims cost in the first year, and \$290,000 to \$1,280,000, or 0.5% to 2.1% of projected annual claims cost in subsequent years.