

Quarterly Plan Performance Review

Dental • 2026-4Q

Claims Paid 7/1/2025 - 6/30/2026

UMR
A UnitedHealthcare Company

RPG 5.10 • Run Date: 7/29/2026

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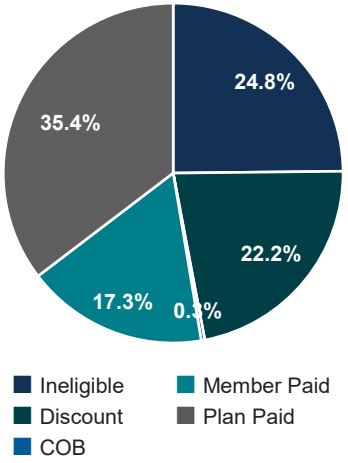
Dental Total Savings Summary

Breakouts & Network Performance

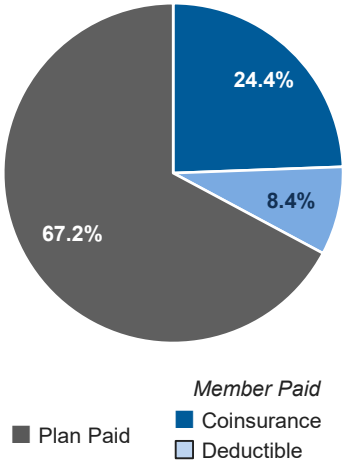
Dental Dollar Chain: Billed to Paid Dollars

Dollar Amount	Total Dollars	PMPM
Dental Billed	$83,546,926	$101.87
(-) Ineligible	$21,143,000	$25.78
Dental Covered	$62,403,926	$76.09
(-) Discount	$18,888,195	$23.03
Dental Allowed	$43,515,731	$53.06
(-) COB	$290,866	$0.35
(-) Coinsurance	$10,942,250	$13.34
(-) Deductible	$3,771,250	$4.60
Total Member Paid	$14,713,500	$17.94
Total Plan Paid	$30,111,251	$36.71

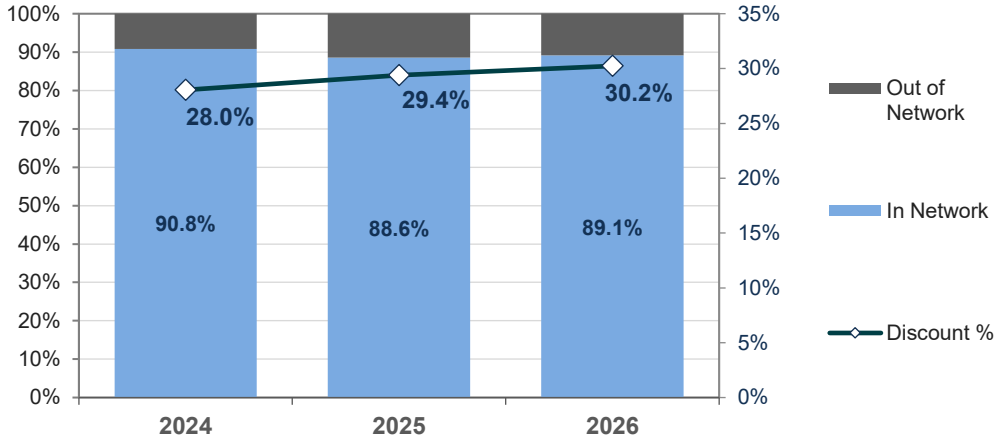
Breakout of Billed Dollars



Breakout of Paid Dollars



Dental Network Performance



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Dental Claims Breakouts

Age Range, Member Cost, and Dental Category

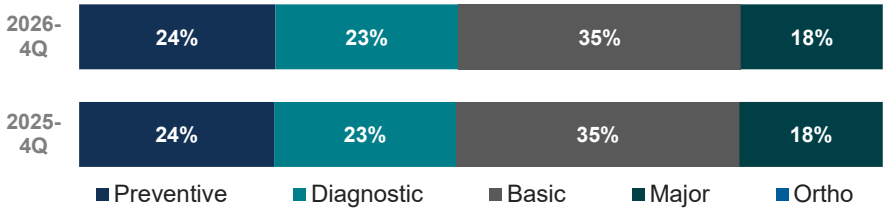
Dental Paid Claims by Age Range

Age	2025-4Q		2026-4Q		*Change*	
	Total Paid	Paid PMPM	Total Paid	Paid PMPM	*Total*	*PMPM*
< 01	$9,093	$1.90	$12,238	$2.47	*34.6%*	*30.1%*
01	$51,362	$10.09	$59,990	$10.92	*16.8%*	*8.2%*
02 - 04	$454,129	$23.53	$447,536	$24.31	*-1.5%*	*3.3%*
05 - 09	$1,325,075	$34.15	$1,396,763	$36.30	*5.4%*	*6.3%*
10 - 14	$1,447,535	$31.75	$1,559,339	$33.97	*7.7%*	*7.0%*
15 - 19	$1,903,140	$35.97	$2,108,062	$39.56	*10.8%*	*10.0%*
20 - 24	$1,208,259	$21.34	$1,267,141	$22.25	*4.9%*	*4.2%*
25 - 29	$1,026,138	$25.18	$1,097,886	$26.30	*7.0%*	*4.5%*
30 - 34	$1,246,859	$26.65	$1,322,407	$28.70	*6.1%*	*7.7%*
35 - 39	$1,618,466	$30.55	$1,611,181	$29.44	*-0.5%*	*-3.6%*
40 - 44	$1,736,362	$30.86	$1,856,472	$32.26	*6.9%*	*4.5%*
45 - 49	$1,747,128	$33.28	$1,912,602	$34.89	*9.5%*	*4.8%*
50 - 54	$2,114,876	$35.63	$2,113,442	$37.03	*-0.1%*	*3.9%*
55 - 59	$2,274,126	$37.77	$2,382,469	$38.91	*4.8%*	*3.0%*
60 - 64	$2,672,565	$43.13	$2,700,354	$44.64	*1.0%*	*3.5%*
65+	$8,064,181	$49.66	$8,263,372	$50.71	*2.5%*	*2.1%*
Total	**$28,899,293**	**$35.40**	**$30,111,251**	**$36.71**	***4.2%***	***3.7%***

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	27,139	36.1%	$0	0.0%	$0	0.0%
< $0 - $0	1,184	1.6%	-$17,921	-0.1%	$103,335	0.7%
> $0 - $250	12,232	16.3%	$1,951,409	6.5%	$826,830	5.6%
> $250 - $500	16,168	21.5%	$5,894,270	19.6%	$1,568,594	10.7%
> $500 - $750	6,132	8.2%	$3,719,407	12.4%	$1,372,357	9.3%
> $750 - $1000	3,309	4.4%	$2,864,419	9.5%	$1,492,988	10.1%
> $1000	9,016	12.0%	$15,699,666	52.1%	$9,349,397	63.5%
Total	**75,180**	**100.0%**	**$30,111,251**	**100.0%**	$14,713,500	100.0%

Paid Breakout by Dental Category



Dental Category	2025-4Q		2026-4Q		*Change*
	Patients	Total Paid	Patients	Total Paid	*Total Paid*
Preventive	36,983	$7,009,776	37,128	$7,347,132	*4.8%*
Diagnostic	43,549	$6,546,983	44,103	$6,865,823	*4.9%*
Basic	22,141	$10,180,735	22,222	$10,574,542	*3.9%*
Major	7,410	$5,161,799	7,428	$5,323,755	*3.1%*
Orthodontia	2	$0	4	$0	-
Total Dental	**47,223**	**$28,899,293**	**47,519**	**$30,111,251**	***4.2%***

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Dental Paid by Member Status

Breakout of State vs. Non-State by Member Status

Program	2025-4Q (7/1/2024 - 6/30/2025) Active	Pre-Medicare Retirees	Medicare Retirees	Total	2026-4Q (7/1/2025 - 6/30/2026) Active	Pre-Medicare Retirees	Medicare Retirees	Total	Trend Total
State Members									
Dental	$19,499,955	$2,276,076	$613,322	**$22,389,353**	$20,532,283	$2,249,736	$644,552	**$23,426,571**	*4.6%*
Dental Exchange			$4,265,064	**$4,265,064**			$4,492,673	**$4,492,673**	*5.3%*
Total	**$19,499,955**	**$2,276,076**	**$4,878,385**	**$26,654,417**	**$20,532,283**	**$2,249,736**	**$5,137,225**	**$27,919,243**	***4.7%***
PMPM	**$31.67**	**$40.51**	**$50.65**	**$34.69**	**$33.07**	**$41.14**	**$52.13**	**$36.06**	***3.9%***
Non-State Members									
Dental	$5,138	$58,220	$215,758	**$279,116**	$5,467	$44,268	$213,195	**$262,930**	*-5.8%*
Dental Exchange			$1,965,760	**$1,965,760**			$1,929,078	**$1,929,078**	*-1.9%*
Total	**$5,138**	**$58,220**	**$2,181,518**	**$2,244,876**	**$5,467**	**$44,268**	**$2,142,273**	**$2,192,008**	***-2.4%***
PMPM	**$31.18**	**$44.52**	**$46.86**	**$46.74**	**$27.90**	**$49.99**	**$47.71**	**$47.67**	***2.0%***
All Members									
Dental	$19,505,093	$2,334,296	$829,080	**$22,668,469**	$20,537,749	$2,294,004	$857,748	**$23,689,501**	*4.5%*
Dental Exchange			$6,230,824	**$6,230,824**			$6,421,750	**$6,421,750**	*3.1%*
Total	**$19,505,093**	**$2,334,296**	**$7,059,904**	**$28,899,293**	**$20,537,749**	**$2,294,004**	**$7,279,498**	**$30,111,251**	***4.2%***
PMPM	**$31.67**	**$40.60**	**$49.41**	**$35.40**	**$33.06**	**$41.28**	**$50.75**	**$36.71**	***3.7%***

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