

August 2, 2024

Elsis Ellison
City of Sandpoint
1123 Lake Street
Sandpoint, ID 83864

Dear Elsis,

Thank you for your continued trust. The partnership between Delta Dental of Idaho and City of Sandpoint is a valuable tool in the improvement of the oral health—and therefore the overall health—of your employees.

We've completed our renewal analysis and have determined that the City of Sandpoint warrants no increase to the current \$9.36 per employee per month Administration Rate for a one-year contract. Assuming no change in plan design, the rate for the contract period January 1, 2025, through December 31, 2025, will remain:

Administrative Rate: \$9.36 per employee per month

Over the past 12 months, City of Sandpoint has enjoyed a savings of 34.6%, or \$57,301, of the total amount of claims submitted, as a result of working with Delta Dental of Idaho. To learn about your contractual savings with Delta Dental of Idaho, please review the enclosed Cost Management Savings Report.

Besides great savings, Delta Dental of Idaho members also enjoy value-added programs such as:

- **HOW®**

A healthy mouth is a vital part of your overall health, and Delta Dental of Idaho cares about yours. That's why we created Health *through* Oral Wellness® (HOW®). HOW is a unique, patient-centered program that adds additional preventive benefits to your dental plan based on the individual oral health needs of your members.

- **Amplifon Hearing Health Care**

All Delta Dental of Idaho members have access to a high-quality affordable hearing program offered through Amplifon Hearing Health Care. The program includes discounts on hearing aids and services, including testing, virtual screenings, top brands, a nationwide provider network, and more.

- Jet Dental

Delta Dental of Idaho has partnered with Jet Dental, a mobile, on-site dental service. Jet Dental brings the dentist to your workplace, so your employees don't have to take time off for an appointment – the appointment comes to them! We're not replacing dentists; we're providing better access to preventive services for our members!

As a reminder, per Section 11 of your contract, the renewal is automatic unless you notify Delta Dental of Idaho no less than 60 days prior to your renewal date, that you do not wish to renew your contract. If we have not received notification of termination by November 1, 2024, your contract will be renewed. Please note the renewal is for a 12-month contract. A month-to-month contract is not available.

Elsis, Delta Dental of Idaho values the relationship we have with City of Sandpoint, and we look forward to another great year of championing oral health. Your benefits consultant, Dan Taylor, and I are always available to answer your questions, or provide you with additional information.

Thank you again for your continued trust in Delta Dental of Idaho!

Sincerely,



Pete Schureman
Senior Account Manager

Enclosures:

Daniel Taylor – Taylor Insurance Inc.



City of Sandpoint

Renewal Presentation

August 2, 2024

We value the opportunity to be your dental carrier and look forward to providing your dental coverage for years to come. Please let us know how we may assist you with the renewal process.

Executive Summary *using a 12-month comparison*



Delta Dental is pleased to offer no renewal increase for a one-year contract.

A 34.6% savings of total claims submitted is realized as a result of Delta Dental's unique contracts with providers. These procedures are non-billable to your account.



There were 4.5% more employees covered under the dental plan.

There were 6.1% fewer claims and 10.1% fewer dollars paid in claims.

The cost-per-subscriber decreased 13.9% to \$63.57.



Oral surgery and periodontia have the highest increase in utilization.

Account Summary

Benefit Differences from Standard Plan

- None

Eligibility Differences from Standard Plan

- None

Administration Rate

The Administration Rate includes:

- Claims Processing
- Coordination of Benefits Processing
- Explanation of Benefits (EOB) Statements to Subscribers
- Benefit Booklets
- ID Cards
- On-site technical assistance for online billing and eligibility reports
- 3% Commission

Reports

- Distribution of Fee Paid Report
- Experience Comparison Summary
- Cost Management Savings Report

Reports are available at deltadentalid.com



HEALTH *through* ORAL WELLNESS® (HOW®)

Our Health *through* Oral Wellness program (HOW) is a patient-centered program that adds additional benefits to a member's dental plan based on their individual oral health needs. By having a network dentist perform a simple risk assessment, high-risk patients may have access to additional benefits.

Some of the benefits that may be added for patients based on their risk score include:

- Additional cleanings
- Additional sealants
- Fluoride
- Periodontal maintenance
- Oral hygiene instruction, nutritional counseling, and tobacco cessation counseling

Learn more at <https://www.deltadentalid.com/how/>



MOBILE, ON-SITE DENTAL SERVICES

Delta Dental of Idaho has partnered with Jet Dental, a mobile, on-site dental service. Jet Dental brings the dentist to you, so your employees don't have to take time off for an appointment—the appointment comes to them! We're not replacing dentists, we're providing better access to preventive services for our members!

Learn more at <https://www.jetdental.com/how-it-works>



DELTA DENTAL VIRTUAL VISITS - TELEDENTISTRY

Dental emergencies happen, and not always during office hours. We've partnered with Teledentistry.com to ensure members are covered when needed. Instead of waiting for hours and spending hundreds of dollars at an ER, Teledentistry.com provides members with an immediate virtual consultation.

Learn more at <https://teledentistry.com/delta-dental-idaho/>



AMPLIFON DISCOUNT HEARING PROGRAM

Delta Dental of Idaho has partnered with Amplifon Hearing Health Care to provide our members with discounts on hearing services. The program includes discounts on hearing aids and related services, hearing tests, virtual screenings, personalized coaching, a 60-day trial period, access to the industry's top brands, a nationwide provider network, and more. Call 888-601-8593 and an Amplifon patient care advocate will assist you in finding a hearing healthcare provider near you.

Learn more at <https://www.deltadentalid.com/amplifon-hearing-discount>

This is a value-added service and is not insurance.



KEEP YOUR GRIN UP

The Delta Dental of Idaho blog covers the importance of a healthy smile. Topics include preventive care, the latest oral health research, guidance on understanding your dental benefits, and more.

Learn more at <https://blog.deltadentalid.com/>



THE DELTA DENTAL MOBILE APP

Members can search for dentists, look up their benefits, estimate costs, and access their virtual ID card on our free mobile app. It even has a handy toothbrush timer to help maintain a healthy brushing routine.

Delta Dental of Idaho

Experience Comparison Summary

By Subscriber

All Providers

For Sub-groups: ALL

City of Sandpoint

Delta Dental Group No. 0764

For Period: 07-2022 to 06-2023

07-2023 to 06-2024

Month	Subscribers			Administrative Income			NO. Claims			Paid Claims			Cost/Claim			Cost/Subscriber		
	22/23	23/24	% Diff.	22/23	23/24	% Diff.	22/23	23/24	% Diff.	22/23	23/24	% Diff.	22/23	23/24	% Diff.	22/23	23/24	% Diff.
Jul	81	86	6.2%	\$721.71	\$781.74	8.3%	23	48	108.7%	\$5,472.00	\$6,684.30	22.2%	\$237.91	\$139.26	-41.5%	\$67.56	\$77.72	15.1%
Aug	82	86	4.9%	\$730.62	\$781.74	7.0%	49	38	-22.4%	\$7,973.20	\$6,782.90	-14.9%	\$162.72	\$178.50	9.7%	\$97.23	\$78.87	-18.9%
Sep	84	86	2.4%	\$748.44	\$781.74	4.4%	31	32	3.2%	\$5,394.30	\$9,374.30	73.8%	\$174.01	\$292.95	68.4%	\$64.22	\$109.00	69.7%
Oct	84	87	3.6%	\$748.44	\$790.83	5.7%	36	23	-36.1%	\$5,382.40	\$3,142.90	-41.6%	\$149.51	\$136.65	-8.6%	\$64.08	\$36.13	-43.6%
Nov	85	88	3.5%	\$757.35	\$799.92	5.6%	38	26	-31.6%	\$8,207.70	\$3,961.20	-51.7%	\$215.99	\$152.35	-29.5%	\$96.56	\$45.01	-53.4%
Dec	83	89	7.2%	\$739.53	\$809.01	9.4%	38	31	-18.4%	\$7,773.80	\$4,593.70	-40.9%	\$204.57	\$148.18	-27.6%	\$93.66	\$51.61	-44.9%
Jan	83	87	4.8%	\$754.47	\$814.32	7.9%	37	37	0.0%	\$8,591.90	\$4,427.60	-48.5%	\$232.21	\$119.66	-48.5%	\$103.52	\$50.89	-50.8%
Feb	83	85	2.4%	\$754.47	\$795.60	5.5%	20	28	40.0%	\$2,374.30	\$4,747.60	100.0%	\$118.72	\$169.56	42.8%	\$28.61	\$55.85	95.3%
Mar	85	90	5.9%	\$772.65	\$842.40	9.0%	43	20	-53.5%	\$8,321.00	\$3,964.80	-52.4%	\$193.51	\$198.24	2.4%	\$97.89	\$44.05	-55.0%
Apr	86	88	2.3%	\$781.74	\$814.32	4.2%	31	44	41.9%	\$4,573.60	\$7,703.20	68.4%	\$147.54	\$175.07	18.7%	\$53.18	\$87.54	64.6%
May	86	91	5.8%	\$772.65	\$851.76	10.2%	52	35	-32.7%	\$7,614.00	\$4,567.81	-40.0%	\$146.42	\$130.51	-10.9%	\$88.53	\$50.20	-43.3%
Jun	87	91	4.6%	\$790.83	\$851.76	7.7%	25	35	40.0%	\$2,826.50	\$7,057.40	149.7%	\$113.06	\$201.64	78.3%	\$32.49	\$77.55	138.7%
Total:	1,009	1,054	4.5%	\$9,072.90	\$9,715.14	7.1%	423	397	-6.1%	\$74,504.70	\$67,007.71	-10.1%	\$176.13	\$168.79	-4.2%	\$73.84	\$63.57	-13.9%

Delta Dental of Idaho

Distribution of Fee Paid Report

Group Contract Comparison

All Providers

Group Name : City of Sandpoint

Group Number: 0764

For the period: JULY 2022 to JUNE 2023

Against the period: JULY 2023 to JUNE 2024

Class	Service Types	Plan %	Times Done	JUL 2022 - JUN 2023			Times Done	JUL 2023 - JUN 2024			Difference		% Difference	
				Paid	% of Total			Paid	% of Total		JUL 2022 - JUN 2023	JUL 2023 - JUN 2024	JUL 2022 - JUN 2023	JUL 2023 - JUN 2024
I	DIAGNOSTIC SERVICES		501	\$19,926.00	25.2%		532	\$20,262.31	28.5%		\$336.31		1.7%	
I	PREVENTIVE SERVICES		327	\$19,129.00	24.2%		319	\$17,070.00	24.0%		-\$2,059.00		-10.8%	
II	ANESTHESIA		17	\$1,396.40	1.8%		26	\$1,318.40	1.9%		-\$78.00		-5.6%	
II	ENDODONTIC SERVICES		11	\$2,075.40	2.6%		19	\$2,993.20	4.2%		\$917.80		44.2%	
II	GENERAL ADJUNCTIVE SERVICES		10	\$106.80	0.1%		7	\$0.00	0.0%		-\$106.80		-100.0%	
II	IMPACTED THIRD MOLARS		24	\$5,929.60	7.5%		6	\$1,411.20	2.0%		-\$4,518.40		-76.2%	
II	INLAYS		0	\$0.00	0.0%		0	\$0.00	0.0%		\$0.00		-	
II	ORAL SURGERY		6	\$579.90	0.7%		20	\$2,345.20	3.3%		\$1,765.30		304.4%	
II	PERIODONTIA SERVICES		63	\$4,232.20	5.4%		59	\$5,432.70	7.6%		\$1,200.50		28.4%	
II	RESTORATIVE SERVICES		117	\$11,668.40	14.8%		79	\$9,183.60	12.9%		-\$2,484.80		-21.3%	
III	BRIDGES		6	\$2,132.70	2.7%		0	\$0.00	0.0%		-\$2,132.70		-100.0%	
III	CROWN		34	\$8,964.90	11.3%		31	\$7,888.50	11.1%		-\$1,076.40		-12.0%	
III	DENTURES & PARTIALS		0	\$0.00	0.0%		1	\$0.00	0.0%		\$0.00		-	
III	IMPLANTS		2	\$312.50	0.4%		0	\$0.00	0.0%		-\$312.50		-100.0%	
III	MISC PROSTHESIS		2	\$294.00	0.4%		1	\$0.00	0.0%		-\$294.00		-100.0%	
III	ONLAYS		0	\$0.00	0.0%		0	\$0.00	0.0%		\$0.00		-	
IV	ORTHODONTIA SERVICES		25	\$2,270.00	2.9%		20	\$3,115.00	4.4%		\$845.00		37.2%	

Total Paid Claims:	\$79,017.80	\$71,020.11	-\$7,997.69	-10.1%
Total COB Payments:	\$4,513.10	\$4,012.40	-\$500.70	-11.1%
Total Delta Paid Amounts:	\$74,504.70	\$67,007.71	-\$7,496.99	-10.1%

Delta Dental of Idaho

Cost Management Savings Report

Your savings from the Delta Dental Difference and additional cost containment efforts

July 01, 2023 - June 30, 2024

City of Sandpoint - 0764

	Total Claims Submitted		PPO Claims Submitted		Premier Claims Submitted		Out of Network Claims	
	Dollar Amount	Percentage	Dollar Amount	Percentage	Dollar Amount	Percentage	Dollar Amount	Percentage
Billed Charges	\$ 165,819		\$ 135,901		\$ 16,831		\$ 13,087	
Paid Claims	\$ 67,008	40.4%	\$ 54,545	40.1%	\$ 7,918	47.0%	\$ 4,545	34.7%
Cost Management Savings (See detail below)	\$ 57,301	34.6%	\$ 47,964	35.3%	\$ 4,815	28.6%	\$ 4,522	34.6%
Plan Design Savings (See detail below)	41,510	25.0%	33,393	24.6%	4,098	24.3%	4,020	30.7%
Total Savings	\$ 98,811	59.6%	\$ 81,356	59.9%	\$ 8,913	53.0%	\$ 8,542	65.3%
Total Subscriber Count	91							
Average Savings per Subscriber	\$ 1,086		\$		\$		\$	
Claim Usage by Network	403	100.0%	321	79.7%	40	9.9%	42	10.4%
Member usage by network	168	100.0%	137	81.5%	17	10.1%	14	8.3%
Cost Management Savings								
Fee Savings	\$ 42,331	25.5%	\$ 35,689	26.3%	\$ 3,719	22.1%	\$ 2,923	22.3%
Eligibility Verification	2,131	1.3%	2,131	1.6%	0		0	
Coordination of Benefits	4,012	2.4%	3,374	2.5%	350	2.1%	288	2.2%
Non-Billable Procedures	8,827	5.3%	6,770	5.0%	746	4.4%	1,311	10.0%
Total Cost Management Savings	\$ 57,301	34.6%	\$ 47,964	35.3%	\$ 4,815	28.6%	\$ 4,522	34.6%
Plan Design Savings								
Non-Covered Procedures	\$ 22,421	13.5%	\$ 19,408	14.3%	\$ 2,233	13.3%	\$ 780	6.0%
Not Fully Covered Procedures	0		0		0		0	
Deductible Savings	1,450	0.9%	1,200	0.9%	200	1.2%	50	0.4%
Coinsurance Savings	15,312	9.2%	10,457	7.7%	1,665	9.9%	3,190	24.4%
Plan Maximum Savings	2,328	1.4%	2,328	1.7%	0		0	
Total Plan Design Savings	\$ 41,510	25.0%	\$ 33,393	24.6%	\$ 4,098	24.3%	\$ 4,020	30.7%
Total Savings	\$ 98,811	59.6%	\$ 81,356	59.9%	\$ 8,913	53.0%	\$ 8,542	65.3%

Plans & Rates

	Current	
	PPO	Premier
Preventive & Diagnostic Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Deductible	\$25	\$25
Family Maximum Deductible	\$75	\$75
Annual Maximum Benefit	\$1,250	\$1,250
Maximum Rollover Benefit	\$3,050	\$3,050
Annual Threshold Amount	\$600	\$600
Annual Rollover Amount	\$300	\$300
<i>Child Orthodontia</i>	50%	50%
<i>Orthodontia Lifetime Maximum</i>	\$1,500	\$1,500

	Current Rates	Renewal Rates
Administrative Rate (<i>Per Employee Per Month</i>)	\$9.36	\$9.36

Renewal: Assumes no plan design changes with no renewal increase to the current \$9.36 PEPM Administration Rate for a one-year contract.