

# DELTA DENTAL Total Costs 2023

January - December

<u>Enrollment</u>	<u>Jan-23</u>	<u>Feb-23</u>	<u>Mar-23</u>	<u>Apr-23</u>	<u>May-23</u>	<u>Jun-23</u>	<u>Jul-23</u>	<u>Aug-23</u>	<u>Sep-23</u>	<u>Oct-23</u>	<u>Nov-23</u>	<u>Dec-23</u>	<u>Totals</u>
EE	111	112	110	109	110	107	112	110	110	110	108	106	
E+Spouse	72	70	68	69	69	74	77	76	77	77	79	76	
E + Ch	16	16	15	15	15	15	16	15	16	15	15	14	
FAM	227	226	228	225	223	222	225	223	221	220	219	218	
<b>Total</b>	<b>426</b>	<b>424</b>	<b>421</b>	<b>418</b>	<b>417</b>	<b>418</b>	<b>430</b>	<b>424</b>	<b>424</b>	<b>422</b>	<b>421</b>	<b>414</b>	
Admin Fees Paid	\$3,088.50	\$3,074.00	\$3,052.25	\$3,030.50	\$3,023.25	\$3,030.50	\$3,117.50	\$3,074.00	\$3,074.00	\$3,059.50	\$3,052.25	\$3,001.50	\$36,677.75
Claims Paid	\$13,361.00	\$29,961.80	\$38,626.23	\$24,169.13	\$25,988.28	\$39,681.06	\$28,836.11	\$28,443.20	\$36,758.78	\$25,586.03	\$30,811.99	\$39,401.88	\$361,625.49
<b>Total</b>	<b>\$16,449.50</b>	<b>\$33,035.80</b>	<b>\$41,678.48</b>	<b>\$27,199.63</b>	<b>\$29,011.53</b>	<b>\$42,711.56</b>	<b>\$31,953.61</b>	<b>\$31,517.20</b>	<b>\$39,832.78</b>	<b>\$28,645.53</b>	<b>\$33,864.24</b>	<b>\$42,403.38</b>	<b>\$398,303.24</b>
Employee Contributions	\$28,400.70	\$28,224.98	\$28,165.96	\$27,924.68	\$27,765.67	\$27,875.83	\$28,510.49	\$28,141.99	\$28,102.03	\$27,923.32	\$27,894.81	\$27,509.60	\$336,440.06
Difference	\$11,951.20	-\$4,810.82	-\$13,512.52	\$725.05	-\$1,245.86	-\$14,835.73	-\$3,443.12	-\$3,375.21	-\$11,730.75	-\$722.21	-\$5,969.43	-\$14,893.78	-\$61,863.18
Loss Ratio:	42.76%	86.40%	109.29%	71.92%	77.12%	113.11%	82.68%	82.62%	104.56%	75.65%	89.53%	113.71%	87.45%
<u>2023 Employee Contributions</u>													
EE	\$22.61	\$22.61	\$22.61	\$22.61	\$22.61	\$22.61	\$22.61	\$22.61	\$22.61	\$22.61	\$22.61	\$22.61	\$22.61
ES	\$53.76	\$53.76	\$53.76	\$53.76	\$53.76	\$53.76	\$53.76	\$53.76	\$53.76	\$53.76	\$53.76	\$53.76	\$53.76
EC	\$87.90	\$87.90	\$87.90	\$87.90	\$87.90	\$87.90	\$87.90	\$87.90	\$87.90	\$87.90	\$87.90	\$87.90	\$87.90
FAM	\$90.81	\$90.81	\$90.81	\$90.81	\$90.81	\$90.81	\$90.81	\$90.81	\$90.81	\$90.81	\$90.81	\$90.81	\$90.81
<b>Total</b>	<b>\$28,400.70</b>	<b>\$28,224.98</b>	<b>\$28,165.96</b>	<b>\$27,924.68</b>	<b>\$27,765.67</b>	<b>\$27,875.83</b>	<b>\$28,510.49</b>	<b>\$28,141.99</b>	<b>\$28,102.03</b>	<b>\$27,923.32</b>	<b>\$27,894.81</b>	<b>\$27,509.60</b>	<b>\$336,440.06</b>
<u>State of Nebraska Contributions</u>													
EE	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00
ES	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00
EC	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00	\$22.00
FAM	\$28.00	\$28.00	\$28.00	\$28.00	\$28.00	\$28.00	\$28.00	\$28.00	\$28.00	\$28.00	\$28.00	\$28.00	\$28.00
<b>Total Contribution from State:</b>	<b>\$10,068.00</b>	<b>\$10,012.00</b>	<b>\$9,970.00</b>	<b>\$9,892.00</b>	<b>\$9,852.00</b>	<b>\$9,886.00</b>	<b>\$10,138.00</b>	<b>\$10,006.00</b>	<b>\$9,994.00</b>	<b>\$9,944.00</b>	<b>\$9,928.00</b>	<b>\$9,780.00</b>	<b>\$119,470.00</b>
Total Contributions to SLEBC:	\$38,468.70	\$38,236.98	\$38,135.96	\$37,816.68	\$37,617.67	\$37,761.83	\$38,648.49	\$38,147.99	\$38,096.03	\$37,867.32	\$37,822.81	\$37,289.60	\$455,910.06
Claims & Fees to Delta Dental:	\$16,449.50	\$33,035.80	\$41,678.48	\$27,199.63	\$29,011.53	\$42,711.56	\$31,953.61	\$31,517.20	\$39,832.78	\$28,645.53	\$33,864.24	\$42,403.38	\$398,303.24
<b>Net to SLEBC for Reserves:</b>	<b>\$22,019.20</b>	<b>\$5,201.18</b>	<b>-\$3,542.52</b>	<b>\$10,617.05</b>	<b>\$8,606.14</b>	<b>-\$4,949.73</b>	<b>\$6,694.88</b>	<b>\$6,630.79</b>	<b>-\$1,736.75</b>	<b>\$9,221.79</b>	<b>\$3,958.57</b>	<b>-\$5,113.78</b>	<b>\$57,606.82</b>
Average Claims Paid / Month 2023:			\$36,162.55										
Average Claims Paid / Month 2022:			\$41,961.23										
Average Claims Paid / Month 2021:			\$32,266.57										
Average Claims Paid / Month 2020:			\$28,266.57										

Includes 2022 runout paid Jan - June 2023 \$9,542.59 / Jan - Dec: \$32,418.64