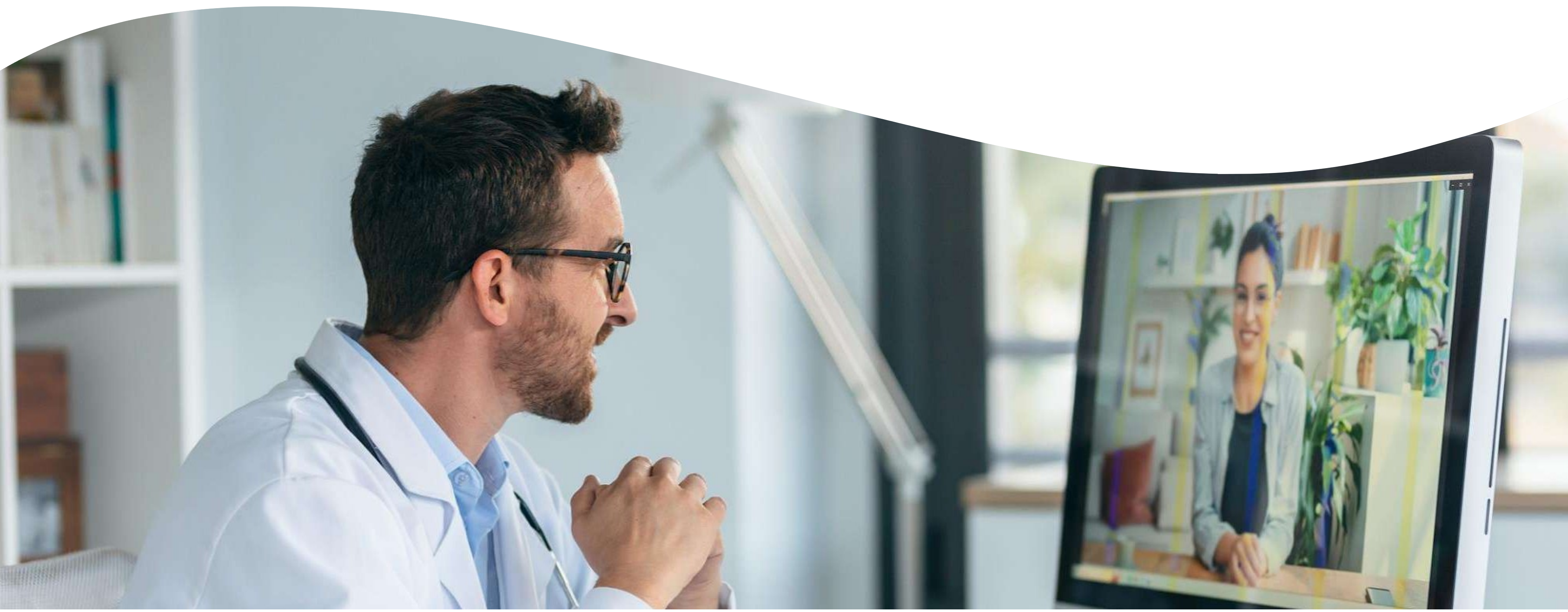
Warehouse Employees Local 730 Health and Welfare Trust Fund

Business Performance Review - July 2, 2026

DELTA DENTAL®



DELTA DENTAL®

Dental care is health care

Our mouths tell the stories of our lives. They also tell doctors important information about our health. That’s why Delta Dental is committed to improving health by ensuring **everyone has access to high-quality preventive dental care**.

What we’ll cover today

- Your performance and insights
- The Delta Dental Difference
- Key takeaways and discussion

Financial Overview

Incurred Period: Jan 2025 - Dec 2025

Paid Period: Jan 2025 - Apr 2026

	Current year	
Premium	$134,799	100.0%
Administration	$18,236	13.5%
Incurred claims + IBUR	$92,163	68.4%
Total Plan Costs	**$110,399**	**81.9%**
Average primary enrollees	323	
Average total members	594	
Incurred PEPM	$23.81	

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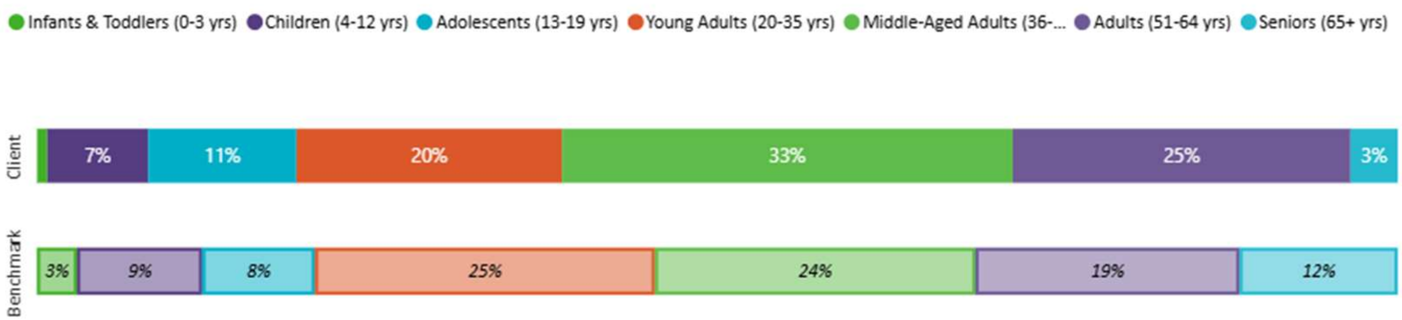
Members by Age

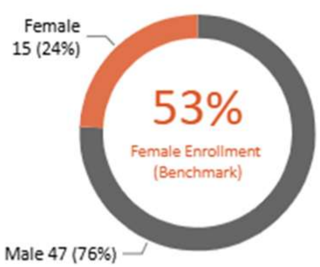
Period: Jan 2025 - Dec 2025

Enrollment by Age

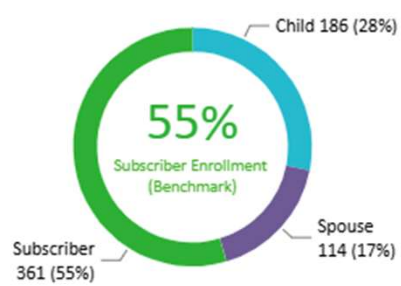


Life Stage	Member Count	%	Bench mark
Infants & Toddlers (0-3 yrs)			3%
Children (4-12 yrs)	3	5%	9%
Adolescents (13-19 yrs)	4	6%	8%
Young Adults (20-35 yrs)	15	24%	25%
Middle-Aged Adults (36-50 yrs)	27	44%	24%
Adults (51-64 yrs)	12	19%	19%
Seniors (65+ yrs)	1	2%	12%
Total	**62**	**100%**	**100%**

Enrollment by Gender



Enrollment by Member Class



	Member Count	%	Average Age	Benchmark
DMV (DC, Maryland, Virginia)	650	98%	39	39
Rural MD	5	1%	28	40
Central PA	4	1%	26	37
Micro NC	2	0%	67	36
Total	**661**	**100%**	**38**	**39**

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Benchmark reflects utilization across all Delta Dental clients within the counties where the reporting client's members reside.

Health care needs change as we age

Each generation has distinct needs

Generation	Definition	Health concerns and preferred information sources
Generation Z*	1997 – Now	• Access, prevention, tooth decay, tooth loss, orthodontia, pregnancy. • **Social media, online portals**
Millennials	1981 – 1996	• Tooth decay, tooth loss, orthodontia, pregnancy, **gum disease, chronic disease, immuno-compromised** • **Online portals, social media**
Generation X	1965 – 1980	• Tooth decay, tooth loss, gum disease, chronic disease, immuno-compromised, **oral cancer, menopause** • **Gen X: Online portal** • **Baby Boomers: Dental professionals/office**
Baby Boomers	1946 - 1964	
Silent Generation	1928 – 1945	• Tooth decay, tooth loss, gum disease, chronic disease, immuno-compromised, oral cancer, **access** • **Dental professionals/office**

*Includes cohorts some call Generation A (born 2013 or later)
Source: 2023 Dental Consumer Landscape Research (Preferred Information Sources)

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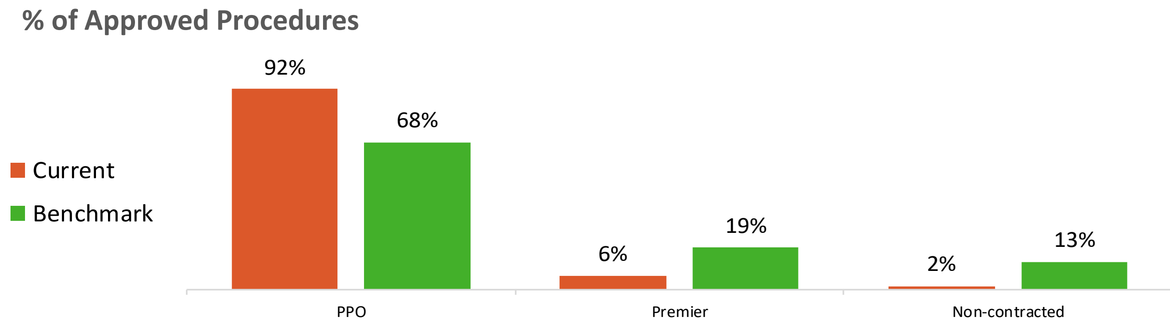
Network Utilization – Excluding orthodontics

Paid Period: Jan 2025 - Dec 2025



Network Utilization by Approved Procedures

Network	Current year		Benchmark
PPO	1,141	92.1%	67.8%
Premier	77	6.2%	19.3%
Non-contracted	21	1.7%	12.9%

98% of approved procedures were performed by an in-network dentist in the current year.

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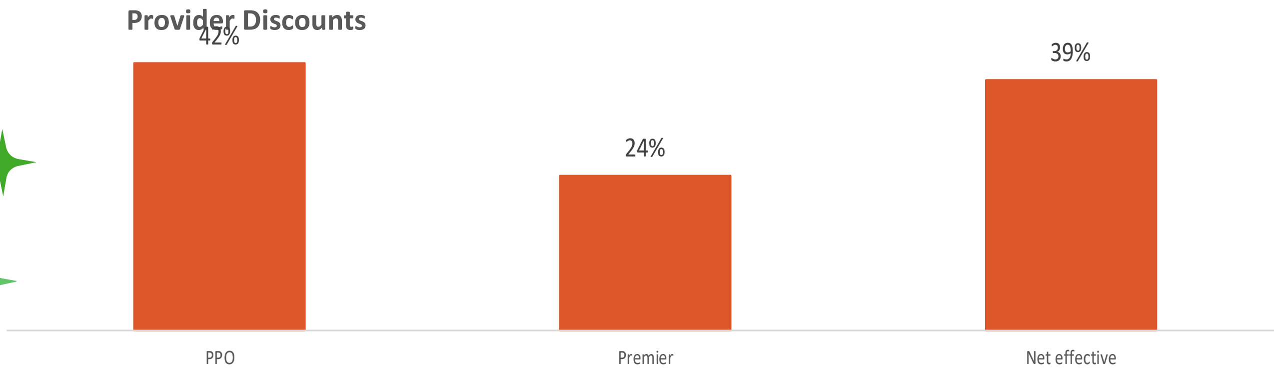
Provider Discounts – Excluding orthodontics

Paid Period: Jan 2025 - Dec 2025



Current Year

	PPO		Premier		Non-contracted		Total	
Total submitted	$238,771	100.0%	$18,084	100.0%	$8,961	100.0%	$265,816	100.0%
Provider discounts	$99,340	41.6%	$4,375	24.2%	$0	0.0%	$103,715	39.0%
Other savings	$9,788	4.1%	$0	0.0%	$0	0.0%	$9,788	3.7%
Plan pays	$73,129	30.6%	$5,589	30.9%	$803	9.0%	$79,521	29.9%
Patient liability	$56,514	23.7%	$8,120	44.9%	$8,158	91.0%	$72,792	27.4%

$104K savings from provider discounts:

42% Discount for PPO

24% Discount for Premier

39% Net effective discount

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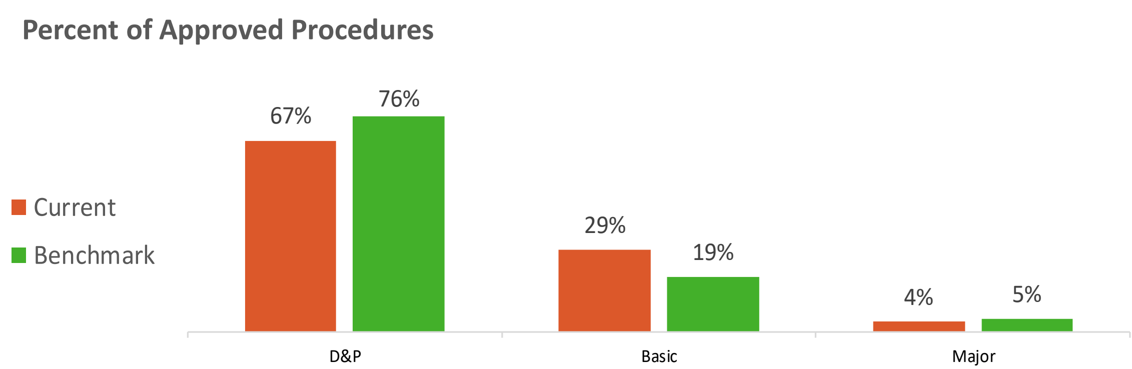
Distribution of Services – Excluding orthodontics

Paid Period: Jan 2025 - Dec 2025



The percentage of D&P procedures is below the Book of Business benchmark by 8.4% in the current year.

Distribution of Services by Approved Procedures

Type of service	Current year		Benchmark
D&P	836	67.5%	75.8%
Basic	358	28.9%	19.5%
Major	45	3.6%	4.7%

Distribution of Services

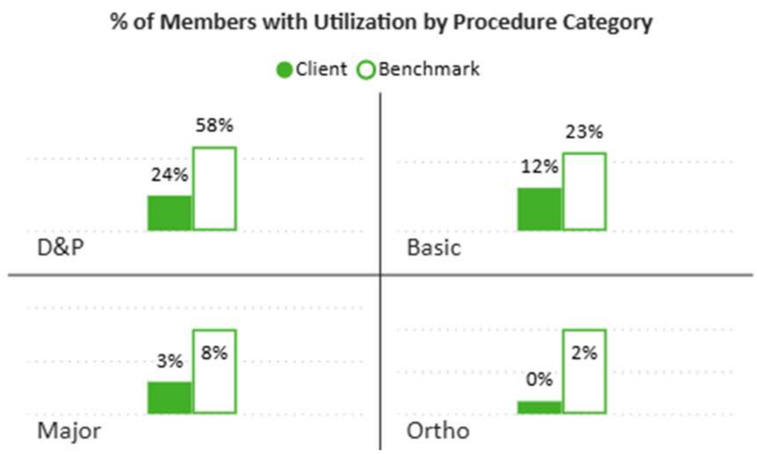
Period: Jan 2025 - Dec 2025

Distribution of Services (% of Total Amount)

	Procedure Count (Client)	Procedure Count (Benchmark)	Approved Amount (Client)	Approved Amount (Benchmark)	Plan Paid (Client)	Plan Paid (Benchmark)	Patient Paid (Client)	Patient Paid (Benchmark)
D&P	70%	78%	30%	32.6%	39%	47%	9%	15%
Basic	27%	17%	50%	28.9%	57%	28%	35%	32%
Major	3%	5%	18%	26.5%	1%	18%	54%	36%
Ortho	0%	1%	2%	12.0%	2%	7%	2%	17%

Procedure Category

- **Utilization**
- Cost per Utilizer
- Cost Sharing



Benchmark reflects utilization across all Delta Dental clients within the counties where the reporting client's members reside.

DELTA DENTAL®

Cleanings by Member Class

Incurred Period: Jan 2025 - Dec 2025

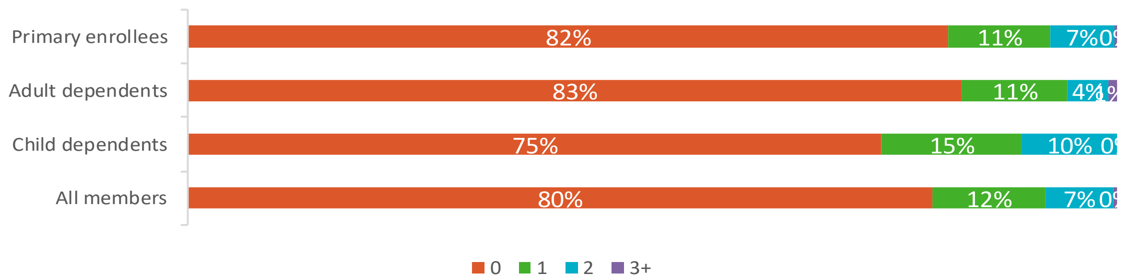
Paid Period: Jan 2025 - May 2026

Submitted Cleanings by Unique Members

Cleanings	Primaries		Adult Deps.		Child Deps.	
No utilization	262	71.8%	93	81.6%	134	72.0%
0*	37	10.1%	2	1.8%	5	2.7%
1	40	11.0%	13	11.4%	28	15.1%
2	25	6.8%	5	4.4%	19	10.2%
3+	1	0.3%	1	0.9%	0	0.0%
Total	**365**	**100.0%**	**114**	**100.0%**	**186**	**100.0%**

*Procedure count of 0 represents enrollees who utilized procedures other than cleanings.

% of Unique Members



18% of primary enrollees

17% of adult dependents

25% of child dependents

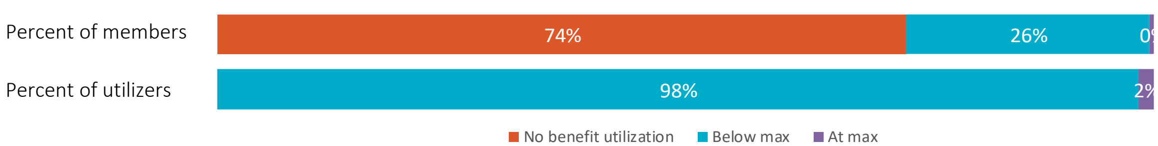
had their teeth cleaned in the current year.

Annual Maximum

Incurred Period: Jan 2025 - Dec 2025

Paid Period: Jan 2025 - May 2026

	Unique members	Unique utilizers		Utilizers reaching maximum		
				Count	% of members	% of utilizers
Primary enrollee	365	103	28.2%	3	0.8%	2.9%
Adult dependent	114	21	18.4%	0	0.0%	0.0%
Child dependent	186	52	28.0%	0	0.0%	0.0%
Total	**665**	**176**	**26.5%**	**3**	**0.5%**	**1.7%**



0.5% of members

1.7% of utilizers

reached their maximum in the current year.

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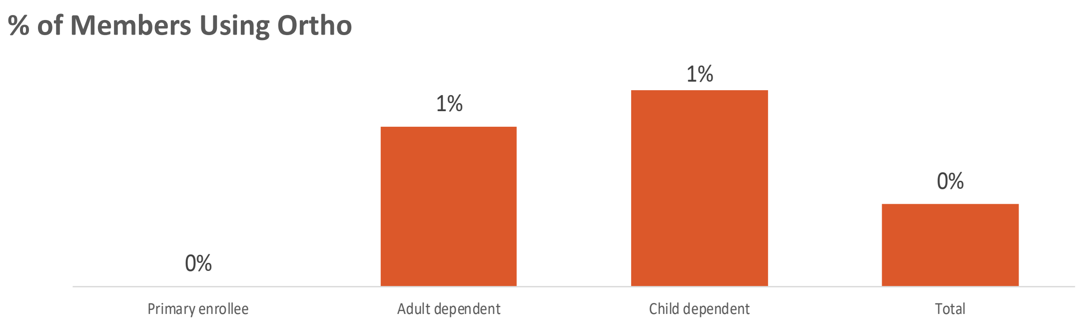
Ortho Utilization

Incurred Period: Jan 2025 - Dec 2025

Paid Period: Jan 2025 - May 2026



Member class	Number of ortho utilizers	% of members using ortho*
Primary enrollee	0	0.0%
Adult dependent	1	0.9%
Child dependent	2	1.1%
Total	**3**	**0.5%**

*Only includes members enrolled in benefit packages that have Ortho Lifetime Maximum

0.5% of members utilized ortho in the current year.

67% of the utilizers were children.

Next Stage™ Women's Health

Extra care for women for new life and midlife

A first-of-its kind program dedicated to improving outcomes and enhancing women's overall well-being by providing tailored benefits and comprehensive support for women in pregnancy and menopause.

- Enhanced dental benefits
- Access to preferred partnerships on specialty products
- Virtual health visits with specialized care for women experiencing menopausal symptoms including prescription management and member resources
- Provider continuing education on the connection between menopause, women's health and oral health

Learn more about Next Stage™ Women's Health at deltadentalins.com/members/womenshealth.

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Next Stage™ Women's Health

Extra care during pregnancy and menopause with enhanced dental benefits, specialty telehealth care and curated partner products. The following oral health procedures are **covered at 100%** each group plan year:

Codes	Procedures	Enhanced coverage
D0120	Oral exams	2 additional per year (up to 4 total exams)
D1110	Teeth cleaning (prophylaxis)	Up to 4 per year, any combination
D4910	Periodontal (gum) maintenance procedure	
D4346	Scaling in presence of moderate to severe gingival inflammation	
D0270, D0272, D0273, D0274, D0277	Additional bitewing X-rays	1 additional set per year
D1206, 1208	Topical application of fluoride (adults)	2 per year, regardless of age

Learn about eligibility and more at **www1.deltadentalins.com/members/next-stage-womens-health.html**.

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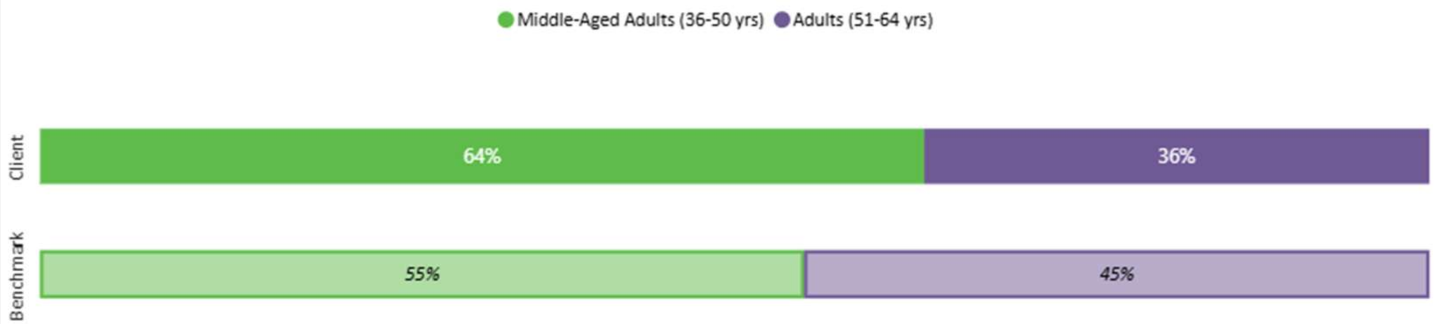
Female Members by Age

Period: Jan 2025 - Dec 2025

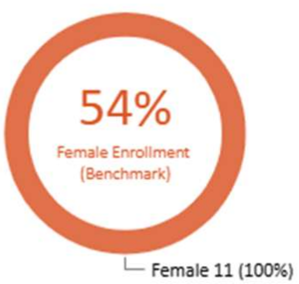
11	Average Age	Members 50+
Unique Members	50	45%
	Benchmark: 49	Benchmark: 48%

Enrollment by Age

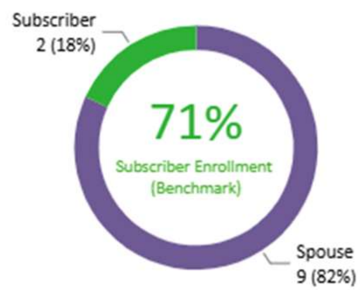


Life Stage	Member Count	%	Benchmark
Middle-Aged Adults (36-50 yrs)	7	64%	55%
Adults (51-64 yrs)	4	36%	45%
Total	**11**	**100%**	**100%**

Enrollment by Gender



Enrollment by Member Class



	Member Count	%	Average Age	Benchmark
DMV (DC, Maryland, Virginia)	11	100%	50	49
Central PA				50
Micro NC				48
Rural MD				50
Total	**11**	**100%**	**50**	**49**

DELTA DENTAL®

Benchmark reflects utilization across all Delta Dental clients within the counties where the reporting client's members reside.

Explore plan design changes

- **Add Next Stage Women's Health-**Adding the Next Stage™ Women's Health program enhances your benefits offering by addressing critical health needs during pivotal life stages such as pregnancy and menopause. This first-of-its-kind program provides tailored dental benefits, including additional exams, X-rays, and fluoride applications, all aimed at supporting women's oral and overall health. By implementing this program, employers can attract and retain top talent, as 64% of women express a desire for menopause benefits, yet only 18% of employers currently provide them. This initiative not only fosters a healthier workforce but also positions your organization as a leader in employee care and support during these critical transitions.
- **Add Diagnostic and Preventative Waiver-**Adding the D&P Maximum Waiver to your dental plan encourages members to utilize diagnostic and preventive services without the concern of depleting their annual maximum. This feature allows routine cleanings, exams, and x-rays to be excluded from the annual maximum calculation, ensuring that members have more benefit dollars available for potential major procedures later. By promoting regular dental visits, the waiver helps catch minor issues early, preventing costly treatments down the line. Ultimately, it supports better oral health and can lead to significant savings for both members and employers by maximizing the use of benefits while minimizing future dental expenses.
- **Add Periodontic Coverage -**Adding periodontal coverage can significantly enhance a dental benefits plan by addressing critical oral health needs. This coverage allows for additional preventive services, such as cleanings and periodontal maintenance, which can help reduce the risk of more costly procedures like root canals and crowns. By promoting better oral health, employers can potentially lower overall healthcare costs associated with misdiagnosis and delayed care, particularly for high-risk populations. Furthermore, enhanced periodontal benefits can lead to improved employee satisfaction and productivity, as healthier employees are less likely to miss work due to dental issues.
- **Add Major Coverage-**Adding major coverage can significantly enhance a group's dental benefits, providing comprehensive support for members facing substantial dental needs. This coverage typically includes services such as crowns, bridges, and dentures, which are essential for maintaining oral health and functionality. By offering major coverage, groups can improve member satisfaction and retention, as it addresses critical dental issues that may arise over time. Additionally, it can lead to better overall health outcomes by ensuring that members receive necessary treatments without financial strain.

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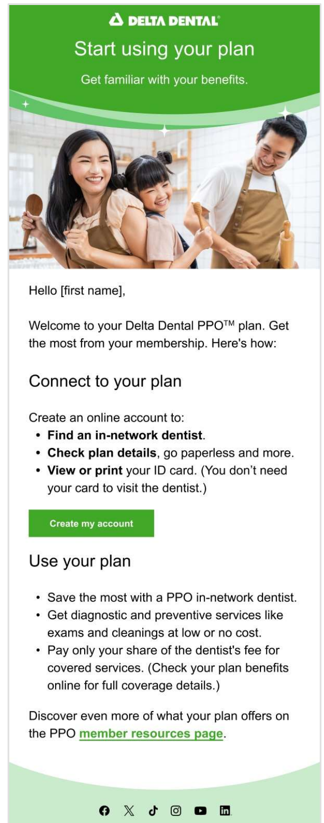
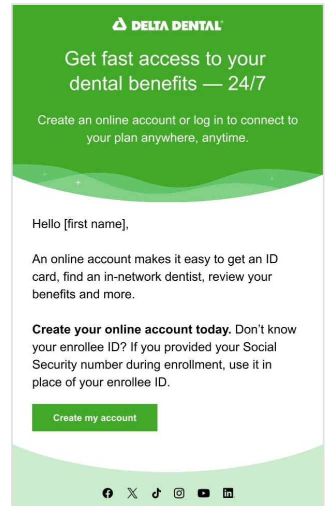
New member welcome

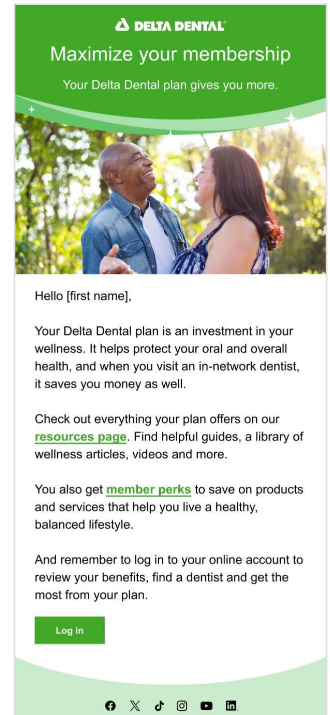
Supporting a positive member transition

Let us help with onboarding. Our three-part new member campaign focuses on:

1. Welcoming members and familiarizing them with their plan.
2. Reiterating the benefits of creating an account and the resources available online.
3. Educating members on how to make the most of their plan.







DELTA DENTAL

Member perks

Extra features, exceptional outcomes

LifePerks

Discounts on oral health products, services, memberships and more

Virtual dentistry

Remote consultations with a dentist

Hearing aids and LASIK

Discounts through Amplifon and QualSight

Wellness resources

Up-to-date insights on oral and overall health at the Healthy Living Hub

Members can learn more at
www1.deltadentalins.com/memberperks

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Thank you!

Glossary

GLOSSARY

FINANCIAL

- Premium – The payment customers make to Delta Dental, including administration.
- Incurred Claims – The claims paid which were incurred during the reporting period plus an estimate for incurred but unreported claims (IBUR).
- IBUR – Incurred but Un-Reported, also referred to as IBNR, Incurred but Not Reported, or reserve for IBUR/IBNR. This amount estimates completed claims for a given incurred reporting period.
- Administration – The portion of total premium which represents the cost to manage the customer's account and claims. Includes broker commission. These fees do not include payment for the cost of dental services.
- Total Plan Costs – The sum of the incurred claims, estimated IBUR, and administration expenses.
- PEPM – Per enrollee (or employee) per month.

ENROLLMENT

- Primary Enrollees – The subscribers or enrolled employees.
- Dependents – Members whose benefit eligibility depends on their association with a primary enrollee, such as a spouse, domestic partner, disabled adult, or child. Usually covered family members.
- Members – Primary enrollees and eligible dependents.
- Turnover – Percent of the members that terminated their enrollment in the dental plan.

- **Contract Types – Tiers that primary enrollment is broken down into. The following are most common: primary enrollee only, primary enrollee plus spouse (or adult dependent), primary enrollee plus family, primary enrollee plus one child, primary enrollee plus children.**
- Unique Members – Count of all members eligible for benefits during a reporting period, regardless of eligible months. This differs from average members which is the calculated mean of the monthly members for the period.
- Unique Utilizers – Count of unique members who utilized their dental plan during a reporting period.

COST SAVINGS

- Total Submitted – The amount providers charged for services before any discounts were applied.
- Provider Discounts – The discount between the submitted charges and the allowable contracted fees for services for Delta participating providers.
- Other Savings – Includes services not payable due primarily to duplicate submissions, missing or invalid information, and coordination of benefits.
- Plan Pays – The amount Delta Dental paid for claims on behalf of the customer.
- Patient Liability – The amount patients were responsible for based on the calculation of paid amount subtracted from approved amount. This accounts for non-covered and optional savings, coinsurance, maximums, deductibles and non-contracted provider fees. Note the amount that patients actually paid to providers cannot be verified.

DISTRIBUTION OF SERVICES

- Diagnostic - Includes oral exams, X-rays, etc.
- Preventive - Includes cleanings, sealants, etc.
- Restorative - Includes various types of fillings and simple restorations
- Endodontics - Includes root canals and other procedures concerning tissues surrounding the root of a tooth
- Periodontics - Includes various types of gum treatments
- Oral Surgery - Includes tooth extractions and other types of oral surgery
- Miscellaneous - Includes anesthesia, drugs, and supplemental general services
- Crowns & Inlays/Onlays - Used to restore teeth that are too damaged to be repaired with a filling
- Removable Prosthodontics - Includes procedures for removable dentures and bridges
- Implant Services - Includes services for implants, which are replacement tooth roots
- Fixed Prosthodontics – Includes procedures for fixed dentures and bridges
- Approved Amount – The amount that dentists have agreed to accept as full payment. For non-contracted dentists, this is generally the submitted amount. Note that approved services will not be paid if the service is not covered or if the patient is over their frequency or maximum limitation.
- Approved Procedures – Count of utilized procedures for a reporting period. Note that approved services will not be paid if the service is not covered or if the patient is over their frequency or maximum limitation.