



Bakers Union and Felra Health and Welfare Fund
GROUP NUMBER: 21384
DELTA DENTAL OF PENNSYLVANIA

September 1, 2023 - August 31, 2024

Division #00001, 00002, 00003, 00004, 09001 - Renewal Calculation

Experience Period: March 1, 2022 - February 28, 2023

Billed Premium Adjusted to Current Premium Level	\$171,758
Base Period Incurred Claims	\$146,678
Loss Ratio	85.40%
Annual Trend Rate	5.00%
Trend Months	18
Total Trend Adjustment	7.59%
Trended Loss Ratio	91.88%
Permissible Loss Ratio (100% - Proposed Admin % (12.25%) - Margin (3.00%))	84.75%
Required Renewal Action (Trended Loss Ratio/Permissible Loss Ratio) - 1	8.41%
Actual Renewal Action	5.00%

Division #00001, 00002, 00003, 00004, 09001 - Monthly Rates

September 1, 2023 - August 31, 2024

<u>Tier Structure</u>	<u>Enrollment</u>	<u>Current</u>	<u>Proposed</u>
Supercomposite	331	\$41.11	\$43.17
Total	331		