

DENTAL

Benchmark Report for ASRS

According to Colgate and dentists everywhere, “Your teeth can last a lifetime with proper home care and regular dental checkups. No matter what your age, you can keep your teeth and gums healthy by brushing twice a day with a fluoride toothpaste, flossing daily and seeing your dentist regularly for professional cleanings and checkups.”¹

The ASRS dental plan is also an important partner in maintaining healthy teeth. The ASRS plan pays an above average annual max, focuses on many of the preventive services that keep a mouth in healthy order, and shares the burden of more costly procedures.

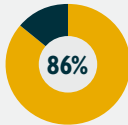
The following information is designed to give a basic view of the ASRS plan versus the industry and the Sun Life Financial block of business. The data does not necessarily look at “Retiree” plans only as that data is not readily available.

A recommendation for possible plan changes will be made at the end of this document.

ASRS Market Check

Plan Elements	ASRS	Industry	Sun Life Financial
Max, Deductibles, Coinsurance	\$2500, \$50 Waived 80/80/50	= to or better than (co-insurance)	= to or better than (co-insurance)
Covered Services	Endo/Perio/OS	= to or better than	= to or better than
Plan Choice	Triple Choice	= to or better than	= to or better than
Value Add	None	Less Than	Less Than

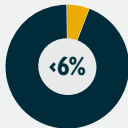
Sun Life Financial Block of Business



86% of plans have a \$50 waived deductible



50% of plans have endo/perio/oral surgery covered as a basic service



Less than 6% of inforce plans have a max greater than \$2500



The majority of all plans have preventive work **covered at 100%**



65% of plans have some sort of value added benefit (Implants 19%, Preventive Max Waiver 25%)

In virtually all categories, ASRS is comparable to the Sun Life Financial block of business. The only discernable difference is preventive services not paid at 100% and no additional value added services. If ASRS were looking for ways to bring their already rich plan benefits to parity in any of these categories, consideration could be given to adding implants. While utilization is relatively low and there is a cost to adding the benefit, the perceived value is high especially in the retiree demographic. Another option would be to add Preventive Max Waiver². With Preventive Max Waiver all type I preventive services would NOT apply to the annual max. This could allow the already generous annual max under the ASRS plan to go farther for its members. Preventive Max Waiver also encourages retirees to get their preventive work and possibly

prevent more costly services. We would note that adding Preventive Max Waiver and/or changing the preventive co-insurance from 80% to 100% in a retiree population will impact cost.

Industry Comparison

A look at large case contract comparisons tells us virtually the same story as the Sun Life Financial block of business. Some of the value add options might be different, but most plans have some sort of value add options including dental implants. Many of the plans also have preventive services paid at 100%. It is important to note that many of the competitor plan comparisons have annual maximums of less than \$2500. Consequently, the ASRS dental benefit is better than the industry.

Possible Plan Changes

The ASRS plan is very comparable to what is found in the market place.

- Consideration could be given to **implants** for their perceived value with retirees and their dentists.
- **Preventive Max Waiver** could be added as it encourages members to get their preventive work done by not applying those dollars to the maximum.
- If a change is made to cover preventive services at 100%, we would recommend **lowering the annual max and adding Preventive Max Waiver**.

1. "Oral Healthcare for Seniors," Colgate website. 15 November 2010, <https://www.colgate.com/en-ca/oral-health/life-stages/oral-care-age-55-up/oral-health-for-seniors> (5 July 2018).

2. Available with updated Sun Life Assurance Company of Canada (SLOC) contracts. Indemnity/PPO dental plans only.

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