June 2, 2025

City of Joplin

Request for Proposal Analysis of Dental, Vision, Basic Life and AD&D, Supplemental Life and Long-Term Disability Proposals

Effective January 1, 2026

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Segal

Agenda

- **Introduction**
- **Executive Summary**
  - **Financial Summaries**
  - **Final Scoring**
  - **Recommendations**
- **Appendices**

Introduction

- The City of Joplin (City) currently provides Dental, Vision, Basic Life and AD&D, Supplemental Life, and Long-Term Disability (LTD) benefits to its employees and eligible dependents on a fully insured basis under the following arrangements:
  - **Dental:** Delta Dental of Missouri (Delta Dental)
  - **Vision:** EyeMed
  - **Basic and Supplemental Life and AD&D:** Symetra
  - **Long-Term Disability (LTD):** MetLife
- On behalf of the City, Segal solicited proposals from organizations capable of providing the current Dental, Vision, Basic Life and AD&D, Supplemental Life and LTD benefits for the City's active employees, eligible retirees (Dental and Vision only) and eligible dependents for a January 1, 2026 effective date.
- Segal solicited proposals from vendors that can match the City's current plan designs on a fully-insured basis. A '◆' in the chart below indicates that the carrier submitted a quote in response to the request.

Company Name	Dental	Vision	Life, AD&D, Supplemental Life, LTD
Aetna	◆	◆	
Anthem	◆	◆	
Delta Dental (Dental Incumbent)	◆	◆	
EyeMed (Vision Incumbent)		◆	
Guardian	◆		
MetLife (LTD Incumbent)	◆	◆	◆
National Vision Administrators (NVA)		◆	
Prudential			◆
Symetra (Life and AD&D Incumbent)			◆
UnitedHealthcare (UHC)			

Introduction

- An initial evaluation of major criteria, including items such as fees/premiums, financial terms, networks and benefits, was completed, and the following vendors were selected for finalist presentations and Best And Final Offers (BAFOs):
  - **Dental:** Delta Dental (incumbent) and MetLife
  - **Vision:** EyeMed (incumbent) and NVA
  - **Life, AD&D, LTD:** MetLife (LTD incumbent) and Symetra (Life and AD&D incumbent)

BAFO highlights include:

Dental

- MetLife provided approximately $6,400 in annual rate reductions to their fully-insured premiums
- Delta Dental and MetLife provided fully-insured rates with increases to members' annual and lifetime orthodontia maximums at $1,000 and $1,500 amounts, respectively (current maximums are $750)

Vision

- NVA reduced their annual vision premium by $400 for the full plan option
- EyeMed kept the premiums at the current levels

Life and Disability

- Symetra has reduced their annual life and disability proposal premium by $16,500
- MetLife has reduced their annual life and disability proposal premium by $3,500

Introduction

Allowances and Credits

Dental

- Delta Dental did not provide any allowances or credits.
  - Rates are guaranteed for **2 years**.
- MetLife provided an open enrollment allowance of 3% of premium and a communication allowance of 3% of premium (approximately $9,000 - $10,500) that applies to the contributory coverages (dental and life)
  - Rates are guaranteed for **3 years**, with 2 years flat and a 9% increase in year 3 for the match of the current plan design, and a 7% increase in both years 2 and 3 for the alternative plan designs

Vision

- Both EyeMed and NVA provided 4-year rate guarantees.
- NVA offered one-time credits of $250 each for implementation, communications, open enrollment and audit allowances
- EyeMed did not provide any credits or allowances

Life and Disability

- MetLife provided an open enrollment allowance of 3% of premium and a communication allowance of 3% of premium (approximately $2,800) that applies to the contributory coverages (dental and life)
  - Rates are guaranteed for **3 years**
- Symetra did not provide any credits or allowances
  - Rates are guaranteed for **2 years**

Executive Summary

Financial Summary – Dental BAFO Rates

- The following table shows the premium rates from each bidder based on the current plan design and increasing both the annual maximum and lifetime orthodontia to $1,000 and $1,500, respectively:

	Current Delta Dental		Delta Dental - Renewal	MetLife - Initial	Delta Dental - BAFO	Delta Dental - BAFO $1,000	Delta Dental - BAFO $1,500	MetLife - BAFO	MetLife - BAFO $1,000	MetLife - BAFO $1,500
City of Joplin	**Lives**	**Rates**	**Year 1**		**Year 1**					
Single Coverage	230	$30.06	$30.06	$25.55	$30.06	$33.58	$37.05	$25.01	$26.76	$29.24
Family Coverage	290	$79.94	$79.94	$67.95	$79.94	$91.00	$102.23	$66.53	$69.31	$77.47
Total Premium	**520**	**$361,200**	**$361,200**	**$307,000**	**$361,200**	**$409,400**	**$458,000**	**$300,600**	**$315,100**	**$350,300**

- The following table shows the premium rates from each bidder based on the current plan design and increasing both the annual maximum and lifetime orthodontia to $1,000 and $1,500, respectively, **with all or most preventive/diagnostic dental services not applied to a member's annual maximum**:

	Current Delta Dental		Delta Dental - Renewal	MetLife - Initial	Delta Dental - BAFO	Delta Dental - BAFO $1,000	Delta Dental - BAFO $1,500	MetLife - BAFO	MetLife - BAFO $1,000	MetLife - BAFO $1,500
City of Joplin	**Lives**	**Rates**	**Year 1**		**Year 1**					
Single Coverage	230	$30.06	$30.06	$25.55	Not Offered	$34.58	$37.86	$26.01	$27.83	$29.82
Family Coverage	290	$79.94	$79.94	$67.95	Not Offered	$93.76	$104.48	$69.19	$77.13	$79.02
Total Premium	**520**	**$361,200**	**$361,200**	**$307,000**		**$421,700**	**$468,100**	**$312,600**	**$327,000**	**$357,300**

Premiums are based on 520 employees in enrolled in dental coverage through the City

Executive Summary

Financial Summary – Dental BAFO Annual Premiums

	1st Year Costs				
Delta Dental - Current	**$361,200**	**% Difference From Current**	**$ Difference From Current**	**Rate Guarantee**	**Financial Rank**
Delta Dental - BAFO $750	$361,200	0.0%	$0	2 Years	7
Delta Dental - BAFO $1,000	$409,400	13.3%	$48,200	2 Years	8
Delta Dental - BAFO $1,500	$458,000	26.8%	$96,800	2 Years	10
Delta Dental - BAFO $1,000 MaxAdvantage	$421,700	16.7%	$60,500	2 Years	9
Delta Dental - BAFO $1,500 Max Advantage	$468,100	29.6%	$106,900	2 Years	11
MetLife – BAFO Current	$300,600	-16.8%	($60,600)	3 years	1
MetLife - BAFO $1,000	$315,100	-12.8%	($46,100)	3 years	3
MetLife - BAFO $1,500	$350,300	-3.0%	($10,900)	3 years	5
MetLife - BAFO $750 excl Prev/Diag	$312,600	-13.5%	($48,600)	3 years	2
MetLife - BAFO $1,000 excl Prev/Diag	$327,600	-9.3%	($33,600)	3 years	4
MetLife - BAFO $1,500 excl Prev/Diag	$357,300	-1.1%	($3,900)	3 years	6

	Multi - Year Costs (Cumulative)		
	1 Year Cost	**2 Year Cost**	**3 Year Cost**
Delta Dental - BAFO $750	$361,200	$722,400	
Delta Dental - BAFO $1,000	$409,400	$818,800	
Delta Dental - BAFO $1,500	$458,000	$916,000	
Delta Dental - BAFO $1,000 MaxAdvantage	$421,700	$843,400	
Delta Dental - BAFO $1,500 Max Advantage	$468,100	$936,200	
MetLife – BAFO Current	$300,600	$601,200	$928,800
MetLife - BAFO $1,000	$315,100	$630,200	$1,012,900
MetLife - BAFO $1,500	$350,300	$700,600	$1,126,200
MetLife - BAFO $750 excl Prev/Diag	$312,600	$625,200	$965,900
MetLife - BAFO $1,000 excl Prev/Diag	$327,600	$655,200	$1,053,300
MetLife - BAFO $1,500 excl Prev/Diag	$357,300	$714,600	$1,148,700

Delta Dental's Max Advantage does not apply the cost for many preventive/diagnostic services to the annual maximum.

Similarly, the MetLife excl Prev/Diag does not apply preventive/diagnostic services to the annual maximum.

Financial Summary (continued)

Vision Fully-Insured Premium Rates

Fees	Employees	EyeMed (Current)	EyeMed (Renewal)	NVA - Initial	EyeMed - BAFO	NVA - BAFO
Exam only						
Employee Only	37	$1.43	$1.43	$1.06	$1.43	$1.06
Employee + Spouse	6	$2.72	$2.72	$2.02	$2.72	$2.02
Employee + Child(ren)	3	$2.87	$2.87	$2.13	$2.87	$2.13
Family	15	$4.22	$4.22	$3.13	$4.22	$3.13
Composite Rate (PMPM)	61	$2.31	$2.31	$1.72	$2.31	$1.72
Annual Premium		**$1,700**	**$1,700**	**$1,300**	**$1,700**	**$1,300**
Full Plan						
Employee Only	173	$5.33	$5.33	$4.72	$5.33	$4.67
Employee + Spouse	80	$10.12	$10.12	$8.96	$10.12	$8.86
Employee + Child(ren)	27	$10.65	$10.65	$9.43	$10.65	$9.32
Family	131	$15.65	$15.65	$13.86	$15.65	$13.70
Composite Rate (PMPM)	411	$9.90	$9.90	$8.77	$9.90	$8.67
Annual Premium		**$48,800**	**$48,800**	**$43,200**	**$48,800**	**$42,800**
Total Annual Premium	**472**	**$50,500**	**$50,500**	**$44,500**	**$50,500**	**$44,100**

	Credits and Allowances	
	EyeMed	NVA
Fee Guarantee	4 Years	4 Years
Implementation Allowance	Not Offered	$250
Communication Allowance		$250
Open Enrollment Allowance		$250
Audit Allowance		$250
Performance Guarantees		Not Offered

Total Annual Premiums are based on 472 members enrolled in Vision benefits on a 4-tier coverage basis (employee only, employee + spouse, employee + child(ren), and family)

Executive Summary

Financial Summary – Basic Life, AD&D, and LTD (City of Joplin Paid Coverages)

			Monthly Rate per $1,000 of Benefit, Member Life / AD&D and per $100 of Covered Payroll LTD				
	Volume	**Total Enrollment**	**Current**	**MetLife Initial**	**Symetra Initial**	**MetLife BAFO**	**Symetra BAFO**
Life	**$41,532,500**	**555**	$0.167	$0.125	$0.200	$0.118	$0.167
AD&D	**$41,532,500**	**555**	$0.020	$0.021	$0.020	$0.021	$0.020
Long Term Disability – Active	**$2,093,600**	**507**	$0.180	$0.162	$0.150	$0.162	$0.150
Long Term Disability – Pension	**$173,300**	**30**	$0.183	$0.165	$0.150	$0.165	$0.150
Total Annual Life Premium			$83,200	$62,300	$99,700	$58,800	$83,200
Total Annual AD&D Premium			$10,000	$10,500	$10,000	$10,500	$10,000
Total Annual LTD Premium			$49,000	$44,100	$40,800	$44,100	$40,800
Total Annual Life and AD&D Premium			**$142,200**	**$116,900**	**$150,500**	**$113,400**	**$134,000**
$ Difference From Current			N/A	($25,300)	$8,300	($28,800)	($8,200)
% Difference From Current			N/A	-17.8%	5.8%	-20.3%	-5.8%
Rate Guarantee			N/A	3 Years	2 Years	3 Years	2 Years

- Currently, Basic Life and AD&D coverage are with Symetra, while the LTD coverage is with MetLife
- Rate Guarantees
  - MetLife's rates are guaranteed for 3 years.
  - Symetra's rates are guaranteed for 2 years.
- Volume and enrollment are based on the employee census as of February 2025.

Executive Summary

Financial Summary – Basic Life, AD&D, and LTD (City of Joplin Paid Coverages)

Life and AD&D Coverage

Company Name	Proposed Annual Life Premium	Proposed Annual AD&D Premium	Total Employer Paid Costs	Savings / (Cost) from Current	% Difference From Current	Rank
Current - Symetra	$83,200	$10,000	**$93,200**			
MetLife - Initial	$62,300	$10,500	$72,800	$20,400	-21.89%	
MetLife - BAFO	$58,800	$10,500	**$69,300**	$23,900	-25.64%	1
Symetra - Initial	$99,700	$10,000	$109,700	($16,500)	17.70%	
Symetra - BAFO	$83,200	$10,000	**$93,200**	$0	0.00%	2

Long-Term Disability Coverage

Company Name	Proposed Annual LTD Premium	Total Employer Paid Costs	Savings / (Cost) from Current	% Difference From Current	Rank
Current - MetLife	$49,000	**$49,000**	**N/A**	**N/A**	**N/A**
MetLife	$44,100	**$44,100**	$4,900	-10.00%	2
Symetra	$40,800	**$40,800**	$8,200	-16.73%	1

- Rate Guarantees
  - MetLife's rates are guaranteed for 3 years
  - Symetra's rates are guaranteed for 2 years
- MetLife and Symetra did not make any improvements to their LTD quotes through the BAFO request
- Volume and enrollment are based on the employee census as of February 2025

Executive Summary

*Financial Summary – Supplemental Life (City of Joplin **Employee** Paid Costs)*

Company Name	Proposed Annual Supplemental Life Premium	Proposed Annual Supplemental Dependent Life Premium	Proposed Annual Child Life Premium	Total Employee Paid Costs	Savings / (Cost) from Current	% Difference From Current	Rank
Current - Symetra	$43,800	$9,900	$1,400	**$55,100**			
MetLife	$43,700	$9,900	$1,400	**$55,000**	$100	-0.2%	1
Symetra	$50,800	$11,400	$1,400	**$63,600**	($8,500)	15.4%	2

- Symetra and MetLife did not make any improvements to their Supplemental Life Rates through the BAFO request
- Rates are age banded
- Rate Guarantees
  - MetLife's rates are guaranteed for 3 years
  - Symetra's rates are guaranteed for 2 years

Executive Summary

Scoring – Dental

Category	Points	Delta	MetLife	Aetna	Anthem	Guardian
Financials	30.00	23.64	30.00	23.21	25.44	25.62
Capability	10.00	9.99	9.19	10.00	9.16	9.60
Network	25.00	25.00	21.80	15.35	21.07	16.58
Match Benefits	25.00	25.00	24.09	25.00	23.33	24.85
Organization Information	10.00	9.26	9.16	8.69	10.00	9.35
Subtotal	**100.00**	**92.89**	**94.24**	**82.25**	**89.00**	**86.00**

Executive Summary

Scoring – Vision

Category	Points	Delta	EyeMed	MetLife	Aetna	Anthem	NVA
Financials	30.00	25.17	26.14	25.72	23.18	26.10	30.00
Capability	10.00	9.14	9.61	9.47	9.62	9.67	10.00
Network	25.00	24.58	25.00	22.25	21.19	22.67	20.13
Match Benefits	25.00	17.29	25.00	21.81	19.68	23.41	21.54
Organization Information	10.00	9.39	9.51	8.91	8.35	9.33	10.00
Subtotal	**100.00**	**85.57**	**95.26**	**88.16**	**82.02**	**91.18**	**91.67**

Executive Summary

Scoring – Basic Life and AD&D and Supplemental Life

Category	Points	MetLife	Symetra	Prudential
Financials	30.00	30.00	24.43	24.17
Capability	30.00	30.00	29.36	30.00
Match Benefits	30.00	26.79	30.00	29.73
Organization Information	10.00	9.84	10.00	9.46
Subtotal	**100.00**	**96.63**	**93.79**	**93.36**

Executive Summary

Scoring – Long-Term Disability (LTD)

Category	Points	MetLife	Symetra	Prudential
Financials	30.00	26.75	30.00	22.98
Capability	30.00	30.00	27.31	28.45
Match Benefits	30.00	30.00	28.63	29.01
Organization Information	10.00	10.00	10.00	9.50
Subtotal	**100.00**	**96.75**	**95.94**	**89.94**

Recommendations

Dental, Vision, Basic Life and AD&D, Supplemental Life and Long-Term Disability

- **Dental:** As the highest scorer, award MetLife and implement the $1,000 increase in the annual and orthodontia lifetime maximum excluding preventive and diagnostic services from the annual maximum
  - This improves the benefit significantly by increasing both the annual maximum and orthodontic lifetime maximum by $250
  - This "extends" the annual maximum since preventive services will not be applied to it – leaving more available to cover basic/restorative and major services
  - This still keeps cost below current levels for a savings of $33,600
- **Vision:** As the highest scorer, award EyeMed – this is the incumbent
- **Basic and Supplemental Life and AD&D:** As the highest scorer, award MetLife
- **Long-Term Disability:** As the highest scorer, award MetLife – this is the incumbent

Based on the bundling of Dental, Basic Life and AD&D, Supplemental Life and Long-Term Disability, MetLife is willing to offer an additional 2% reduction in the Dental premium, which results in an additional savings of approximately $6,200 or $6,500 annually for the current and recommended plan designs, respectively

Appendices

- **Appendix A: Financial Ratings**
- **Appendix B: Dental Appendices**
- **Appendix C: Vision Appendices**

Appendix A
Financial Ratings

- When available, Segal selects A.M. Best or Standard & Poor's rating because of their depth of coverage of insurance companies and overall reputation as a rating service. Several other rating services also provide ratings of insurance companies and managed care organizations.

	Aetna	Anthem	Delta Dental of Missouri	EyeMed	Guardian	MetLife	NVA	Symetra	UMR
A.M. Best	A	A	While we are not observed by insurance rating services, FSL is. They are rated as A 'Excellent' (July 2024) by A.M. Best Company.	A*	A++	A+	A**	A	A
Standard & Poor's	A-	AA-		Not Rated	AA+	AA-	Not Rated	A	A+

- EyeMed's rating is through Fidelity Security Life Insurance and NVA's is through National Guardian Life insurance.

Segal believes it is important to consider the financial strength of insurance companies and managed care organizations that are candidates for initial selection or renewal as insurers or service providers to employee benefit plans. Therefore, we are providing the current claims paying ability rating that was available to us on the date this document was prepared for the insurance companies or managed care organizations under consideration.

When available, we select Standard & Poor's and A.M. Best because of their excellent overall reputation as rating services. In addition, they evaluate more insurance companies than most of the other comparable rating services. Several other rating services (e.g., Duff & Phelps and Moody's) also provide claims paying ability evaluations of insurance companies and managed care organizations. You may wish to consult these other services before making a decision regarding the initial selection or renewal of an insurance company or managed care organization.
Insurance company and managed care organization rating category explanations are attached. For example, Standard & Poor's ratings range from "Vulnerable" to "Secure". In particular, they regard "vulnerable" companies (i.e., ratings of BB+ and lower) to be at relatively serious risk in terms of meeting both claims and creditor obligations. Insurance companies in this category should be researched carefully before being selected.

Finally, Segal does not itself perform insurance company or managed care organization credit quality evaluations and does not offer any warranty as to the scope or reliability (e.g., with respect to an organization's ability to meet future obligations) of the insurance company or managed care organization evaluations performed by Standard & Poor's, A.M. Best, or any other rating services.
Segal is not responsible for providing monitoring on an ongoing basis.

Appendix A
Financial Rating Descriptions – A.M. Best

Rating*		Category
Investment Grade Or Secure		
A+	A++	Superior - "superior ability to meet their ongoing obligations to policyholders"
A	A-	Excellent - "excellent ability to meet their ongoing obligations to policyholders"
B+	B++	Good - "good ability to meet their ongoing obligations to policyholders"
Below Investment Grade Or Vulnerable		
B	B-	Fair - "fair ability to meet their current obligations to policyholders, but their financial strength is vulnerable to adverse changes in underwriting and economic conditions"
C+	C++	Marginal - "marginal ability to meet their current obligations to policyholders, but their financial strength is vulnerable to adverse changes in underwriting and economic conditions"
C	C-	Weak - "weak ability to meet their current obligations to policyholders, but their financial strength is very vulnerable to adverse changes in underwriting and economic conditions"
D	-	Poor - "poor ability to meet their current obligations to policyholders, but their financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions"
E		Under Regulatory Supervision - "status assigned to insurers that are publicly placed, via court order into conservation or rehabilitation, or the international equivalent, or in the absence of a court order, clear regulatory action and has been taken to delay or otherwise limit policyholder payments."
F		In Liquidation - "status assigned to insurers that are publicly placed, via court order into liquidation after a finding of insolvency, or the international equivalent"
S		Rating Suspended - "status assigned to rated insurance companies to suspend the outstanding FSR when sudden and significant events impact operations and rating implications cannot be evaluated due to lack of timely or adequate information; or in cased when continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements."
NR		No Rating - "status assigned to insurance companies that are not rated; may include previously rated insurance companies or insurance companies that have never been rated by AM Best."

*Each Best's Financial Strength Rating Category from "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus "+" or a minus "-".

Appendix A
Financial Rating Descriptions – Standard and Poor's

Rating*	Category
	Investment Grade or Secure
AAA	Extremely strong capacity to meet its financial commitments. 'AAA' is the highest insurer financial enhancement rating assigned by S&P Global Ratings.
AA	Very strong capacity to meet its financial commitments. It differs from the highest-rated insurers only to a small degree.
A	Strong capacity to meet its financial commitments, but is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than insurers in higher-rated categories.
BBB	Adequate capacity to meet its financial commitments. However, adverse economic conditions or changing circumstances are more likely to weaken the insurer's capacity to meet its financial commitments.
	Below Investment Grade or Vulnerable
BB	Less vulnerable in the near term than other lower-rated insurers. However, it faces major ongoing uncertainties and exposure to adverse business, financial, or economic conditions that could lead to the insurer's inadequate capacity to meet its financial commitments
B	More vulnerable than the insurers rated 'BB', but the insurer currently has the capacity to meet its financial commitments. Adverse business, financial, or economic conditions will likely impair the insurer's capacity or willingness to meet its financial commitments.
CCC	Currently vulnerable and is dependent upon favorable business, financial, and economic conditions to meet its financial commitments.
CC	Currently highly vulnerable.
D	Currently has failed to pay one or more of its financial obligations when it came due. A 'D' rating is assigned when S&P Global Ratings believes that the default will be a general default and that the obligor will fail to pay all or substantially all of its obligations as they come due.
SD	Currently has failed to pay one or more of its financial obligations when it came due. An 'SD' rating is assigned when S&P Global Ratings believes that the obligor has selectively defaulted on a specific issue or class of obligations, but it will continue to meet its payment obligations on other issues or classes of obligations.

*The ratings from "AA" to "CCC" may be modified by the addition of a plus or minus sign to refine relative standing within each category.

Dental Appendices

- **Administrative Fees/Premiums and Allowances (Appendix B)**
- **Network Provider Match (Appendix C)**
- **MetLife Sample Average Charge Comparison to 90th Percentile (Appendix D)**
- **Dental Top 50 Utilized Provider Listing (Appendix E)**

Appendix B

Dental Administrative Fee Guarantees/Allowances

	Delta Dental - Initial	MetLife - Initial	Delta Dental - BAFO	MetLife - BAFO
Fee Guarantee	2 Years	3 Years, 2 years flat with a 9% rate cap in year 3	2 Years	3 Years, 2 years flat with a 9% rate for the match of the current plan design, and a 7% increase in both years 2 and 3 for the alternative plan designs.
Implementation Allowance	Not Offered	3% of Premiums (Approximately $9,200)	Not Offered	3% of Premiums (Approximately $9,000-$10,500)
Communication Allowance	Not Offered	3% of Premiums (Approximately $9,200)	Not Offered	3% of Premiums (Approximately $9,000-$10,500)
Performance Guarantees	Not Offered	Not Offered	Not Offered	Not Offered

Appendix C

Network Provider Match

	DPPO Network Disruption
Aetna	51.6%
Anthem	55.1%
Delta Dental PPO	37.5%
Delta Dental Premier	58.0%
Delta Dental - Combined	95.0%
Guardian	58.4%
MetLife*	58.9%

*MetLife has confirmed that they will reimburse out-of-network providers at the 90% percentile of Usual and Customary which means that 90% of providers in the area charge that rate or less to greatly reduce any potential for balance billing. Please see next page for additional details.

- Segal provided a list of utilized providers for the January 2024 through December 2024 time frame and requested each bidder to indicate whether that provider is in their respective networks.
- The results above are weighted based on the claim volume for each provider.
- Delta Dental's combined PPO and Premier Networks provided the highest match for dental providers (95.0%).
- MetLife's network provided the second highest match for dental providers (58.9%).
- Guardian's combined networks provided the third highest match for dental providers (58.4%).
- Appendix C contains a listing of the City's top 50 utilized dental providers for each bidder.

Appendix D

MetLife Sample Average Charge Comparison to 90th Percentile

- The following is based on the 648 three-digit zip code

Category of Service	Procedure Code	Description	Average Submitted	90th Percentile	Difference between 90th and Average
DIAGNOSTIC	00120	Periodic oral evaluation - established patient	$56.81	$70	$13.19
DIAGNOSTIC	00140	Limited oral evaluation - problem focused	$89.03	$112	$22.97
DIAGNOSTIC	00150	Comprehensive oral evaluation - new or established patient	$102.31	$128	$25.69
DIAGNOSTIC	00180	Comprehensive periodontal evaluation - new or established patient	$126.63	$166	$39.37
DIAGNOSTIC	00210	Intraoral - complete series (including bitewing images)	$161.75	$198	$36.25
DIAGNOSTIC	00220	Intraoral - periapical first image	$35.07	$42	$6.93
DIAGNOSTIC	00230	Intraoral - periapical each additional image	$30.84	$37	$6.16
DIAGNOSTIC	00240	Intraoral - occlusal image	$61.36	$63	$1.64
DIAGNOSTIC	00270	Bitewings - single image	$32.59	$44	$11.41
DIAGNOSTIC	00272	Bitewings - two image	$45.42	$68	$22.58
DIAGNOSTIC	00274	Bitewings - four images	$72.56	$86	$13.44
DIAGNOSTIC	00330	Panoramic image	$133.90	$158	$24.10
DIAGNOSTIC	00364	Cone beam CT capture and interpretation with limited field of view - less	$150.20	$231	$80.80
PREVENTIVE	01110	Prophylaxis - adult	$102.27	$123	$20.73
PREVENTIVE	01120	Prophylaxis - child	$71.56	$90	$18.44
PREVENTIVE	01206	Topical application of fluoride varnish	$42.82	$56	$13.18
PREVENTIVE	01208	Topical application of fluoride - excluding varnish	$44.05	$53	$8.95
PREVENTIVE	01351	Sealant - per tooth	$66.17	$83	$16.83
RESTORATIVE	02140	Amalgam - one surface, primary or permanent	$143.18	$186	$42.82
RESTORATIVE	02150	Amalgam - two surfaces, primary or permanent	$187.94	$212	$24.06
RESTORATIVE	02160	Amalgam - three surfaces, primary or permanent	$204.54	$237	$32.46
RESTORATIVE	02330	Resin-based composite - one surface, anterior	$184.98	$224	$39.02
RESTORATIVE	02331	Resin-based composite - two surfaces, anterior	$232.98	$274	$41.02
RESTORATIVE	02332	Resin-based composite - three surfaces, anterior	$276.64	$337	$60.36
RESTORATIVE	02335	Resin-based composite - four or more surfaces (anterior)	$350.19	$402	$51.81
RESTORATIVE	02391	Resin-based composite - one surface, posterior	$212.08	$251	$38.92
RESTORATIVE	02392	Resin-based composite - two surfaces, posterior	$265.17	$315	$49.83
RESTORATIVE	02393	Resin-based composite - three surfaces, posterior	$324.48	$371	$46.52
RESTORATIVE	02394	Resin-based composite - four or more surfaces, posterior	$392.60	$444	$51.40
RESTORATIVE	02740	Crown - porcelain/ceramic substrate	$1,299.45	$1,510	$210.55
RESTORATIVE	02750	Crown - porcelain fused to high noble metal	$1,227.24	$1,514	$286.76
RESTORATIVE	02920	Recement or re-bond crown	$115.75	$162	$46.25
RESTORATIVE	02930	Prefabricated stainless steel crown, primary tooth	$315.56	$394	$78.44
RESTORATIVE	02940	Interim direct restoration	$122.72	$192	$69.28
RESTORATIVE	02950	Core buildup, including any pins	$305.57	$366	$60.43
RESTORATIVE	02954	Prefabricated post and core in addition to crown	$410.07	$480	$69.93
ENDODONTICS	03320	Endodontic therapy, premolar tooth (excluding final restoration)	$1,078.68	$1,174	$95.32
ENDODONTICS	03330	Endodontic therapy, molar tooth (excluding final restoration)	$1,255.84	$1,360	$104.16
PERIODONTICS	04341	Periodontal scaling and root planning - four or more contiguous teeth or	$317.30	$344	$26.70
PERIODONTICS	04342	Periodontal scaling and root planning - one to three teeth, per quadrant	$238.17	$304	$65.83
PERIODONTICS	04346	Scaling in presence of generalized moderate or severe gingival	$195.28	$232	$36.72
PERIODONTICS	04381	Delivery of Antimicrobial Agents	$123.66	$172	$48.34
PERIODONTICS	04910	Periodontal maintenance	$160.70	$184	$23.30
PROSTHODONTICS, REMOVABLE	05110	Complete denture, maxillary (upper)	$1,468.12	$2,114	$645.88
IMPLANT SERVICES	06010	Surgical placement of implant body: endosteal implant	$1,876.01	$2,356	$479.99
IMPLANT SERVICES	06057	Custom abutment	$819.14	$1,009	$189.86
IMPLANT SERVICES	06058	Abutment supported porcelain/ceramic crown	$1,432.72	$1,510	$77.28
PROSTHODONTICS, FIXED	06240	Pontic - porcelain fused to high noble metal	$1,227.24	$1,515	$287.76
PROSTHODONTICS, FIXED	06750	Crown - porcelain fused to high noble metal	$1,227.24	$1,515	$287.76
ORAL AND MAXILLOFACIAL SURGERY	07140	Extraction, erupted tooth or exposed root (elevation and/or forceps	$171.35	$266	$94.65
ORAL AND MAXILLOFACIAL SURGERY	07210	Extraction, erupted tooth requiring removal of bone/or sectioning of tooth	$262.90	$346	$83.10
ORAL AND MAXILLOFACIAL SURGERY	07230	Removal of impacted tooth - partially bony	$466.32	$481	$14.68
ORAL AND MAXILLOFACIAL SURGERY	07240	Removal of impacted tooth - completely bony	$538.56	$575	$36.44
ORAL AND MAXILLOFACIAL SURGERY	07953	Bone replacement graft - per site	$576.16	$674	$97.84
ADJUNCTIVE GENERAL SERVICES	09110	Palliative treatment of dental pain per visit	$113.30	$154	$40.70
ADJUNCTIVE GENERAL SERVICES	09222	Deep sedation/general anesthesia - first 15 minutes	$283.96	$290	$6.04
ADJUNCTIVE GENERAL SERVICES	09223	Deep sedation/general anesthesia - each subsequent 15 minute	$263.35	$290	$26.65
ADJUNCTIVE GENERAL SERVICES	09310	Consultation, (diagnostic service provided by dentist or physician other	$97.44	$122	$24.56

In all cases, the 90th percentile is higher than the average charge within the 648 zip code.

The 90th percentile is about 17.8% higher than the average charge.

This reimbursement level should minimize balance billing and member disruption.

In addition, 8 of the top 14 providers have been sent to MetLife's provider recruiting department.

Appendix E

Dental Provider Listing – Top 50

Rank	Specialty	First Name	Last Name	State	Zip	Paid Claims	Aetna	Anthem	Delta Dental	Guardian	MetLife
1	General Dentistry	CRAIG	HAYES JR	MO	64804	$17,230			☐		
2	General Dentistry	EDWARD	MCALLISTER	MO	64804	$13,442		◆	☐	◆	◆
3	Pediatric Dentistry	BRETT	WILSON	MO	64804	$13,134	◆	◆	◆	◆	◆
4	General Dentistry	GREGORY	KIVETT JR	MO	64804	$11,950			☐		
5	General Dentistry	STEPHEN	MENKE	MO	64804	$11,078	◆	◆	☐	◆	◆
6	General Dentistry	JOHN	JOSEPH	MO	64804	$10,546			☐		
7	General Dentistry	PARTH	PATEL	MO	64804	$10,357			☐		
8	General Dentistry	ROBERT	RENGER	MO	64804	$9,171			☐		
9	General Dentistry	JOHN	DURLING	MO	64804	$8,900	◆	◆	☐	◆	◆
10	General Dentistry	JAY	BROWN	MO	64804	$6,958	◆		☐	◆	◆
11	General Dentistry	CONNER	PAUSTIAN	MO	64804	$6,836			☐		
12	General Dentistry	JOSHUA	PLATNER	MO	64804	$6,306	◆	◆	◆	◆	◆
13	General Dentistry	ALEX	TALBOTT	MO	64801	$6,243	◆	◆	◆	◆	◆
14	General Dentistry	DALE	KUNKEL	MO	64870	$6,027	◆	◆	◆	◆	◆
15	General Dentistry	RICARDO	LEMUS	MO	64804	$5,838	◆	◆		◆	◆
16	General Dentistry	LOUIS	DRACKERT	MO	64836	$5,570	◆		◆	◆	◆
17	General Dentistry	GRANT	KIRK	MO	64804	$5,371			☐		
18	General Dentistry	RANDALL	ROHMILLER	MO	64834	$5,364	◆	◆	☐	◆	◆
19	General Dentistry	JON	REAGAN JR	MO	64850	$4,533			☐		
20	General Dentistry	DAN	YOUNG	MO	64804	$3,733			☐		◆
21	Oral Surgery	MATTHEW	SHEFFER	MO	64804	$3,548	◆	◆	◆	◆	◆
22	General Dentistry	ROBERT	HERRON JR	KS	66762	$3,381	◆	◆	☐	◆	
23	General Dentistry	MICHAEL	WOODY	MO	64836	$3,205	◆		◆	◆	◆
24	General Dentistry	ALAN	CLARK	MO	64801	$3,035	◆	◆	◆	◆	◆
25	Pediatric Dentistry	ALEX	OLSON	MO	64804	$3,001	◆	◆	◆	◆	◆

◆ = In-Network Provider – PPO Network
☐ = In-Network Provider –Delta Dental Premier Network

= Out-of-Network Provider

City, state and zip code are not necessarily indicative of the location of the provider. They are derived from information associated with the Taxpayer Identification Number of the provider and may correspond to a billing location.

Appendix E *(continued)*

Dental Provider Listing – Top 50

Rank	Specialty	First Name	Last Name	State	Zip	Paid Claims	Aetna	Anthem	Delta Dental	Guardian	MetLife
26	General Dentistry	WILLIAM	HERRINGTON	MO	64836	$2,982	◆	◆	◆	◆	◆
27	Oral Surgery	DALE	BAYS	MO	64804	$2,974		◆	◆		◆
28	Endodontics	BRADLEY	LAIRD	MO	64804	$2,852		◆	☐		
29	General Dentistry	CHARLES	MCGINTY	MO	64801	$2,821			☐		
30	General Dentistry	MARK	WESTHOFF	MO	64836	$2,414			☐		
31	General Dentistry	WILLIAM	RICE	MO	64870	$2,342	◆	◆	◆	◆	◆
32	General Dentistry	DEREK	SCHNEICKERT	MO	64801	$2,333	◆	◆	◆	◆	◆
33	General Dentistry	KIRBY	ROBINSON	MO	64804	$2,247	◆		☐	◆	
34	Orthodontics	AVTAR	GREWAL	MO	64836	$2,245		◆	◆	◆	◆
35	Orthodontics	MICHAEL	LAFERLA	MO	64804	$2,222					
36	General Dentistry	BRETT	COTHAM	MO	64804	$2,186	◆	◆	◆	◆	◆
37	General Dentistry	JANET	MCDONALD	MO	64804	$2,081	◆	◆		◆	◆
38	Pediatric Dentistry	ABBY	BOSCHERT	MO	65714	$2,040	◆	◆	◆	◆	◆
39	General Dentistry	BRADY	YOST	MO	64836	$1,967	◆	◆	◆	◆	◆
40	General Dentistry	MARK	SALADIN	MO	64836	$1,890			◆		
41	General Dentistry	MISTY	DEATON	MO	64850	$1,881			☐		
42	General Dentistry	JORDAN	TAYLOR	MO	64804	$1,650	◆	◆	◆	◆	◆
43	General Dentistry	BEAU	BOLDING	KS	66713	$1,563	◆	◆	◆	◆	◆
44	General Dentistry	CAMERON	WILLIS	KS	66713	$1,534	◆	◆	◆	◆	◆
45	General Dentistry	JACOB	HAMBY	MO	64804	$1,379	◆	◆	◆	◆	◆
46	General Dentistry	RICHARD	REED	MO	64804	$1,265	◆	◆	◆	◆	◆
47	General Dentistry	GREYSON	SPRIGGS	MO	64801	$1,242		◆	☐		
48	General Dentistry	BRIAN	REAVLEY	MO	64759	$1,227			☐		
49	General Dentistry	RACHEL	PERSSON	MO	64836	$1,148	◆		◆	◆	◆
50	General Dentistry	BRIAN	LEACH	MO	65747	$1,065			☐		
Total							**29**	**29**	**47**	**31**	**31**

◆ = In-Network Provider – PPO Network
☐ = In-Network Provider – Delta Dental Premier Network

= Out-of-Network Provider

City, state and zip code are not necessarily indicative of the location of the provider. They are derived from information associated with the Taxpayer Identification Number of the provider and may correspond to a billing location.

Vision Appendices

- **Network Penetration (Appendix E)**

Appendix E

Provider Network Depth and Access

	Ophthalmologist	
	Eyemed	**NVA**
Unique Locations	6	0
Unique Providers	**2**	**1**
Access Points	7	1

	Optometrist	
	Eyemed	**NVA**
Unique Locations	76	16
Unique Providers	**96**	**50**
Access Points	260	130

Total Access			
Percentage of Participants with Access to:	**Mileage from Home**	**EyeMed**	**NVA**
1 Ophthalmologist	5 Miles	33.3%	3.6%
2 Optometrists	5 Miles	66.1%	65.7%

- The geographic area for provider depth was based on the three-digit zip code data from the census that represents 99% of the participants in the City's population. All counts are reported by the bidders.
- Unique Locations - Offices, regardless of who is in office.
- Unique Providers – Distinctive number of vision licenses in an office.
- Access points - Every provider at every location—the most common way to display a network. For example, if one provider practices at five different office locations, this results in five access points.
- Network Access summary provides the percentage of retirees with access to each provider type within the defined mileage distance from the retiree's home zip code.
- Network Access based on 472 participants currently enrolled in the vision program.