

J. STERLING MORTON HIGH SCHOOL DISTRICT #201

Dental Financial Analysis - Renewal

October 1, 2026 Renewal Date

CARRIER	Aetna	
	(10/1/2025 - Current)	(10/1/2026 - Renewal)
	PPO II and Extend	PPO II and Extend
Coinsurance:		
Network:	100 / 80 / 50 / 50	100 / 80 / 50 / 50
Non-Network:	100 / 80 / 50 / 50	100 / 80 / 50 / 50
Out-of-Network Reimbursement	R&C 90th Percentile	R&C 90th Percentile
Policy Year Deductible: (single/family)	Applies to Basic & Major Services	Applies to Basic & Major Services
Network: (waived for preventative)	\$50 / \$150	\$50 / \$150
Non-Network: (waived for preventative)	\$50 / \$150	\$50 / \$150
Policy Year Maximum:	\$1,500	\$1,500
Orthodontia Lifetime Maximum:	\$1,500	\$1,500
	Child Only - To age 19	Child Only - To age 19
Space Maintainers:	Preventative - 100%	Preventative - 100%
Sealants:	Preventative - 100%	Preventative - 100%
Periodontics:		
Surgical:	Basic - 80%	Basic - 80%
Non-Surgical:	Basic - 80%	Basic - 80%
Endodontics:	Basic - 80%	Basic - 80%
Fillings		
Anterior Composites:	Basic - 80%	Basic - 80%
Posterior Composites:	Basic - 80%	Basic - 80%
Implants:	Major - 50%	Major - 50%
Fixed Costs		
Monthly Administrative Service Fee	901 \$3.92	\$4.06
Total Est. Annual Fixed Costs	\$42,383.04	\$43,896.72 (+3.6%)
Paid Claims ¹	\$74.64	\$86.78
Est. Annual Dental Claims*	\$807,007.68	\$938,265.36 (+16.3%)
TOTAL Est. Annual Cost:	901 \$849,390.72	\$982,162.08
Est. Annual Cost Change from Current (\$)		\$132,771.36
Est. Annual Cost Change from Current (%)		15.6%
Rate Guarantee:	12 Months	12 Months
	With 3.5% Rate Cap for Year 3:	
	Year 3: \$4.06	

Notes:

Enrollment based on Aetna renewal.

¹Claims experience based on projected claims from Aetna.

		FINAL SOLD	
		(10/1/2025 - Current)	(10/1/2026 - Renewal)
Funding Factors			
Employee	395	42.64	49.31 (+15.6%)
Family	506	106.59	123.26 (+15.6%)
EST. ANNUAL CONVENTIONAL EQUIVALENT RATES	901	\$849,325.79	\$982,162.08
Est. Annual Change Over Current (\$)			\$132,836.29
Est. Annual Change Over Current (%)			15.6%