



TAL Welfare Trust
Retired Member
Dental Presentation



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History

- Four years of rate caps (5%/year)
- Dental premiums outpaced the caps
 - Aetna original offer over 40%
- Experience numbers well over 100%
- Long negotiation led to 19% with CIGNA

Basics of Switch

- CIGNA's network is larger (ask your dental provider)
- You need not actively do anything unless you are in the DHMO
- Except for increased premiums, you should not feel a difference

First Half of Year Strategy

- All benefits will remain status quo
until December 31, 2026
- Premiums for the PPO plans will
increase by 19%
- Premiums for the DHMO plan will
increase by 55%

First Half of Year Strategy

(continued)

- The Trust will meet to find places to “trim” benefits
- We will let you know what those changes will be by the fall
- The second half of the fiscal year (1/1/2027- 6/30/2027) will have decreased premiums

Your Opinion

If you click on this [Google Form](#), you can give us your input as to benefits you would like to see remain

Dental Premium Annual Increase

<u>DHMO High</u>	<u>Old Rate</u>	<u>New Rate</u>	
Member Only	291	439	+148
Family	691	1060	+369
<u>PPO Low</u>	<u>Old Rate</u>	<u>New Rate</u>	
Member Only	646	764	+118
Family	1556	1848	+292
<u>PPO High</u>	<u>Old Rate</u>	<u>New Rate</u>	
Member Only	723	856	+133
Family	1746	2075	+329

Dental Premium Increase Half Year 7/1 - 12/31/26

<u>DHMO High</u>	<u>Premium Due</u>	<u>Increase</u>
Member Only	220	+75
Family	530	+185
<u>PPO Low</u>	<u>Premium Due</u>	<u>Increase</u>
Member Only	382	+58
Family	924	+144
<u>PPO High</u>	<u>Premium Due</u>	<u>Increase</u>
Member Only	428	+66
Family	1038	+165

What's Next?

- This video will be shared out here:
<https://talontheweb.org/welfare-trust/>
- A pre-start hotline will be set up for all questions
- Kurz Planning: Larissa 631-424-7200