



*Associates*

May 3, 2019

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**SJVIA Board Meeting: Consultant’s Report on Delta Dental Premium Stabilization Rerserve**

The SJVIA moved to a self-funded arrangement with Delta Dental for the Dental PPO coverage. The Delta Dental DHMO remains fully-insured.

Under the fully-insured arrangement for the dental PPO coverage, Delta Dental held a Premium Stabilization Reserve (PSR) which was developed through premiums exceeding plan expenses. At the end of the 2018 plan year the PSR balance was \$948,664. Delta Dental agreed to pay the first \$948,664 of paid claims under the self-funded plan for 2019 through the PSR. Since SJVIA still collected premium from the two counties, the \$948,664 paid in claims from the PSR allows the SJVIA to reserve the \$948,664 towards reserve accumulation.

The following chart from Delta Dental provides an accounting and reconciliation for the PSR usage to pay claims.

**Delta Dental of CA**  
**County of Fresno / County of Tulare**

Group # 05879 (R103797) / #16128 (R103804)

**PLUS STABILIZATION**  
**RECONCILIATION SHEET**

	Plus Stabilization Reserve		948,664.00			
	Total Cash Balance		\$948,664.00		(a)	\$948,664.00
		<u>Acct. Number</u>	<u>Invoice Number</u>	<u>Billed Amount</u>	<u>Cash Bal Application</u>	
Claims paid: 12/20/18		R103797	BE003186539C	1,200.60	(1,200.60)	
Claims paid: 12/27/18		R103797	BE003194691C	20,345.85	(20,345.85)	
Claims paid: 1/3/19		R103797	BE003200587C	17,842.52	(17,842.52)	
Claims paid: 1/10/2019		R103804	BE003203011C	2,526.60	(2,526.60)	
		R103797	BE003203006C	30,510.43	(30,510.43)	
		R103800	BE003203007C	1,086.85	(1,086.85)	
		R103801	BE003203008C	74,881.71	(74,881.71)	
Claims paid: 1/17/2019		R103797	BE003207622C	39,178.86	(39,178.86)	
		R103800	BE003207623C	4,112.00	(4,112.00)	
		R103801	BE003207624C	454.60	(454.60)	
		R103804	BE003207627C	23,857.40	(23,857.40)	
Claims paid: 1/24/2019		R103797	BE003241236C	42,925.84	(42,925.84)	
		R103800	BE003241237C	8,551.53	(8,551.53)	
		R103801	BE003241238C	229.00	(229.00)	
		R103802	BE003241239C	110.00	(110.00)	
		R103803	BE003241240C	138.60	(138.60)	
		R103804	BE003241241C	30,461.20	(30,461.20)	
Claims paid: 1/31/2019		R103797	BE003246118C	45,880.80	(45,880.80)	
		R103800	BE003246119C	8,944.60	(8,944.60)	
		R103801	BE003246120C	594.50	(594.50)	
		R103802	BE003246121C	207.90	(207.90)	
		R103803	BE003246122C	210.60	(210.60)	
		R103804	BE003246123C	25,570.05	(25,570.05)	
Claims paid: 02/07/2019		R103797	BE003249345C	60,090.33	(60,090.33)	
		R103800	BE003249346C	7,079.70	(7,079.70)	
		R103801	BE003249347C	240.10	(240.10)	
		R103803	BE003249349C	150.00	(150.00)	
		R103804	BE003249350C	52,145.25	(52,145.25)	
Claims paid: 02/14/2019		R103797	BE003253428C	48,456.93	(48,456.93)	
		R103800	BE003253429C	5,388.60	(5,388.60)	
		R103801	BE003253430C	983.30	(983.30)	
		R103804	BE003253433C	30,747.20	(30,747.20)	
Claims paid: 02/21/2019		R103797	BE003287100C	57,542.05	(57,542.05)	
		R103800	BE003287101C	8,839.10	(8,839.10)	
		R103801	BE003287102C	434.90	(434.90)	
		R103803	BE003287104C	39.00	(39.00)	
		R103804	BE003253433C	30,747.20	(30,747.20)	
Claims paid: 02/28/2019		R103797	BE003291948C	45,708.55	(45,708.55)	
		R103800	BE003291949C	8,415.20	(8,415.20)	
		R103801	BE003291950C	445.10	(445.10)	
		R103803	BE003291952C	334.13	(334.13)	
		R103804	BE003291953C	21,403.50	(21,403.50)	
Claims paid: 03/07/2019		R103797	BE003295158C	61,934.43	(61,934.43)	
		R103804	BE003295162C	28,032.80	(28,032.80)	
Claims paid: 03/14/2019		R103797	BE003299513C	56,197.45	(56,197.45)	
		R103804	BE003299517C	25,284.90	(25,284.90)	
Claims paid: 03/21/2019		R103797	BE003333206C	51,348.65	(9,101.12)	
		R103804	BE003333210C	22,084.00	(9,101.12)	
<b>Total claims less Cash Balance Fee:</b>				1,003,894.41	(948,664.00)	(b) \$55,230.41
<b>Total Cash Balance Remaining of 3/25/19:</b>						\$0.00
<b>Total Due to Delta Dental:</b>						\$55,230.41