

**BOARD OF DIRECTORS**

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Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721

AGENDA DATE: December 12, 2025

ITEM NUMBER: Item 11

SUBJECT: Approve Delta Dental PPO Plan Design Change to Include Posterior Composite Benefit Under Basic Services (A)

REQUEST(S): That the Board approve adding Posterior Composite Benefits under Basic Services under the self-funded dental PPO plan.

DESCRIPTION:

Recently, staff was made aware of an issue regarding dental fillings. Current dental practice is to use composite material (a type of resin) as fillings for molars. This provides a more natural-looking restoration than traditional metal fillings and is bonded directly to the tooth. The Delta Dental plan design has not been updated for several years and does not cover this material.

Some members have been informed by their dentists that they no longer use metal filling material and they have had to pay out of pocket for the use of composite fillings.

To address this issue, staff requested that Delta Dental update the plan design to cover the cost of posterior composite fillings, effective January 1, 2026.

FISCAL IMPACT/FINANCING:

The projected claims impact to add posterior composite coverage would be a +2.61% annually, from \$3,672,346 to \$3,768,184. There would be no change to the administration fee.

AGENDA: San Joaquin Valley Insurance Authority

DATE: December 12, 2025

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager