

12640 RESOLUTION 26-46 – RESOLUTION BY THE DELAWARE RIVER AND BAY AUTHORITY AUTHORIZING MODIFICATIONS TO THE BENEFITS PLAN DESIGN

WHEREAS, the Delaware River and Bay Authority (the “Authority”) is committed to providing its employees and retirees a comprehensive core benefits program; and

WHEREAS, the Authority is responsible for prudent financial governance with respect to those core benefits; and

WHEREAS, dental benefits are included in the Authority’s comprehensive core benefits program; and

WHEREAS, the Personnel Committee has reviewed the proposed recommendation to add a voluntary buy-up option to the current self-insured dental benefit plan, offering more flexibility for full-time employees, and to purchase at the employee’s expense an enhancement to the existing base dental plan, and recommends approval thereof to the Commissioners.

NOW, THEREFORE, BE IT RESOLVED that the Delaware River and Bay Authority hereby approves the following modifications to be implemented January 1, 2027 (as described in detail on Exhibit A, which is incorporated herein by reference):

The self-insured dental plan will continue to include a base plan paid 100% by the Authority to the active full-time employees and retirees and will have added a voluntary buy-up plan for active full-time employees only who will pay their share of the cost difference above the base plan cost; the dental plan design changes are as follows:

The addition of a voluntary “buy-up” option for all full-time active employees at their cost will include the following:

- Increase the yearly maximum for services per individual from \$1,500 to \$2,000
- Addition of orthodontic coverage for all adults regardless of age to include a lifetime maximum of \$3,000
- Addition of a plan rider to include language to provide for Women’s Health Benefits
- Addition of a plan rider to include language to exclude any basic and preventative services from the calendar year maximums

The following enhancements will be added to the “base” plan for our current dental plan which is paid 100% by the Authority:

- Addition of a plan rider to include language to provide for Women’s Health Benefits
- Addition of a plan rider to include language to exclude any basic and preventative services from the calendar year maximums

NOW, THEREFORE, BE IT FURTHER RESOLVED, that Section X. Employee Benefits of the Authority Personnel Manual, under Permanent Full-Time Employees, Subsection C. Dental Insurance, to be deleted in its entirety and replaced with the following:

Resolution 26-46 was moved by Vice Chairperson Ratchford, seconded by Commissioner Faust, and was approved by a roll call vote of 10-0.

C. ****DENTAL INSURANCE** - A Dental Service Base Plan is available at no personal cost to all permanent full-time employees, spouses, and dependent children as well as retirees. Dependent children include unmarried children from age 2 to age 26, unmarried children to age 26 if attending an accredited school, college, or university on a full-time basis, or unmarried children age 19 or older who are incapable of self-support because of physical or mental disability that commenced prior to reaching age 26 and who are dependent upon the employee for support. A voluntary buy-up option for only the permanent full-time employees, spouses, and dependent children is also available but at the employee's personal cost share for the difference of the base plan.

Resolution 26-46 Executive Summary

Resolution:	Authorizing Modifications to the Benefits Plan Design.
Committee:	Personnel
Committee/Board Date:	September 15, 2026
Purpose of Resolution:	To approve the proposed recommendations to the dental benefit plan design for actives and retirees as described in Exhibit A (which is incorporated herein by reference) as presented by the Chief Human Resources Officer.
Background for Resolution:	The Delaware River and Bay Authority (Authority) is committed to the health and well-being of our employees and retirees. During annual renewals, the Authority reviews benefit administration and costs to determine recommended modifications, including but not limited to benefit plan design changes and vendor/carrier changes, compared with industry trends and employee/retiree population utilization.

The Authority currently provides a self-insured dental plan aligned with industry standards and a competitively attractive plan design.

The Authority received and evaluated insurance plan proposals submitted from Delta Dental, our current vendor, and, with assistance from the Authority's independent employee benefits consultant, identified an outline of the proposed dental benefits plan design enhancements as follows:

The self-insured dental benefit plan will now include two (2) options as follows:

- a. Base Plan paid 100% by the Authority for active full-time employees and retirees, and
- b. Voluntary Buy-Up Option for active full-time employees only (employees to pay the difference between buy-up plan and base plan)

New to both the base and the voluntary buy-up plan is the addition of a Women's Health Rider. This is an add-on feature to the dental benefit plan that provides for extra cleanings, exams, and periodontal care that is tailored to women's hormonal life stages like pregnancy and menopause.

Another addition is removing basic and preventative services from the calendar year maximums. Every year, enrolled full-time active employees, their dependents, and retirees can receive up to \$1,500 in dental care at no cost. By adding the preventative and basic rider to the existing base dental plan, their cleanings and routine treatments will not count towards this limit. This leaves the full \$1,500 yearly maximum available for more expensive procedures.

For the voluntary buy-up plan, there will be two (2) additional features: (1) include orthodontic coverage for adults over age 19 with a \$3,000 lifetime maximum (under the base plan, orthodontic treatment is limited to dependent children under the age of 19 up to a \$3,000 lifetime maximum); and (2) increase the calendar year maximum from \$1,500 to \$2,000.

These recommendations align with the Authority's benefits philosophy and our benefits strategic plan.

EXHIBIT A
Cost Analysis – Proposed Plan Design Enhancements

Cost Analysis Base Plan	Base Plan Active	Enrollment Active Base	Total Cost to Employer	Base Plan Retiree	Enrollment Retiree Base Plan	Total Cost Employer-Base
Coverage Levels	Monthly Rates (Cost to Employer) for Actives			Monthly Rates for Retirees		
Employee	\$ 38.25	94	\$ 3,595.50	\$45.91	161	\$7,391.51
Employee + Spouse	\$ 72.93	47	\$ 3,427.71	\$87.50	176	\$15,400.00
Employee + Child(ren)	\$ 76.02	42	\$ 3,192.84	\$76.02	5	\$380.10
Family	\$ 115.38	111	\$ 12,807.18	\$115.36	36	\$4,152.96
Total Employees + Retirees		294	\$ 23,023.23		378	\$27,324.57
Cost Analysis Voluntary Buy-Up Plan	Voluntary Buy-Up Plan for Actives	Voluntary Buy-Up Plan Active	Estimated Enrollment to Voluntary Buy-Up Plan	Total Cost to Employer	Total Cost to Employee	
Coverage Levels	Monthly Rates (Cost to Employer) for Active	Monthly Rate to Employee				
Employee	\$ 42.51	\$ 2.13	17	\$ 722.67	\$ 36.21	
Employee + Spouse	\$ 72.93	\$ 4.23	8	\$ 583.44	\$ 33.84	
Employee + Child(ren)	\$ 76.02	\$ 4.06	7	\$ 532.14	\$ 28.42	
Family	\$ 115.38	\$ 6.42	20	\$ 2,307.60	\$ 128.40	
				\$ 4,145.85	\$ 226.87	