



Employee Dental Benefits

Legislative/Human Resources Committee

June 9, 2026

Lisa Sorani, Manager of Employee Services

Dental Proposal During 2025 Labor Negotiations

- A Joint Labor Management Benefits Committee (JLMBC) was requested to explore adding additional dental insurance plan options with the goal of identifying at least one plan option that reduces employee out of pocket costs but still provides the same or better level of coverage as Delta Dental.
- The District agreed to form a JLMBC with a deadline of April 30, 2026, to make a decision about a change for 2027, or if no decision was made by that date, the committee would end.

Delta Dental Challenges Driving the JLMBC

- Post-COVID, many providers closed their practices, retired, moved, or became insurance independent
- Many dentists also experienced impacts to staffing and office practice and administration, driving them to leave insurance networks for financial reasons
- Delta Dental made changes to reimbursement schedules, reducing payments to pediatric dentists, and discontinued adding new dentists to their Premier network
- The changes reduced the overall percentage of dentists in Delta Dental's Premier and PPO networks and employee use of out-of-Network (OON) dentists increased from 4.5% in 2021 to 11.8% in 2024
- OON dentists require up front payment, and reimbursement rate by Delta Dental is low

JLMBC – Primary Employee Concerns

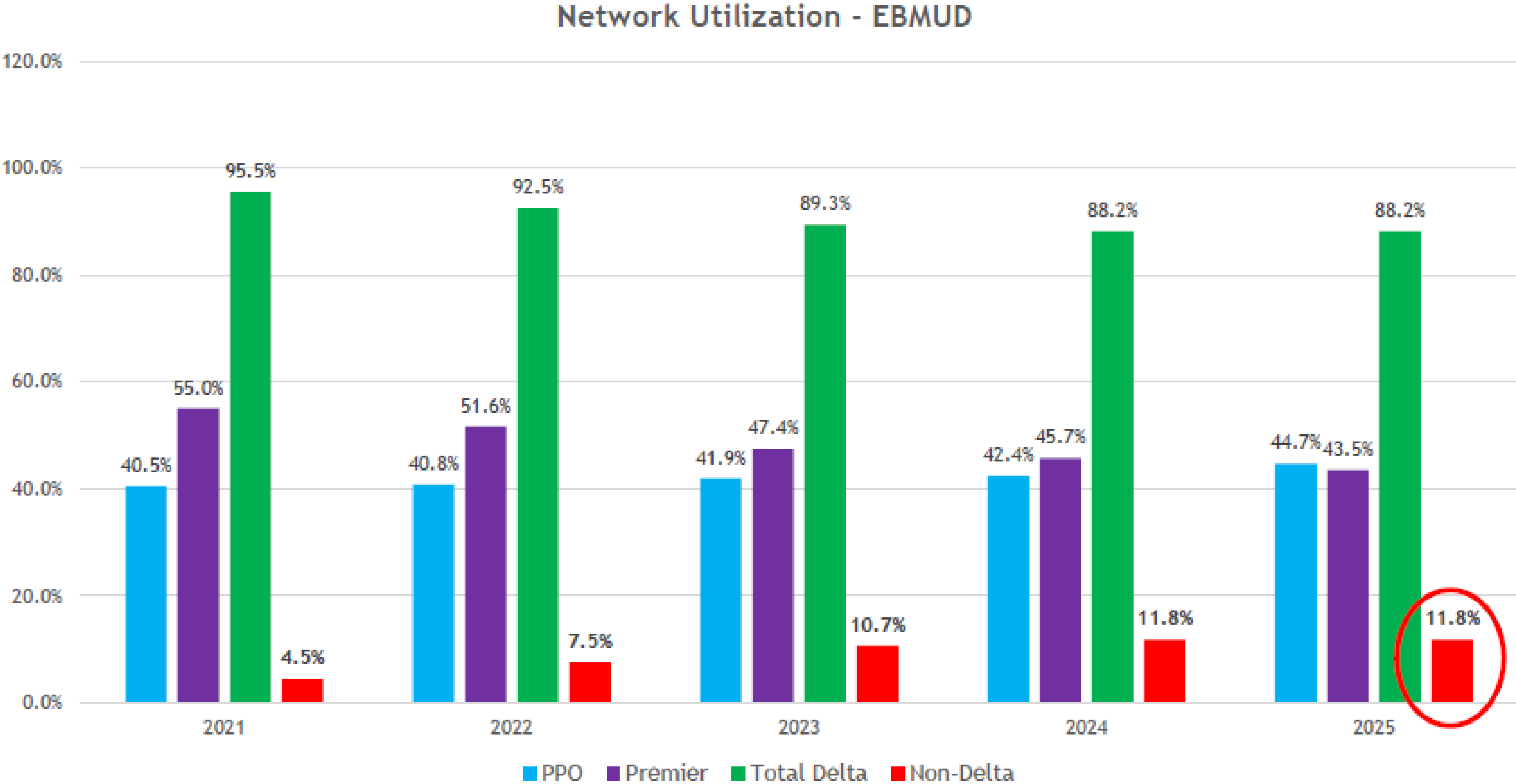
- A reduction in available in-network (INet) dental providers
- Increased employee reliance on OON dentists
- High up-front costs associated with OON care
- Low reimbursement rates for OON services
- Delta Dental's refusal to assign benefits directly to OON providers requiring employees to pay providers directly, submit claims, then wait for reimbursement

Work of the JLMBC

- Review of the issues
- Overview of dental insurance terminology and plan structures
- Review of District utilization across INet and OON over last five years
- Review of provider attrition and new provider participation within the Delta Dental network over the past five years
- Review of three alternatives to the current Delta Dental coverage
 - MetLife
 - Ameritas
 - Updated Delta Dental, with a change to 90th percentile of Usual, Customary, and Reasonable (UCR) Charges for OON reimbursements

Work of the JLMBC – Increase in OON usage

Non-Delta (Out of Network) Utilization for active employees has increased from 4.5% to 11.8% from 2021 to 2025 (it did not change from 2024 to 2025).



Work of the JLMBC – Delta Dental Network Changes

2021

State	County	Utilized Providers Count	Utilized Providers Remaining In-Network as of 1/1/2022	Attrition	Total Terms	% of Utilized Providers	Subscriber Utilizer Count	Utilizer Count	Total Provider Adds	Provider Adds Utilized by Client
CA	Alameda	501	485	1	16		3	5	157	13
TOTAL		501	485	1	16		3	5	157	13

2022

State	County	Utilized Providers Count	Utilized Providers Remaining In-Network as of 1/1/2022	Attrition	Total Terms	% of Utilized Providers	Subscriber Utilizer Count	Utilizer Count	Total Provider Adds	Provider Adds Utilized by Client
CA	Alameda	503	475	7	28	5.6%	16	30	184	13
CA	Alameda	442	410	1	32	7.2%	2	7	173	10
TOTAL		945	885	8	60		18	37	357	23

2023

State	County	Utilized Providers Count	Utilized Providers Remaining In-Network as of 1/1/2022	Attrition	Total Terms	% of Utilized Providers	Subscriber Utilizer Count	Utilizer Count	Total Provider Adds	Provider Adds Utilized by Client
CA	Alameda	476	462	1	14	2.9%	1	1	135	17
CA	Contra Costa	423	410	2	13	3.1%	3	7	129	10
TOTAL		899	872	3	27		4	8	264	27

Note:

- Only Counties with EBMUD utilizers included in the list.
- Utilizers who visited more than one provider or went to the same provider in different counties will be counted more than once.
- Attrition terms are due to death, retirement, move or practice closure.
- Total terms include all terms due to attrition or voluntary terms

Work of the JLMBC – Delta Dental Network Changes 2024

State	County	Utilized Providers Count	Utilized Providers Remaining In-Network as of 1/1/2025	Attrition	Total Terms	% of Utilized Providers	Subscriber Utilizer Count	Utilizer Count	Total Provider Adds	Provider Adds Utilized by Client
CA	Alameda	472	456	1	16	3.4%	0	1	108	9
CA	Contra Costa	427	419	3	8	1.9%	1	3	135	15
CA	Marin	11	10	1	1	9.1%	0	1	11	0
CA	Napa	21	20	1	1	4.8%	1	1	29	0
CA	Placer	14	12	2	2	14.3%	1	4	95	0
CA	Sacramento	70	69	1	1	1.4%	1	1	136	5
CA	San Francisco	109	103	1	6	5.5%	0	1	117	2
CA	San Joaquin	104	103	1	1	1.0%	0	1	137	7
CA	Sonoma	22	20	1	2	9.1%	0	1	38	1
CA	Stanislaus	32	30	1	2	6.3%	0	2	87	2
TOTAL		1,282	1,242	13	40		4	16	893	41

- Note:
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 - Utilizers who visited more than one provider or went to the same provider in different counties will be counted more than once.
 - Attrition terms are due to death, retirement, move or practice closure.
 - Total terms include all terms due to attrition or voluntary terms



Work of the JLMBC – Delta Dental Network Changes 2025

State	County	Utilized Providers Count	Utilized Providers Remaining In-Network as of 12/1/2025	Attrition	Total Terms	% of Utilized Providers	Subscriber Utilizer Count	Utilizer Count	Total Provider Adds	Provider Adds Utilized by Client
CA	Alameda	459	448	2	11	2.4%	1	6	140	12
CA	Contra Costa	409	401	2	8	2.0%	3	4	144	6
CA	San Mateo	42	40	1	2	4.8%	1	1	48	0
CA	Solano	120	117	1	3	2.5%	2	6	117	3
CA	Sonoma	16	15	1	1	6.3%	1	1	37	2
TOTAL		1,046	1,021	7	25		8	18	486	23

Note:

- Only Counties with EBMUD utilizers included in the list.
- Utilizers who visited more than one provider or went to the same provider in different counties will be counted more than once.
- Attrition terms are due to death, retirement, move or practice closure.
- Total terms include all terms due to attrition or voluntary terms

Work of the JLMBC – UCRs Explained

Many Dental Insurance Plans determine benefits based on a UCR charge schedule.

- **Usual:** The fee a dentist typically charges for a specific service
- **Customary:** The range of fees charged by the majority of dentists, with similar training and experience, in a geographic region for the same service
- **Reasonable:** A fee within the normal range for that procedure based on local market conditions or special circumstances or complexity of the procedure
- UCR is highly relevant when you receive care from OON providers. Because OON dentists are not bound by a contracted insurance rate, they can bill whatever they like.

Work of the JLMBC – UCR Claims Examples

Claims Example	Delta Dental PPO	Delta Dental Premier	Out of Network Provider ¹	Ameritas / MetLife Provider	Out of Network Provider ²
Dentist Submitted Charge for a Crown	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
Plan Allowance	\$700	\$900	\$600	\$650	\$1,200
Percentage Paid By Plan	100%	100%	100%	100%	100%
Plan Payment	\$700	\$900	\$600	\$650	\$1,200
Patient Payment	\$0 (\$700 - \$700 = \$0)	\$0 (\$900 - \$900 = \$0)	\$600 (\$1,200 - \$600 = \$600)	\$0 (\$650 - \$650 = \$0)	\$0 \$1200 - \$1,200 = \$0



Member pays less out of network with Ameritas/MetLife due to 90th Percentile payment

Footnotes:

1. Based on Delta estimated plan allowance (current set-up)
2. Based on 90th U&C (included for Ameritas and MetLife, proposed for Delta Dental).
 - Ameritas and MetLife would pay the provider directly. Member not required to pay up front and file a claim unless dentist requires.
 - Delta Dental requires member to pay upfront and be reimbursed.



Committee Review – Primary Concerns

- MetLife and Ameritas both assign benefits to OON dentists
- MetLife and Ameritas both use the 90th percentile of UCR Charges for reimbursement of OON dentists
- MetLife and Ameritas both still have smaller overall networks than Delta Dental
- Delta Dental eventually agreed to use the 90th percentile of UCR Charges to reimburse OON dentists, but will not agree to assign benefits to OON dentists

JLMBC Decision and Impacts

Based on its review, the committee reached consensus on the following changes to the District's dental plan to be effective January 1, 2027.

- **Insurance Plan:** Maintain coverage with Delta Dental, but accept their offer to reimburse OON costs at the 90th percentile of UCR Charges
- **Delta Dental:** Will not assign benefits to OON dentist, employees will still pay the dentist directly and request reimbursement from Delta Dental
- **Cost:** Approximately \$235,415 annual increase representing a 5.8% increase
- **Employee Experience:** No disruption to dentist network and improved rate of reimbursement with OON providers

Next Steps

- Confirm implementation of the approved 2027 Delta Dental Plan Design changes
- Provide timely communication to employees regarding the upcoming changes
- Develop and execute an employee education and outreach strategy, including informational meetings with Delta Dental representatives, in advance of Open Enrollment
- Provide memo to Board with updated benefit plan rates for 2027 after rates are finalized in September 2026

Questions



Flowing
into the
Future



Diversity, Equity, and Inclusion Strategic Plan Update

Legislative/Human Resources Committee

June 9, 2026

Derry L. Moten, Special Assistant to the General Manager

Agenda

- Diversity, Equity, and Inclusion Strategic Plan
- Key Developments and Accomplishments
- Updated Framework
- Next Steps

Diversity, Equity, and Inclusion Strategic Plan

- Adopted in February 2022
- Supports lawful, fair, transparent, and accessible organizational practices
- Five Strategic Pillars:
 - Pillar 1: Leadership Commitment
 - Pillar 2: Workforce Diversity
 - Pillar 3: Inclusive Culture
 - Pillar 4: Supplier Diversity
 - Pillar 5: Social Responsibility

Key Developments and Accomplishments

- Organizational & Governance Infrastructure
- Leadership Accountability & Workforce Development
- Employee Experience & Work Culture
- Contract Equity & Procurement Improvements
- Accessibility, Public Engagement, & Community Trust

Organizational & Governance Infrastructure

- Established the Office of Diversity, Equity, and Culture (ODEC)
- Developed the Equity Core Team to support cross-functional improvement efforts
- Expanded employee engagement and advisory programs to support organizational culture and workforce initiatives
- Introduced the equity review process for District policies, procedures, and organizational practices to support consistency, accessibility, fairness, and operational accountability

Leadership Accountability & Workforce Development

- Integrated leadership competency expectations into management performance plans
- Updated Managers and Supervisors Training program to incorporate inclusive leadership and employee engagement practices
- Introduced the Inclusive Leadership Forum
- Expanded employee job shadowing and mentoring opportunities through the Peralta Cohort and Affinity Groups
- Expanded and reorganized District internship programs
- Increased employee career development workshops, leadership development opportunities, and professional training resources

Employee Experience & Work Culture

- Developed and implemented the Employee Experience Survey
- Created additional Affinity Groups
 - Disability Advocacy Rights Team (DART)
 - Women Employee's Resource Opportunity Collaboration Community (WE ROCC)
- Updated the employee exit survey and feedback process
- Introduced alternative dispute resolution as an option to address workplace conflict and employee concerns

Contract Equity & Procurement Improvements

- Evaluated the Contract Equity Program (CEP)
- Expanded CEP outreach efforts and technical assistance resources for small businesses
- Developed the Captive Insurance Program in partnership with the Finance Department to support broader access to contracting opportunities

Accessibility, Public Engagement, & Community Trust

- Integrated community impact considerations into Capital Improvement Program project evaluation processes
- Implemented the District's Title VI Program
- Expanded language access supports, including multilingual translation capabilities for ebmud.com
- Initiated the District's Title II Digital Accessibility Program
- Enhanced communication and relationship-building efforts with local Indigenous Tribal communities, including participation in the Right Relations Program

Updated Framework

- Programmatic DEI model → integrated enterprise-wide operational framework
- Updated Strategic Pillars:
 - Pillar 1: Leadership Accountability and Organizational Effectiveness
 - Pillar 2: Workforce Sustainability and Talent Development
 - Pillar 3: Employee Experience, Workplace Culture, Fairness, and Belonging
 - Pillar 4: Equitable Procurement and Operational Access
 - Pillar 5: Public Access, Accessibility, and Community Trust

DEI = diversity, equity, and inclusion

Next Steps

- Staff requests Committee support for the Fiscal Year 2027-2032 updated framework and strategic pillars
- Staff will provide updates to the Committee:
 - Contract Equity Program updates and Economic Impact Report
 - 2026 Employee Experience Survey Results
 - Workforce Development and Sustainability Updates

Questions?





Strengthening Labor and Employee Relations Services

Legislative/Human Resources Committee

June 9, 2026

Adam Smyer, Manager of Employee Relations

HR Strategic Plan Overview

The HR Strategic Plan is a five-year plan intended to address current and future workforce needs. The plan identified four priorities:

- Recruitment and Classification Modernization
- Technology, Innovation, and Core HR System Replacement
- Employee and Retiree Benefits Strategy
- Employee Relations Realignment and Process Improvement

Role of Employee Relations (ER) at the District

- **Engage with unions** to maintain collaborative labor/management relations
- **Administer Memoranda of Understanding and other agreements** to ensure consistent interpretation and application
- **Provide guidance to supervisors on performance management** to promote accountability, fairness and employee development
- **Provide guidance** on policy interpretation to promote operational effectiveness while mitigating risk
- **Assist the departments with managing the grievance process** by supporting conflict resolution and timely responses

Strategic Impact

- **Encourages a strong labor/management partnership** through communication and objectivity
- **Promotes workforce stability and retention** by supporting and modeling a respectful and productive workplace culture
- **Enhances employee trust and organizational culture** through rational and equitable employee relations practices
- **Reduces legal and organizational risk** by ensuring compliance and consistent application of District policies and labor agreements

Strengthening the ER Model

- Expanded staffing capacity from three to five Senior Analyst positions
- Increased engagement with departments
- Partnerships, collaboration, and data analysis
- Strengthened training and coaching

These enhancements maintain all existing negotiated rights, disciplinary standards, and union representation protections, while improving service delivery and organizational support.

Increased Engagement with Departments

- **Early identification of risk signals** (reoccurring issues in the same department, similar complaints, informal reports)
- **ER consultation with supervisors/managers** before decisions are made or actions are taken
- **Guidance on next steps** (coaching, documentation, investigation planning, corrective action pathways)
- **Increased engagement with departments** with reoccurring themes, creates the opportunity for early issue identification and resolution outside formal processes

Partnerships, Collaboration, and Data Analysis

Labor Partnerships

- Encourage increased communication/collaboration with our labor partners, to help resolve issues at the lowest possible level

Collaboration and Internal Case Management

- Early communication between District offices (Diversity and Inclusion Office, Security, Risk Management, etc.) to develop a consistent approach to complex issues at the outset

Data Monitoring and Trend Analysis

- Invest in digital case management system (TBD) that will help identify patterns and trends

Strengthened Training and Coaching

- **Refinement of standardized tools** (notifications, templates, practice guides) to ensure clarity, efficiency, and consistency across the District
- **Frequent training on employer obligations in labor and employment matters**, including corrective action and changes in working conditions, to strengthen compliance and reduce risk (Labor and Employee Relations Foundation for Supervisors, Manager and Supervisor Training on Providing Feedback, Performance Management, etc.)
- **Enhanced coaching for supervisors and managers** to support the application of policy and labor agreements

Next Steps

- Refinement of standardized tools
- Implement Districtwide labor and ER training (2026–2027)
- Support increased communication between management and labor on workplace matters
- Evaluation of case management technology to support case tracking, reporting, and analytics

Questions?

