

Kuntz, Robert

From: Morrison, Haley
Sent: Tuesday, April 23, 2013 11:09 AM
To: Kuntz, Robert
Subject: FW: Good News on the Dental
Attachments: Benefit Summary 2012.pdf; Group Data Form eff June 2013 HCR.PDF; Dental Comparison 2013.xlsx

From: Quinn, Cathy
Sent: Tuesday, April 23, 2013 11:05 AM
To: Kuntz, Robert
Cc: Morrison, Haley; Wicker, Steve
Subject: Good News on the Dental

Bob,

We were able to obtain revised renewal rates down to a 4% increase. Attached please find a spreadsheet summary of the dental current, initial and negotiated rates.

The current dependent eligibility continues to age 19 unless they are a full time student, then to age 23. Benefit Summary is attached. Delta Dental has agreed to accommodate matching that to your medical plan (to end of month the child turns age 26), if you would like for the eligibility to be the same. The attached group data form would need to be signed to implement the change.

Please confirm your intention to renew the current dental plan at the revised renewal rates and if you will be changing the dependent eligibility. We can then follow up with Delta to complete the renewal, effective June 1, 2013.

Thanks so much,
Cathy

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City of Ballwin

Dental Financial/Benefit Review
Effective June 1, 2013

Benefit	Dental Plan			
	In-Network	Out-of-Network	Out-of-Network	
Individual Deductible		\$50		
Family Deductible		\$150		
<i>% Preventive</i>	100%		100%	
<i>% Basic</i>	90%		80%	
<i>% Major</i>	60%		50%	
<i>% Orthodontia</i>	50%		50%	
Claim Payment Basis	Negotiated Fee		Maximum Plan Allowance	
Calendar Year Maximum		\$1,000		
Lifetime Orthodontia Maximum		\$1,000		
Endo/Perio		Basic		
Rate Guarantee		12 months		
Monthly Premium	Current	Initial Renewal	Negotiated Renewal	
Employee	63	\$29.66	\$31.29	\$30.85
Employee + 1	35	\$59.89	\$63.18	\$62.29
Family	44	\$109.87	\$115.91	\$114.26
Total	142			
Total Annual Premium		\$105,588.12	\$111,391.32	\$109,813.68
\$ Over Current Annual Premium			\$5,803.20	\$4,225.56
% Over Current Annual Premium			5.5%	4.0%

This summary is for illustrative purposes only. Premiums will vary according to employee family status, plan selection, and participation. If there are any discrepancies between the comparison and the proposal, the proposal will prevail.