

Delta Dental Open Enrollment Changes

Current:

Basic \$500 annual max plan benefit, diagnostic and preventative care costs go toward the \$500 benefit.
Premier \$1000 annual max plan benefit, diagnostic and preventative care costs go toward the \$1000 benefit.

COVERAGE TYPE	PLAN COST	DISTRICT PAYMENT	EMPLOYEE PAYMENT
Basic Single Coverage	\$ 22.74	\$ 22.74	\$ -
Basic Family Coverage	\$ 74.74	\$ 22.74	\$ 52.00
Premier Single Coverage	\$ 39.74	\$ 22.74	\$ 17.00
Premier Family Coverage	\$ 114.61	\$ 22.74	\$ 91.87

Proposed:

Basic \$1000 annual max plan benefit, diagnostic and preventative care costs *do not* count toward the \$1000 benefit.
Premier \$1500 annual max plan benefit, diagnostic and preventative care costs *do not* count toward the \$1500 benefit.

COVERAGE TYPE	PLAN COST	DISTRICT PAYMENT	EMPLOYEE PAYMENT
Basic Single Coverage	\$ 30.00	\$ 30.00	\$ -
Basic Family Coverage	\$ 90.00	\$ 30.00	\$ 60.00 (\$8.00 increase per month)
Premier Single Coverage	\$ 50.00	\$ 30.00	\$ 20.00 (\$3.00 increase per month)
Premier Family Coverage	\$ 135.00	\$ 30.00	\$105.00 (\$13.13 increase per month)

Key Points:

- The District is still following the same model of payment as previous years: The basic single coverage is covered at no cost to the employee, and the employee is responsible for paying any costs in excess of that paid by the District.
- By removing the diagnostic and preventative care from applying to the annual max, we are improving the value of the benefit immensely for our employees.
- Dental plan improvements are something that are often requested by our employees.
- Regardless if we improved our coverage as proposed, Delta Dental's suggested equivalency rates for our current plan had increased.