

Ditri, Pat

From: Damato, Jim
Sent: Wednesday, August 08, 2012 2:45 PM
To: Ditri, Pat
Subject: FW: Delta Dental Plan Alternative - Union BOE

From: Stuart Migdon [<mailto:SMigdon@BGIAINS.com>]
Sent: Tuesday, August 07, 2012 4:57 PM
To: Damato, Jim
Cc: Sara Simon; Denise Gigantino
Subject: Delta Dental Plan Alternative - Union BOE

Hi Jim,
Currently, Union Township BOE offers the Delta Dental Premier plan.

Delta Dental has an alternate option which combines their discounted PPO network and Premier network which is called the PPO Plus Premier. This network combination offers additional savings through the discounts arranged by Delta Dental through the PPO portion of the program. Approximately 75% of all dentists in New Jersey participate in the Delta Dental Premier network. The PPO is a smaller network with more significant discounts. The PPO network is a subset of the Premier network. In order to participate in the PPO, first the dentist must participate in Premier and also agree to accept PPO fees for PPO members.

The program would work the same as the current in-force Premier plan, however, if a member "bumps" into a PPO provider, that provider accepts the Delta Dental PPO discounted rate, thereby passing on the more robust PPO discount to both the Union BOE and the employee.

The advantages to the PPO Plus Premier plan are:

- 1) The same dental benefits will continue to be offered
- 2) Participants will not experience any coverage / network changes
- 3) Out of network benefits will still be paid at the Premier level (no changes)
- 4) No new ID cards will be required (unless the Board of Education chooses to implement member specific ID cards at no cost)

Adding the PPO network to the existing Premier plan is purely a tool to grab some savings without making any plan changes. It is very invisible to the employee.

Please review this and let me know if you have any questions.

Thanks.

Stuart

**TOWNSHIP OF UNION BOARD OF EDUCATION
DENTAL PLAN RENEWAL
EFFECTIVE 9/1/12 - 8/31/13**

PREMIER PLAN		Current Delta Premier	Renewal Delta Premier	REVISED RENEWAL Dental Premier	ALTERNATIVE PPO Plus Premier
Deductible					
Single		\$25	\$25	\$25	\$25
Family		\$75	\$75	\$75	\$75
Preventive		100%	100%	100%	100%
Basic		80%	80%	80%	80%
Major		50%	50%	50%	50%
Orthodontia		50%	50%	50%	50%
Annual Max		\$1,250	\$1,250	\$1,250	\$1,250
Ortho Life Max		\$1,000	\$1,000	\$1,000	\$1,000
One Party	308	\$ 35.36	\$ 39.07	\$ 36.42	\$ 35.36
One or More	686	\$ 94.19	\$ 104.08	\$ 97.02	\$ 94.19
Monthly Premium	994	\$ 75,505.22	\$ 83,432.44	\$ 77,773.08	\$ 75,505.22
Annual Premium		\$ 906,062.64	\$ 1,001,189.28	\$ 933,276.96	\$ 906,062.64
% increase			10.50%	3.00%	0.00%
DELTACARE		Current Delta Care	Renewal Delta Care	Renewal Delta Care	Renewal Delta Care
One Party	0	\$ 24.34	\$ 25.27	\$ 25.27	\$ 25.27
Two Party	0	\$ 46.63	\$ 48.40	\$ 48.40	\$ 48.40
Three Party	2	\$ 78.94	\$ 81.75	\$ 81.75	\$ 81.75
Monthly Premium	2	\$ 157.88	\$ 163.50	\$ 163.50	\$ 163.50
Annual Premium		\$ 1,894.56	\$ 1,962.00	\$ 1,962.00	\$ 1,962.00
			3.56%	3.56%	3.56%