

**BRUNSWICK SCHOOL DEPARTMENT  
2016 DENTAL INSURANCE BENEFIT AND COST COMPARISON - CURRENT PLAN DESIGN**



		PLACED 7/1/2016						
		CURRENT & RENEWAL SECURIAN 7/1/2016	ALT 1 SECURIAN 7/1/2016	PPO PLUS PREMIER DELTA DENTAL 7/1/2016	PPO PLUS PREMIER ALT 1 DELTA DENTAL 7/1/2016	PPO PLUS PREMIER ALT 2 DELTA DENTAL 7/1/2016	PPO PLUS PREMIER ALT 3 DELTA DENTAL 7/1/2016	PPO PLUS PREMIER ALT 4 DELTA DENTAL 7/1/2016
<b>DEDUCTIBLE</b>		CALENDAR YEAR	CALENDAR YEAR	CALENDAR YEAR	CALENDAR YEAR	CALENDAR YEAR	CALENDAR YEAR	CALENDAR YEAR
PREVENTIVE (I)		N/A	N/A	N/A	N/A	N/A	N/A	N/A
BASIC (II)/MAJOR (III)		\$25/\$75 COMBINED	\$25/\$75 COMBINED	\$25/\$75 COMBINED	\$25/\$75 COMBINED	\$25/\$75 COMBINED	\$25/\$75 COMBINED	\$25/\$75 COMBINED
ORTHODONTICS (IV)		N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>COINSURANCE</b>								
PREVENTIVE (I)		100%	100%	100%	100%	100%	100%	100%
BASIC (II)		80%	80%	80%	80%	80%	80%	80%
MAJOR (III)		50%	50%	50%	50%	50%	50%	50%
ORTHODONTICS (IV)		50%	50%	50%	50%	50%	50%	50%
ADULT AND/OR CHILD		CHILD ONLY	CHILD ONLY	CHILD ONLY	CHILD ONLY	CHILD ONLY	CHILD ONLY	CHILD ONLY
<b>MAXIMUM BENEFITS</b>								
ANNUAL BENEFIT (I&II&III)		\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,200	\$1,500
LIFETIME BENEFIT (IV ONLY)		\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,200	\$1,500
<b>OTHER</b>								
ENDO/PERIO SERVICES		BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC
WAITING PERIODS - NEW HIRES								
TYPE II		NONE	NONE	NONE	NONE	NONE	NONE	NONE
TYPE III		NONE	NONE	NONE	NONE	NONE	NONE	NONE
TYPE IV		NONE	NONE	NONE	NONE	NONE	NONE	NONE
OPEN ENROLLMENT?		ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL	ANNUAL
BENEFIT CARRYOVER?		NO	NO	YES	YES	YES	YES	YES
PRIOR MISSING TEETH		YES	YES	YES	YES	YES	YES	YES
COMPOSITE FILLINGS		POSTERIOR UNDER MAJOR	BASIC	POSTERIOR UNDER MAJOR*	BASIC	BASIC	BASIC	BASIC
OOON PROVIDER REIMBURSEMENT PARTICIPATION		90% UCR	90% UCR	MAX ALLOWANCE	MAX ALLOWANCE	90% UCR	90% UCR	90% UCR
EMPLOYER CONTRIBUTIONS		CONTRIBUTORY	CONTRIBUTORY	75% EES W/ DEPS	75% EES W/ DEPS	75% EES W/ DEPS	75% EES W/ DEPS	75% EES W/ DEPS
RATE GUARANTEE		1 YEAR	1 YEAR	100% EES & 0% DEPS	100% EES & 0% DEPS	100% EES & 0% DEPS	100% EES & 0% DEPS	100% EES & 0% DEPS
	<b>TOTAL</b>			2 YEARS	2 YEARS	2 YEARS	2 YEARS	2 YEARS
Employee	186	\$47.40	\$47.40	\$34.86	\$35.94	\$36.93	\$37.86	\$38.92
Employee & Spouse	44	\$94.50	\$94.50	\$68.25	\$70.36	\$72.30	\$70.82	\$72.81
Employee & Child (ren)	24	\$94.50	\$94.50	\$87.85	\$90.55	\$93.05	\$97.31	\$101.22
Employee & Family	70	\$132.85	\$132.85	\$128.82	\$132.80	\$136.47	\$141.14	\$146.40
Employee + 1	8							
Employee + 2 or more	16							
	324							
<b>TOTAL MONTHLY</b>		\$24,541.90	\$24,541.90	\$20,612.76	\$21,249.88	\$21,836.28	\$22,373.28	\$23,120.04
<b>TOTAL ANNUAL</b>		\$294,502.80	\$294,502.80	\$247,353.12	\$254,998.56	\$262,035.36	\$268,479.36	\$277,440.48
<b>% CHANGE</b>			0.00%	-16.01%	-13.41%	-11.02%	-8.84%	-5.79%
<b>EMPLOYER % CHANGE</b>			0.00%	-26.46%	-24.18%	-22.09%	-20.13%	-17.89%

PLEASE REFER TO COMPANY PROPOSALS FOR FURTHER DETAILS. RATES ARE SUBJECT TO CHANGE BASED ON ACTUAL ENROLLMENT.

Declined to Quote: Principal

April 4, 2016

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Non-Competitive: UNUM

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<b>GUARDIAN</b>
<b>7/1/2016</b>
CALENDAR YEAR
N/A
\$25/\$75 COMBINED
N/A
100%
80%
50%
50%
CHILD ONLY
\$1,000
\$1,000
BASIC
NONE
NONE
NONE
ANNUAL
NO
<b>BASIC</b>
90% UCR
90% EMPLOYEES
CONTRIBUTORY
1 YEAR
\$36.61
\$74.31
\$89.64
\$135.49
<b>\$21,714.76</b>
<b>\$260,577.12</b>
<b>-11.52%</b>
<b>-22.76%</b>

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