

## City of Crossville Dental Coverage - 24 months

2 year Rates   2 year Rates   2 year Rates

**Delta Dental   Delta Dental   Metlife   Ameritas**  
**Current   Renewal   Option   Option**

Benefit Level	Delta Dental Current	Delta Dental Renewal	Metlife Option	Ameritas Option
A Exams, X-Ray & Cleanings	100%	100%	100%	100%
B Basic Restorative, Endodontics, Periodontics & Oral Su	80%	80%	80%	80%
C Major Restorative & Prosthodontics	50%	50%	50%	50%
<b>Annual Deductible</b>				
Deductible Per Member, Per Calendar Year	\$50.00	\$50.00	\$50.00	\$50.00
Deductible Per Member, Per Calendar Year	x3	x3	x2	x2
<b>Annual Benefit</b>				
Benefit Maximum Per Member, Per Calendar Year	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
<b>Orthodontics</b>				
Orthodontic Lifetime Maximum Benefit	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Cobra	Included	Included	Not available	Included
<b>Estimated Monthly Cost</b>				
<b>Dental</b>				
Employee	\$23.00	\$24.76	\$28.31	\$26.35
Employee/Spouse	\$46.02	\$49.54	\$56.64	\$52.07
Employee/Child(ren)	\$59.94	\$64.52	\$73.77	\$67.59
Family	\$92.57	\$99.64	\$113.92	\$104.03
Monthly Total	\$9,099.05	\$9,794.42	\$11,198.29	\$10,271.89
<i>% Rate Increase</i>		8%	23%	13%

Companies that declined to bid: Guardian, Principal, Humana, Aetna, United Healthcare and Starmark

Companion, Standard and Assurant provided quotes BUT were only 1 year rates which did not meet bid specifications  
Ameritas - Dental Rewards Program included in cost

**Delta Dental has the largest and strongest provider network in Cumberland County**

RATES

Effective January 1, 2015 - DELTA DENTAL					
NEW RATES			Total	50%, except INDIV	
	NOW	Was	Increase	City	Employee
Individual	24.76	23.00	1.76	1.76	
Employee/Spouse	49.54	46.02	3.52	1.76	1.76
Employee/Child	64.52	59.94	4.58	2.29	2.29
Family	99.64	92.57	7.07	3.54	3.54
		City Pays (per month)	Empl Pays (per month)	Empl Pays (bi-weekly)	
Individual	24.76	24.76	0.00	0.00	
Employee/Spouse	49.54	42.75	6.79	3.13	
Employee/Child	64.52	55.34	9.18	4.24	
Family	99.64	86.62	13.03	6.01	