


CITY OF WASHINGTON
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MEMORANDUM

TO: Mayor Manier and City Council
FROM: Joanie Baxter, Controller 
DATE: May 31, 2018
SUBJECT: Dental Renewal Proposal

Cecil Wyman, broker for the Dental Plan has submitted a proposal for the dental insurance renewal from Guardian Insurance. The proposal is for a 2.9% increase and represents the first time the premiums have increased in the five years since inception with the plan. Employees have been pleased with the Guardian plan and their ability to choose their dentist and thus **Staff recommends approval of renewal with Guardian for the plan year July 1, 2018 through June 30, 2019.** The current annual cost of the dental plan is approximately \$71,000.

C: Jim Culotta, City Administrator



Dental Proposal

City of Washington

			Current - A	Current - B	Renewal - A	REVISED Renewal - A	Renewal - B
Carrier			Guardian	Guardian	Guardian	Guardian	Guardian
Plan Name			PX Passive PPO	DHMO	PX Passive PPO	PX Passive PPO	DHMO
Deductible			\$50	\$0	\$50	\$50	\$0
Deductible Waived Preventive			Yes	DHMO	Yes	Yes	DHMO
Maximum Benefit			\$1,500	Unlimited	\$1,500	\$1,500	Unlimited
SERVICES							
Preventive Services			100 / 100% Oral Exams, Cleanings, x-rays, Fluoride Treatment, Sealants Space Maintainers	See Attached	100 / 100% Oral Exams, Cleanings, x-rays, Fluoride Treatment, Sealants Space Maintainers	100 / 100% Oral Exams, Cleanings, x-rays, Fluoride Treatment, Sealants Space Maintainers	See Attached
Basic Services			85 / 85% Fillings, Root Canal, Anesthesia, Simple Extractions, Periodontal Services, Complex Extractions, Repair & Maintenance of Crowns, Bridges & Dentures	See Attached	85 / 85% Fillings, Root Canal, Anesthesia, Simple Extractions, Periodontal Services, Complex Extractions, Repair & Maintenance of Crowns, Bridges & Dentures	85 / 85% Fillings, Root Canal, Anesthesia, Simple Extractions, Periodontal Services, Complex Extractions, Repair & Maintenance of Crowns, Bridges & Dentures	See Attached
Major Services			50 / 50% Bridges & Dentures, Crowns, Inlays, Onlays, Veneers	See Attached	50 / 50% Bridges & Dentures, Crowns, Inlays, Onlays, Veneers	50 / 50% Bridges & Dentures, Crowns, Inlays, Onlays, Veneers	See Attached
Max Rollover			YES		YES	YES	
Orthodontia							
Benefit			50%	See Attached	50%	50%	See Attached
Lifetime Maximum			\$1,500		\$1,500	\$1,500	
RATES							
	PPO	HMO					
Employee Rate	14	0	\$34.03	\$15.20	\$36.82	\$35.05	\$15.20
Employee + Spouse	18	0	\$67.41	\$30.43	\$72.94	\$69.43	\$30.43
Employee + Child(ren)	3	0	\$89.13	\$34.59	\$96.44	\$91.80	\$34.59
Family	30	2	\$122.51	\$53.70	\$132.56	\$126.19	\$53.70
Rate Guarantee			1 Year	1 Year	1 Year	1 Year	1 Year
TOTAL MONTHLY PREMIUM			\$5,632.49	\$107.40	\$6,094.52	\$5,801.54	\$107.40
TOTAL MONTHLY PREMIUM			\$5,739.89		\$5,908.94		

Effective Date: July 1, 2018