

City of Milwaukee

DENTAL BENEFIT/COST ANALYSIS - PPO OPTION

Effective: 01/01/2014

Plan Design	Delta Dental									Anthem			Humana			Guardian			MetLife		
	Current / REVISED Renewal w/ Rate Relief In-Network and Out-of-Network									Option 1 In-Network and Out-of-Network			Option 2 In-Network and Out-of-Network			Option 3 In-Network and Out-of-Network			Option 4 In-Network and Out-of-Network		
	Passive PPO \$25/\$75									Passive PPO \$25/\$75			Passive PPO \$25/\$75			Passive PPO \$25/\$75			Passive PPO \$25/\$75		
Deductible (Single/Family)	\$1,000									\$1,000			\$1,000			\$1,000			\$1,000		
Individual Annual Maximum	No Deductible on Diagnostic/Preventive									No Deductible on Diagnostic/Preventive			No Deductible on Diagnostic/Preventive			No Deductible on Diagnostic/Preventive			No Deductible on Diagnostic/Preventive		
Diagnostic / Preventive	Oral Evaluations X-Rays Cleanings Fluoride Sealants Space Maintainers									Police and Fire - 80% General - 100%			Police and Fire - 80% General - 100%			Police and Fire - 80% General - 100%			Police and Fire - 80% General - 100%		
Basic Services	Deductible Applies									Deductible Applies			Deductible Applies			Deductible Applies			Deductible Applies		
	Fillings Simple Extractions Oral Surgery Nonsurgical Endodontics Surgical Endodontics Nonsurgical Periodontics Surgical Periodontics									80% 80% 80% 80% 80% 80%			80% 80% 80% 80% 80% 80%			80% 80% 80% 80% 80% 80%			80% 80% 80% 80% 80% 80%		
Major Services	Deductible Applies									Deductible Applies			Deductible Applies			Deductible Applies			Deductible Applies		
	Crowns Inlays / Onlays Bridges / Dentures									80% 80% 80%			80% 80% 80%			80% 80% 80%			80% 80% 80%		
Orthodontics	Deductible									\$25			None			\$25			\$25		
Reimbursement Level	Police - 60% Fire - 60% General - 50%									Police - 60% Fire - 60% General - 50%			Police - 60% Fire - 60% General - 50%			Police - 60% Fire - 60% General - 50%			Police - 60% Fire - 60% General - 50%		
Lifetime Maximum	Police - \$2,000 Fire - \$1,000 General - \$1,200									Police - \$2,000 Fire - \$1,000 General - \$1,200			Police - \$2,000 Fire - \$1,000 General - \$1,200			Police - \$2,000 Fire - \$1,000 General - \$1,200			Police - \$2,000 Fire - \$1,000 General - \$1,200		
Adult Coverage	Police & General - Age 25 Fire - Age 19									Police & General - Age 25 Fire - Age 19			Age 18 for all			Age 19 for all			Police & General - Age 25 Fire - Age 19		
OOB Reimbursement Methodology										80th Percentile			Maximum Allowable Fee			Maximum Allowable Fee			80th Percentile		
Rates	Gen	Fire	Pol	General	Fire	Police	General	Fire	Police	General	Fire	Police	General	Fire	Police	General	Fire	Police	General	Fire	Police
Employee	671	66	195	\$26.58	\$29.92	\$30.01	\$25.51	\$28.72	\$28.81	\$25.73	\$28.96	\$29.06	\$25.20	\$28.38	\$28.47	\$25.74	\$30.22	\$28.51	\$22.47	\$26.95	\$27.03
Family	722	214	425	\$91.80	\$85.74	\$91.30	\$88.12	\$82.30	\$87.65	\$88.87	\$83.00	\$88.48	\$87.07	\$81.32	\$86.60	\$87.20	\$86.59	\$86.74	\$77.63	\$77.21	\$82.22
Monthly Premium	\$84,114.78	\$20,323.08	\$44,654.45	\$80,739.85	\$19,507.72	\$42,869.20	\$81,428.97	\$19,673.36	\$43,270.70	\$79,773.74	\$19,275.56	\$42,356.65	\$80,229.94	\$20,524.78	\$42,423.95	\$71,126.23	\$18,301.64	\$40,214.35			
Combined Monthly Premium				\$149,092.31			\$143,116.77			\$144,373.03			\$141,405.95			\$143,178.67			\$129,642.22		
Annual Premium				\$1,789,107.72			\$1,717,401.24			\$1,732,476.36			\$1,696,871.40			\$1,718,144.04			\$1,555,706.64		
Cost Difference (%)				--			-4.0%			-3.2%			-5.2%			-4.0%			-13.0%		
Cost Difference (\$)				--			(\$71,706.48)			(\$56,631.36)			(\$92,236.32)			(\$70,963.68)			(\$233,401.08)		
Rate Guarantee				3 Years			3 Years			2 years			2 years			1 year			1 year		
							If Anthem is the single vendor option for COM and MPS rates would go down about 2%						7% rate cap on 2nd year			7% rate cap on 2nd & 3rd year					

This comparison is intended to illustrate the carrier's proposed services and rates and should not be relied upon to fully determine benefits and rates. Refer to carrier's renewal/proposal for a complete representation of coverage terms and conditions.