

City of Brecksville

Dental Benefit & Cost Comparison

EXHIBIT "A"



Effective: January 1, 2020

Benefit	Lincoln (Current/Renewal/Revised Renewal Plan)	
	In Network	Out-of-Network (90th UCR)
Deductible (Individual/Family)	\$50/\$150	
Deductible Waived for Preventative	Yes	
Preventative & Diagnostic (Oral exams, all x-rays, cleanings, fluoride treatments, sealants, and space maintainers)	100%	100% of UCR
Basic Services (Fillings, endodontics, periodontics, simple extractions, oral surgery, emergency palliative treatment, relines, and repairs)	85% after deductible	85% of UCR after deductible
Major Services (Dentures, bridges, crowns, implants)	50% after deductible	50% of UCR after deductible
Calendar Year Maximum	\$1,500 Calendar Year Max	
Orthodontia Benefit	50% to \$1,000	
Waiting Periods for Services	No waiting periods for timely entrants	
Participation	Class 1: All eligible full time employees as determined by the employer: 100% employer paid Class 2: Permanent part time employees hired prior to 1/1/2010: 50-100% employer paid based on hours worked (20 hour minimum.)	
Network	The Lincoln Dental Connect Network includes providers from Benefit Health Providers, United Concordia, DenteMax, Maverist, and Connection Dental Networks.	
Notes	Includes a vision discount plan as well as a hearing service discount plan.	
Rate Guarantee	12 months (1/1/2020 - 1/1/2021)	
Dental Rates	(Revised Renewal Rates)	
37.88 Single	\$32.75	
104.18 Family	\$98.83	
TOTAL MONTHLY PREMIUM	\$11,536	
TOTAL ANNUAL PREMIUM	\$138,434	

These benefit descriptions have been prepared from material furnished by the insurance carrier. In the event of a discrepancy, the insurance carrier contract will govern.