


Livingston County Schools

Delta Dental Renewal - 2021

<i>Description</i>	<i># of Employees</i>	
		<u>PPO Plus Premier</u>
DEDUCTIBLE		\$0
MAXIMUM BENEFITS		\$1,000
DIAGNOSTIC & PREVENTIVE SERVICES 100%		Diagnostic & Preventive Services, exams, cleanings, fluoride and space maintainers. ER Palliative treatment, sealants, X-rays and brush biopsy (to detect oral cancer).
BASIC SERVICES 80%		Minor Restorations (fillings & crown repair), Endodontic & Periodontics Services, Oral surgery services (extractions & dental surgery), Major Restorative Services (crowns) Denture Repair and other basic services
MAJOR SERVICES 50%		Relines and Rebase to dentures, Fixed Prosthodontic Repair (to bridges) Implant Repair and Adjustment to Dentures, TMJ Treatment and Prosthodontic Services (bridges, implants and dentures).
ORTHO SERVICES 50%		Children covered to age 19- Lifetime Max \$1,000

2 Year Rate Guarantee

Current and Renewal Rates are the same

Employee (125)	126	\$24.46
Employee + 1 Dep (38)	32	\$50.31
Employee + 2 or more (37)	42	\$94.41
<u>TOTAL MO. COST</u>	200	\$8,657.10

TOTAL EST. ANNUAL COST

\$103,885.20

the  *Life* associates, *inc.*

Livingston County Schools

<i>Description</i>	<i>Emp #</i>	Dental Care Plus	UNUM	Superior Dental Care	Companion
		<u>PPO</u>	<u>Passive PPO Elite Plan</u>	<u>Plan A - Open Access</u>	<u>Modified Select</u>
<i>DEDUCTIBLE</i>		\$0	\$0	\$0	\$25/\$75
<i>MAX BENEFITS</i>		\$1,000	\$1,000	\$1,000	\$1,000
<i>DIAGNOSTIC & PREVENTIVE SERVICES</i> <i>100%</i>		Oral Exams, Cleanings, Fluoride (children), Periapical, Bitewing, Vertical Bitewing, and FMX.	Oral exams, Cleanings, Fluoride Treatments, Sealants, Space Maintainers, X-rays- Bitewings and FMX, Palliative Treatment	Oral Exams, Cleanings, Fluoride, Bitewing, FMX or Panoramic Survey, and Intraoral Periapical X-rays, Minor Emergency Treatment, Sealants, Space Maintainers & Brush Biopsy	Oral exams, Cleanings, Fluoride Sealants & Space Maintainers (children) X-rays- Bitewings and FMX, Brush Biopsy, Emergency Palliative Treatment
<i>BASIC SERVICES</i> <i>80%</i>		Diagnostic services, Sealants, Space Maintainers (children) Oral Surgery (simple extractions), Restorative Services, Periodontics & Endodontic Services, Full & Partial Denture Repairs and ER Palliative Treatment.	Minor Restorations (fillings & crown repair), Endodontic & Periodontics Services, Oral surgery services (extractions & dental surgery), Major Restorative Services (crowns) Denture Repair and other basic services	Diagnostic Services, Restorative Services, Endodontics & Periodontics, Fillings, Root Canals, Oral Surgery, CROWNS, extractions, repairs and Recementations.	Fillings, Periodontics Maintenance Procedure 2/12 mo., Periodontal services & surgery, simple & complex extractions, endodontic services, repair & maintenance of crowns and general anesthesia.
<i>MAJOR SERVICES</i> <i>50%</i>		Implants, Inlays, Onlays, Crowns , Post and Core, Oral surgery and Prosthodontic Services. Brush Biopsy, TMJ, and Occlusal guards/adjustments ARE NOT COVERED.	Relines and Rebase to dentures, Fixed Prosthodontic Repair (to bridges) Implant Repair and Adjustment to Dentures, TMJ Treatment and Prosthodontic Services (bridges, implants and dentures).	TMJ, Implants, Bridges, Dentures, Onlays, and Prosthodontics	CROWNS, bridges, dentures and implants, inlays, onlays and perio trays. No coverage for TMJ.
<i>ORTHO SERVICES</i> <i>50%</i>		Dependent Children to age 19- Lifetime Max \$1,000	Dependent Children to age 19- Lifetime Max \$1,000	Dependent Children to age 19- Lifetime Max \$1,000	Dependent Children to age 19- Lifetime Max \$1,000

See benefit summary for a more detailed description of coverage and limitations.

Employee	126	\$22.21	\$23.98	\$22.60	\$38.55
Emp & Dep	42	\$45.68	\$49.30	\$46.57	\$73.29
Family (37)	32	\$85.72	\$92.52	\$87.25	\$119.56
<i>TOTAL MO. COST</i>	<i>200</i>	\$7,460.06	\$10,715.43	\$10,910.22	\$11,761.40
TOTAL ANNUAL COST		\$89,520.72	\$128,585.21	\$130,922.63	\$141,136.80

Limited network. 72 providers within 50 mile radius. Dr. Ivus Crouch not in their network.	2 Year rate guarantee - 58 providers within 30 mile radius. Dr. Ivus Crouch NOT in network. \$1,000 Max carryover	2 Year rate guarantee Dr. Ivus Crouch NOT in network.	Maximum carryover not offered. 2 Year rate guarantee Dr. Ivus Crouch NOT in network.
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DTQ: MetLife, Principal, Cigna, Anthem, HRI

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Area Dental Providers

	Delta Dental	Dental Care Plus	UNUM	Superior	HRI	Companion
Ivus Crouch	Yes	No	No	No	Yes	No
Kelvin White	Yes	No	No	No	Yes	No
John Colgan	Yes	No	No	Yes	Yes	No
Jonathon Woodyard	Yes	No	No	No	Yes	No
John Sims	Yes	No	No	Yes	Yes	Yes
Rickard Cocke	Yes	No	No	No	Yes	No
Nick Cocke	Yes	No	No	No	Yes	No
Wilson & Smith	No	No	Yes	No	No	No



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Voluntary Vision

Description	AVESIS	AVESIS	Companion	Companion
PLAN	DELUXE	BASIC	Deluxe	Basic
<i>Benefits</i>	12/12/12/12	12/12/24/12	12/12/12/12	12/12/12/12
<i>Exam Copay</i>	\$10	\$10	\$15	\$15
<i>Lenses Copay</i>	\$20	\$20	\$15	\$15
<i>Frame Allowance</i>	\$150	\$150	\$150	\$120
<i>Contact Allowance</i>	\$130	\$130	\$150	\$120
	Renewal Rate N/C	Renewal Rate N/C		
<i>EE</i>	\$7.77	\$6.70	\$10.66	\$8.06
<i>EE + 1</i>	\$13.60	\$11.73	\$22.39	\$16.07
<i>Family</i>	\$20.21	\$17.42	\$33.25	\$16.93

Declined to quote: Principal, Unum, Superior, VSP, MetLife, Mutual of Omaha

