Proposed Changes to Delta Dental Plan for Employees

			2025				
	# of	2024	Proposed	2024 Monthly	2025 Monthly	Monthly	Annual
	Employees	Monthly \$	Monthly \$	Cost to City	Cost to City	Difference	Difference
Single	9	\$44.67	\$49.69	\$402.03	\$447.21	\$45.18	\$542.16
Family	25	\$118.29	\$133.40	\$2,957.25	\$3,335.00	\$377.75	\$4,533.00
Total	34	\$162.96	\$183.09	\$3,359.28	\$3,782.21	\$422.93	\$5,075.16
				Average Increase/ Employee			\$149.27

Primary Proposed Plan Changes

1. Diagnostic and preventative services are covered 100% (vs. 80%)

2. Orthodontics is covered at 80% (vs 50%)

Plan design number: Q08D03 (please refer to this number for inquiries about this plan design).Date: 08/16/2024Proposal valid through: 01/01/2025

Plan Design								
		PPO Benefit	Non-PPO Benefit					
Individual Annual Maximum		\$1,000	\$1,000					
Deductible	Individual Family	\$25 \$75	\$25 \$75					
Diagnostic and Preventive Service	s							
Exams Cleanings Fluoride treatments X-rays Space maintainers Sealants Emergency treatment to reliev Deductible applies	/e pain	100% 100% 100% 100% 100% 100% 100% N	100% 100% 100% 100% 100% 100% 100% N					
Basic Restorative Services Fillings Endodontics – nonsurgical Endodontics – surgical Periodontics – nonsurgical Periodontics – surgical Extractions - nonsurgical Extractions - surgical and othe Deductible applies	er oral surgery	80% 80% 80% 80% 80% 80% 7	80% 80% 80% 80% 80% 80% Y					
Major Restorative Services Crowns, inlays, onlays Bridges and dentures Repairs and adjustments to b Implants Deductible applies	ridges and dentures	80% 80% 80% 80% Y	80% 80% 80% Y					
Orthodontic Services Coverage coinsurance Individual lifetime maximum Dependents eligible to age Full-time students eligible to a Adult ortho	age	80% \$1,000 19 19 N	80% \$1,000 19 19 N					
Deductible applies Dependent Eligibility		Y	Y					
Dependents eligible to age Full-time students eligible to a	age	26 26	26 26					
Employer Contribution		Participation						
Single 100% Family 100%		Single Family	100% 100%					
Plan Costs (Rates guaranteed from 01/01/2025 to date(s) noted)								

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Insured rates (monthly premium)	12/31/2025	
Single Coverage (employee, 1 Party)	\$49.69	
Family Coverage (employee and spouse, 2 Party)	\$133.40	
Family Coverage (employee and child(ren))	\$133.40	
Family Coverage (full family, 3+ Party)	\$133.40	