

Culpeper County Public Schools
450 Radio Lane
Culpeper, VA 22701
(540) 825-3677

MEMORANDUM

To: Dr. Bobbi F. Johnson, Superintendent
From: Dr. Stacey L. Timmons, Executive Director of Human Resources
Date: June 8, 2015
Subject: PPO Dental Plan Option

As you know, over the last several years we have been offering a “low” and a “high” dental plan option. Staff met with Mark III representatives on May 18th, and based on recommendations from Mark III we are requesting approval to offer a third dental plan option.

The option for consideration is a PPO Dental Plan. The PPO Dental Option will allow subscribers to maintain the same in network coverage as the “high option” at the same cost as the 2014-2015 premiums. The “high option” for this coming year has an increase of approximately 13 percent.

The difference between the “high option” and the PPO plan is the reimbursement level for out of network providers. The reimbursement level for out of network services will be greater with the “high option” than with the PPO, however, in network reimbursement for both are equal.

We believe the PPO Option will allow employees to maintain the best coverage while controlling costs to the employee for in network services.



2015 – 2016 Dental Renewal

	2014 - 2015 - Self-funded		2015 - 2016 - Self-funded	
	Ameritas - Low Preventive	Ameritas - High Preventive	Ameritas - Low Preventive	Ameritas - High Preventive
Cleanings	100%	100%	100%	100%
Exams	100%	100%	100%	100%
X-Rays - Bitewing	100%	100%	100%	100%
X-Rays - Complex and Panoramic	100%	100%	100%	100%
Fluoride Treatment	100%	100%	100%	100%
Space Maintainers	100%	100%	100%	100%
Sealants	100%	100%	100%	100%
Fillings	Basic	Basic	Basic	Basic
Simple Extractions	0%	80%	0%	80%
Oral Surgery	0%	80%	0%	80%
Denture Repair	0%	80%	0%	80%
Periodontics	0%	80%	0%	80%
Endodontics	0%	80%	0%	80%
Crown Repair	Major	Major	Major	Major
Crown - Precious Metal	0%	50%	0%	50%
Crown - Porcelain	0%	50%	0%	50%
Upper/Lower Denture	0%	50%	0%	50%
Annual Deductible (Does not apply to preventive)	\$50 - 3x Family Limit	\$50 - 3x Family Limit	\$50 - 3x Family Limit	\$50 - 3x Family Limit
Annual Maximum	\$1,250	\$1,250	\$1,250	\$1,250
Waiting Periods/Timely Entrants	None	None	None	None
Waiting Periods/Late Entrants	Limited to cleanings, exams and fluoride for 12 months	Limited to cleanings, exams and fluoride for 12 months	Limited to cleanings, exams and fluoride for 12 months	Limited to cleanings, exams and fluoride for 12 months
Effective Date	10/1/14	10/1/14	10/1/15	10/1/15
UCR Percentage	90%	90%	90%	90%
Employee	Monthly Rates \$12.91	Monthly Rates \$27.37	Monthly Rates \$14.65	Monthly Rates \$31.06
Employee and Spouse	\$24.54	\$466.26	\$27.85	\$529.21
Employee and Child	\$27.12	\$0.00	\$30.78	\$0.00
Employee and Children	\$27.12	\$894.96	\$30.78	\$1,015.78
Employee and Family	\$41.32	\$1,487.52	\$46.90	\$1,688.34
Change	0%	\$4,875.61	113.5%	\$5,533.82
			Change	\$5,198.73
			12 Month Change	\$62,384.73

**Culpeper County Government and Schools
Medical Insurance Premiums
October 2015 - September 2016**

	MONTHLY PREMIUM	COUNTY PORTION	EMPLOYEE PORTION
HEALTHKEEPERS HMO 25/1000 OA			
Employee Only	552.39	518.83	33.56
Employee and One Child	719.99	559.12	160.87
Employee and Children	762.51	560.89	201.62
Employee and Spouse	957.77	569.05	388.72
Employee and Family	1,089.29	574.54	514.75
Employed Spouses:			
Employee and Spouse	957.77	890.65	67.12
Employee and Family	1,089.29	1,022.17	67.12
Employer Flex Spending Contribution (Each Employee)			250.00
LUMENOS HEALTH SAVINGS ACCT (HSA)			
Employee Only	525.64	382.21	143.43
Employee and One Child	684.36	421.63	262.73
Employee and Children	724.77	423.33	301.44
Employee and Spouse	910.39	431.19	479.20
Employee and Family	1,035.39	436.45	598.94
Employed Spouses:			
Employee and Spouse	910.39	823.99	86.40
Employee and Family	1,035.39	829.26	206.13
Employer HSA Contribution (Each Employee)			2,000.00

**Culpeper County Government and Schools
Dental Insurance Premiums
October 2015 - September 2016**

AMERITAS DENTAL PREMIUMS **	(PAID BY EMPLOYEE)		
	LOW OPTION	HIGH OPTION	PPO ** OPTION
Employee only	14.65	31.06	27.37
Employee plus One or More Children	30.78	65.24	57.48
Employee plus Spouse	27.85	59.03	52.01
Employee plus Family	46.90	99.41	87.59

**** Pending New Ameritas Rates and New Ameritas PPO Plan approval by School Board**