

Rushford-Peterson ISD #239

Voluntary Dental Comparison

January 1, 2019

	HealthPartners Current		HealthPartners Renewal		MetLife	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible	\$25 per person, \$75 per family per Calendar Year		\$25 per person, \$75 per family per Calendar Year		\$25 per person, \$75 per family per Calendar Year	
Yearly Maximum	\$1,000		\$1,000		\$1,250	
Preventive	100%		100%		100%	
	Oral Evaluations/Check-ups, X-Rays, Cleanings, Fluoride Treatments, Sealants		Oral Evaluations/Check-ups, X-Rays, Cleanings, Fluoride Treatments, Sealants		Oral Exams, Cleanings (2 times in 1 calendar year), Sealants, Fluoride, X-Rays	
Basic I	90%	80%	90%	80%	90%	80%
	Amalgam Fillings, Anterior Composite Fillings, Simple Extractions, Non-Surgical Periodontics, Endodontics (Posterior Composite Fillings covered at 60%)		Amalgam Fillings, Anterior Composite Fillings, Simple Extractions, Non-Surgical Periodontics, Endodontics (Posterior Composite Fillings covered at 60%)		Space Maintainers, Amalgam Fillings, Root Canal, Periodontics, Scaling & Root Planing, Occlusal Adjustments, Emergency Treatment, General Anesthesia, Resin Composite Fillings, Pulpotomy, Apexification & Recalcification, Oral Surgery	
Basic II	90%	80%	90%	80%		
	Surgical Periodontics, Complex Oral Surgery		Surgical Periodontics, Complex Oral Surgery			
Major	50%		50%		50%	
	Restorative Crowns & Onlays, Bridges, Dentures & Partial Dentures, Dental Implants (\$500 max per year for Implants)		Restorative Crowns & Onlays, Bridges, Dentures & Partial Dentures, Dental Implants (\$500 max per year for Implants)		Consultations, Prefabricated Crowns, Crown Repairs, Dentures, Immediate Temporary Dentures, Denture Adjustments, Fixed Bridge, Inlays/ Onlays/ Crowns, Implant Services and Repairs, Tissue Conditioning, TMJ	
Orthodontic	50%		50%		50%	
	\$1,000 Lifetime Maximum *For Dependents under 19 years old		\$1,000 Lifetime Maximum *For Dependents under 19 years old		\$1,000 Lifetime Maximum *For Dependent Children up to age 19 *24 Month Waiting Period	
Network	Open Access		Open Access		MetLife PDP Plus	
Participation Requirements	75% of all eligible employees		75% of the total eligible lives		76% of the total eligible lives	
Rate Guarantee	1 Year		1 Year		1 Year *2nd year rate cap at 8% *3rd year rate cap at 9%	
Rates						
Employee	36	\$42.48	\$43.54		\$38.03	
Employee/Spouse (CL & Spirit EE + 1)	16	\$86.95	\$89.12		\$78.17	
Employee/Child(ren)	13	\$88.34	\$90.55		\$79.11	
Family	32	\$145.24	\$148.87		\$130.07	
Total Monthly Premium	\$8,716.58		\$8,934.35		\$7,810.47	
Total Annual Premium	\$104,598.96		\$107,212.20		\$93,725.64	

District annual savings per family annual savings

\$ 2,380.32
\$ 2,102.40
\$ 1,784.64
\$ 225.60
\$ 6,267.36