

Washington Fire Commissioners Association 2009 Dental Benefit Summary

Summary Features	2009 Dental TRADITIONAL Plan		2009 Dental PPO Plan		2009 Dental Retiree Dental Plan (For LIIPERS Retirees)
Annual Deductible			PPO	Non-PPO	
Per Individual	\$0		\$50		\$50
Per Family	\$0		\$150		
Benefit Reimbursement Percentage:					
Class 1 (Preventive & Diagnostic)	70% - 100%*		100%	80%	100%
Class 2 (Basic Dental Services)	70% - 100%*		90%	80%	50%
Class 3 (Major Dental Services)	50%		50%	40%	50%
Annual Maximum Benefit					
Per Individual	\$2,000		\$1,500		\$1,000
	*Annual Incentive Period advances 10% each year if individual sees Dentist during year, otherwise reduced 10%				
Orthodontia Coverage - Optional by District					Not Available
Deductible	None		None		
Benefit Reimbursement Percentage:	50%		50%		
Lifetime Maximum Benefit	\$1,000		\$1,000		
Rates Effective 1/1/2009 - 12/31/2009					<u>WITH Retiree Medical:</u>
<u>NO ORTHODONTIA</u>	<u>ENTER</u> <u># Covered</u>	<u>Monthly Rate</u>	<u>ENTER</u> <u># Covered</u>	<u>Monthly Rate</u>	<u>Retiree</u> <u>Monthly Rate</u>
Employee		\$55.16		\$45.94	<Age 55 \$583.30
Employee & 1 Dependent		\$94.24		\$78.44	55-59 \$616.01
Employee & 2 or more Dependents		\$150.98		\$125.80	60-64 \$701.75
MONTHLY TOTAL		\$0.00		\$0.00	65 and > \$450.05
ANNUAL TOTAL		\$0.00		\$0.00	<u>Spouse</u> <u>Monthly Rate</u>
<u>WITH ORTHODONTIA</u>					<Age 55 \$583.35
Employee		\$56.01		\$46.79	55-59 \$616.06
Employee & 1 Dependent		\$96.97		\$81.17	60-64 \$701.80
Employee & 2 or more Dependents		\$176.93		\$151.75	65 and > \$450.10
MONTHLY TOTAL		\$0.00		\$0.00	1 Child \$193.33
ANNUAL TOTAL		\$0.00		\$0.00	2+ Children \$417.78

2009 Rate Action:

+ 3.7%

+ 3.7%

Dental: + 3.7%
Medical: +8.0%