



## Summary of Dental Rate Bidding

Yale Public Schools

Proposed Dental Plans

Transportation, Principals and Secretaries

Rates Effective (From/To)	Current Plan		BCBSM		SET Ultra-Dent		Recommended Plan	
	Flat 80%; \$1500/\$1500		Traditional 7		Flat 80%; \$1500/\$1500		SET SEG Self-funded	
	7/1/2008	6/30/2009	7/1/2008	6/30/2009	7/1/2008	6/30/2009	7/1/2008	6/30/2009
Rates	Employees	Rates	Employees	Rates	Employees	Rates	Employees	Rates
One Person (1P)	5	\$34.79	5	\$42.46	5	\$43.12	5	\$58.67
Two Person (2P)	14	\$69.58	14	\$95.52	14	\$145.68	14	\$58.67
Family (FF)	5	\$104.37	5	\$118.88	5	\$145.68	5	\$58.67
Family Continuation (FC)								
Composite Rate		<b>\$69.58</b>		<b>\$89.33</b>		<b>\$124.31</b>		<b>\$58.67</b>
<b>Total Annual Premium</b>		<b>\$20,039</b>		<b>\$25,728</b>		<b>\$35,802</b>		<b>\$16,897</b>
Projected Increase (0%)								
<b>Total Annual Premium</b>		<b>\$20,039</b>		<b>\$25,728</b>		<b>\$35,802</b>		<b>\$16,897</b>
<b>Total Savings</b>								
Estimated Plan Savings				<b>-\$5,689</b>		<b>-\$15,763</b>		<b>\$3,142</b>
<b>Specified Plan Features</b>	<b>Benefit</b>	<b>Max</b>	<b>Benefit</b>	<b>Max</b>	<b>Benefit</b>	<b>Max</b>	<b>Benefit</b>	<b>Max</b>
<b>Class 1 - Preventive</b>								
Diagnostic and Preventative Services: Examinations, Prophylaxes, and fluoride treatments	80%		100%		80%		80%	
Emergency Palliative Treatment	80%		100%		80%		80%	
Radiographs	80%		100%		80%		80%	
<b>Class 2 - Basic</b>			25% Copay for Class 2					
Oral Surgery Services	80%		75%		80%		80%	
Endodontic Services	80%		75%		80%		80%	
Periodontic Services	80%		75%		80%		80%	
Restorative Services:	80%	Combined:	75%	Combined:	80%	Combined:	80%	Combined:
Minor restoration such as fillings	80%	\$1,500.00	75%	\$1,500.00	80%	\$1,500.00	80%	\$1,500.00
May be included in Class 2 or 3:								
Major restoration such as Crowns	80%		75%		80%		80%	
<b>Class 3 - Major</b>			50% Copay for Classes 3 & 4					
Prosthetic Services:	80%		50%		80%		80%	
Appliances to that replace natural teeth, such as bridges, partial dentures and complete dentures	80%		50%		80%		80%	
Implants	None	None	50%		None	None	None	None
<b>Class 4 - Orthodontics</b>								
Orthodontic services up to age 19			50%	\$1,500.00				
Orthodontic services over age 19	80%	\$1,500.00			80%	\$1,500.00	80%	\$1,500.00

