



Bakers Union and Felra Health and Welfare Fund Dental Proposal

	DENEX DENTAL	Aetna Proposal	Cigna	Delta Dental
	Fully-Insured	Fully-Insured PPO	Fully-Insured PPO	Fully-Insured PPO
Benefits	Current	Aetna Proposal	Cigna Proposal	Delta Dental Proposal
Deductible	\$50 / \$150	\$0	\$0	\$0
Maximum Benefit	None	\$2,500	None	None
Preventative	100%	100%	100%	100%
Basic	80%	80%	80%	80%
Major	50%	50%	50%	50%
Endo. Perio. Oral Surgery	Basic	50-80%	80%	80%
Ortho Maximum Benefit	Child only	Adult / Child 50% \$2,500 max	\$2,000 Child only	Child only, \$2,000 max
Waiting Period	None	None	None	None
Rates	Current	Aetna Proposal	Cigna Proposal	Delta Dental Proposal
Composite Rate /Admin Fee	\$50.95	\$56.96	\$54.41	\$41.11
Total Subscribers (419)	419	419	419	419
Monthly Cost	\$21,348.05	\$23,866.24	\$22,797.79	\$17,225.09
Annual Cost	\$256,176.60	\$286,394.88	\$273,573.48	\$206,701.08
Increase from Current	N/A	+11.8%	+6.8%	-19.3%
Annual Change from Current	N/A	\$30,218.28	\$17,396.88	-\$49,475.52