

City of Northfield	UHC - Renewal				MetLife				Delta Dental		
	LOW PLAN		HIGH PLAN		LOW PLAN		HIGH PLAN				
	<u>In-Network</u>	<u>Out-of-Network</u>	<u>In-Network</u>	<u>Out-of-Network</u>	<u>In-Network</u>	<u>Out-of-Network</u>	<u>In-Network</u>	<u>Out-of-Network</u>	<u>Delta Dental PPO</u>	<u>Delta Dental Premier</u>	<u>Out-of Network</u>
Percent U&C	90th	90th	90th	90th	Negotiated fee schedule	90th	Negotiated fee schedule	90th	90th	90th	90th
Policy Year Deductible	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Waived for Preventive	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Annual Maximum	\$750	\$750	\$1,000	\$1,000	\$750	\$750	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Preventive/Diagnostic	100%	100%	100%	100%	100%	100%	100%	100%	100%	80%	80%
Basic Restorative	50%	50%	80%	80%	50%	50%	80%	80%	80%	50%	50%
Simple Extractions	50%	50%	80%	80%	50%	50%	80%	80%	80%	50%	50%
Endodontics	0%	0%	50%	50%	5%	5%	50%	50%	50%	50%	50%
Complex Oral Surgery	0%	0%	50%	50%	5%	5%	50%	50%	50%	50%	50%
Complex Surgical Periodontal	0%	0%	50%	50%	5%	5%	50%	50%	50%	50%	50%
Major Restorative	0%	0%	50%	50%	5%	5%	50%	50%	50%	50%	50%
Prosthetic Services	0%	0%	50%	50%	5%	5%	50%	50%	50%	50%	50%
Waiting Period (Late entrant)	Diagnostic/Preventative/Basic: No Waiting Period Major Services: No Waiting Period				Preventative: No waiting period Basic Services: 6 OR 12 Month Waiting Period Major Services: 24 Month Waiting Period				Diagnostic/Preventative: No Waiting Period Basic Services: No Waiting Period OR 6 months Major Services: 12 months		
Rate Guarantee	NA				12 months				24 months		
					2nd year rate cap - rates will not be increased by more than 6% in 2018						
	RENEWAL RATES 1/1/2017										
Rates	<u>Low Plan</u>		<u>High Plan</u>		<u>Low Plan</u>		<u>High Plan</u>				
Employee	\$23.41		\$51.12		\$20.30		\$41.70		\$31.42		
Employee + One	NA		NA		NA		NA		\$64.48		
Employee + SP	\$45.61		\$100.99		\$38.80		\$83.80		NA		
Employee + CH	\$67.24		\$116.17		\$56.09		\$90.06		NA		
Family	\$87.01		\$166.07		\$74.22		\$141.00		\$103.67		
City of Northfield Savings - Low Plan EE Only Cost	NA				-13.28%				34.22%		
Total Monthly Savings (77 Ees)					\$239.47				-\$616.77		