SULTAN CITY COUNCIL
AGENDA ITEM COVER SHEET

ITEM NO: C-4

DATE: January 24, 2008

SUBJECT: Add Willamette Dental as an alternate choice for the employee dental benefits

CONTACT PERSON: Deborah Knight, City Administrator D.Knight

ISSUE:

The issue before the City Council is to add Willamette Dental as an alternate choice for employees to select for dental coverage.

STAFF RECOMMENDATION:

Authorize staff to add Willamette Dental ($10 copay) as an alternate choice for employees to select for dental coverage.

SUMMARY:

In 2007, the Association of Washington Cities (AWC) Employee Benefit Trust, the City's plan sponsor for health care coverage, notified employees that, with City approval, individual employees could choose to switch from Washington Dental Service to Willamette Dental if the City were to offer Willamette Dental as an alternate choice for employees.

Willamette Dental is a Health Maintenance Organization (HMO) type dental coverage. Dental services are provided at a limited number of offices throughout the state. There is an office in Everett and an office in Mill Creek.

Under the Willamette Dental business model, dental care is carefully managed. In exchange for carefully managing dental care, employees are able to access significantly more dental services at a lower price than the traditional Washington Dental Service plan offered by AWC.

For example, the City's public works and clerical workers are currently enrolled in Washington Dental Plan A. Police officers are enrolled in Washington Dental Plan F. Adding Willamette Dental would provide the following benefits:

Plan	Monthly Premium for Employee	Annual Maximum Coverage	Periodontics and Prostodontics
Willamette Dental $10 visit charge	$43.75	No annual maximum	100%
Willamette Dental $15 visit charge	$35.72	No annual maximum	100%
Washington Dental Service - Plan A	$50.25	$1,000	50% coverage
Washington Dental Service - Plan F	$52.20	$1,500	50% coverage

Once the City has completed the necessary paperwork to offer Willamette Dental, employees will have a brief open enrollment period to switch from Washington Dental Service to Willamette Dental.

Following the initial enrollment period, employees will have an annual opportunity, during the standard open enrollment period at the end of the year, to change plans.

DISCUSSION:

Willamette Dental offers true dental insurance that covers the cost of dental care above and beyond a co-payment. Plans are structured such that there is no maximum to the amount of dental services that they will cover, with no deductibles that need to be met.

The Willamette Dental Plan offers extensive coverage on routine and preventive dental procedures. Major services like crowns, bridges and dentures are covered at low and predictable co-payments.

The only real drawback to Willamette Dental is the extremely structured approach to dental care. However, it is this approach which allows Willamette Dental to provide great dental coverage at a low price.

FISCAL IMPACT:

The proposed program has the potential of slightly lowering the City's health care costs while providing an additional choice and benefits to employees. Since the program will be new it is difficult to estimate any cost savings at this time. Finance estimates that perhaps 10%-20% of employees will choose to switch. This could generate a savings of approximately $300 to $500 per year ($7 x 4 employees x 12 months = $336). Since orthodontia coverage is included, employees with young families may benefit from the

low $1,000 copay and choose to switch plans in which case the savings would be greater.

RECOMMENDED ACTION:

Authorize staff to add Willamette Dental ($10 copay) as an alternate choice for employees to select for dental coverage.

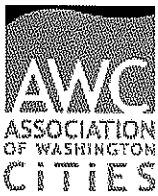
ATTACHMENTS:

A – Willamette Dental 2008 Monthly Premium Rates
B – Willamette Dental Summary of Benefits
C – Willamette Dental Provider List
D – Washington Dental 2008 Monthly Premium Rates
E – WDS Dental Plan A Benefit Summary
F – WDS Dental Plan F Benefit Summary

COUNCIL ACTION:

DATE:

Attachment A



Employee Benefit Trust

AWC EMPLOYEE BENEFIT TRUST

Willamette Dental
2008 Monthly Premium Rates

$10 Copay Plan

	2007 Rates	**2008 Rates**	% Increase From 2007
Employee	$41.70	**$43.75**	4.9
Employee + 1 Dependent	$78.85	**$82.70**	4.9
Employee + 2 or More Dependents	$124.40	**$130.50**	4.9

$15 Copay Plan

	2007 Rates	**2008 Rates**	% Increase from 2007
Employee	$34.05	**$35.72**	4.9
Employee + 1 Dependent	$65.50	**$68.70**	4.9
Employee + 2 or More Dependents	$108.40	**$113.71**	4.9

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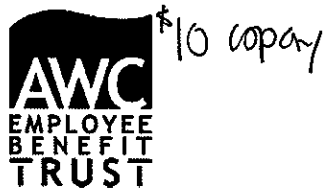
Attachment B

WILLAMETTE DENTAL OF WASHINGTON, INC.

Summary of Benefits



$10 copay

Association of Washington Cities - $10 Copay Plan

Group Number: **Plan Id:** **Effective Date:** **January 1, 2007**

BENEFIT	CO-PAYMENT
Annual Maximum	No Annual Maximum*
Deductible	No Deductible
Office Visit Co-payment	$10 Visit Charge
DIAGNOSTIC AND PREVENTIVE SERVICES	
Routine and Emergency Exams	Covered at 100%
All X-rays	Covered at 100%
Teeth Cleaning	Covered at 100%
Fluoride Treatment	Covered at 100%
Sealants	Covered at 100%
Head and Neck Cancer Screening	Covered at 100%
Oral Hygiene Instruction	Covered at 100%
Periodontal Charting	Covered at 100%
Periodontal Evaluation	Covered at 100%
RESTORATIVE DENTISTRY AND PROSTHETICS	
Fillings	Covered at 100%
Permanent Crowns	Covered at 100%
Complete Upper or Lower Denture	Covered at 100%
Bridge – per tooth	Covered at 100%
All lab fees	Covered at 100%
ENDODONTICS AND PERIODONTICS	
Root canal therapy – anterior	Covered at 100%
Root canal therapy – bicuspid	Covered at 100%
Root canal therapy – molar	Covered at 100%
Osseous Surgery – per quadrant	Covered at 100%
Root Planing – per quadrant	Covered at 100%
ORAL SURGERY	
Routine Extraction – Single Tooth	Covered at 100%
Surgical Extraction	Covered at 100%
ORTHODONTIA	
Pre-Orthodontic Service	$150 Copay**
Comprehensive Orthodontia	$1,000 Copay
MISCELLANEOUS	
Local Anesthesia (Novocain)	Covered at 100%
Nitrous Oxide (per visit)	$20 Copay
After Hours Emergency Care	$20 Copay
Out of Area Emergency Care Reimbursement up to:	$100 Copay
TMJ*	$1000 annual max/$5000 lifetime max

***Fee credited towards,comprehensive orthodontic co-payment if patient accepts treatment plan.*

This is a summary of your benefits.
Please refer to your insurance contract for a complete description.

$15 Co-pay

WILLAMETTE DENTAL OF WASHINGTON, INC.

Summary of Benefits

Group Name: Association of Washington Cities - $15 Copay Plan

Group Number: **Plan Id:** **Effective Date:** January 1, 2007

BENEFIT	CO-PAYMENT
Annual Maximum	No Annual Maximum*
Deductible	No Deductible
Office Visit Co-payment	$15 Visit Charge
DIAGNOSTIC AND PREVENTIVE SERVICES	
Routine and Emergency Exams	Covered at 100%
All X-rays	Covered at 100%
Teeth Cleaning	Covered at 100%
Fluoride Treatment	Covered at 100%
Sealants	Covered at 100%
Head and Neck Cancer Screening	Covered at 100%
Oral Hygiene Instruction	Covered at 100%
Periodontal Charting	Covered at 100%
Periodontal Evaluation	Covered at 100%
RESTORATIVE DENTISTRY AND PROSTHETICS	
Fillings	Covered at 100%
Permanent Crowns	$150 Copay
Complete Upper or Lower Denture	$300 Copay
Bridge – per tooth	$150 Copay
All lab fees	Covered at 100%
ENDODONTICS AND PERIODONTICS	
Root canal therapy – anterior	$75 Copay
Root canal therapy – bicuspid	$100 Copay
Root canal therapy – molar	$125 Copay
Osseous Surgery – per quadrant	$150 Copay
Root Planing – per quadrant	$60 Copay
ORAL SURGERY	
Routine Extraction – Single Tooth	Covered at 100%
Surgical Extraction	$80 Copay
ORTHODONTIA	
Pre-Orthodontic Service	$150 Copay**
Comprehensive Orthodontia	$1,500 Copay
MISCELLANEOUS	
Local Anesthesia (Novocain)	Covered at 100%
Nitrous Oxide (per visit)	$20 Copay
After Hours Emergency Care	$20 Copay
Out of Area Emergency Care Reimbursement up to:	$100 Copay
TMJ*	$1000 annual max/$5000 lifetime max

***Fee credited towards comprehensive orthodontic co-payment if patient accepts treatment plan.*

This is a summary of your benefits.
Please refer to your insurance contract for a complete description.

B. Z

Attachment C

Administrative Office
6950 NE Campus Way, Hillsboro, OR 97124

Provider List By Location

Appointments: 1-800-359-6019
Customer Service: 1-800-360-1909

Bellevue (Park 120 Office Complex)
626 120th Ave. NE, Ste. B210, Bellevue, WA 98005
Michaela Bobeva-Penova, DDS
Phong N. Bui, DDS
Jamshid Faghih, DDS, Endodontist
Peter Hertz, DDS, MD, Oral Surgeon
Jamie Kuo, DDS
Robert Oliver, DDS, MS, Orthodontist
Patrick Robinson, DDS
Abdolhossein Shahrasbi, DDS

Bellingham (Pacific Meridian Plaza)
4164 Meridian St., Bellingham, WA 98226
Jennifer Bielas, DDS, Orthodontist
Harprett Dhillon, DDS
Shuwen "Lisa" Lu, DDS
Clarence Mehlenbeck, DMD
Michael Scott, DDS
Suzanna Tanus, DDS

Everett
4310 Colby Ave., Suite 300, Everett, WA 98203
Gregory Chinn, DDS
C. Melbern Dunn, DDS, Orthodontist
Ying Guo, DMD
Clarence Mehlenbeck, DMD
Sooik Park, DDS
Suzanna Tanus, DDS

Federal Way
181 S. 333rd St., Ste C-100, Federal Way, WA 98003
Michael Brown, DDS
Jerre Griffin, DDS, Oral Surgeon
Theodore Hennessey, DDS
Yonghwan Kim, DDS
Raman Patel, DDS
Su-Feng Tseng, DDS

Kennewick (Westhaven Professional Park)
602 N. Colorado, Kennewick, WA 99336
Theodore Hennessey, DDS
Andrew Johnson, DMD
Gerald Klein, DMD (ER Only)
Nathan Madder, DMD
Kendall Russell, DMD
Sangchi Tang, DDS

Kent
24722 104th Ave. SE, Kent, WA 98031
Theodore Hennessey, DDS
Lucy Scantlebury, DDS
Marshall Titus, DDS
Jeffrey You, DDS, Orthodontist

Lakewood
9307 Bridgeport Way SW, Tacoma, WA 98499
Shahram Ghafghazi, DDS, Pediatric
Jordan Harris, DDS
Young Lee, DDS (ER Only)
Lane Meyer, DDS
Mark Sauer, DDS

Longview
1461 Broadway St., Ste. A, Longview, WA 98632
Robert Hammon, DDS
Rebecca Kuperstein, DDS, Orthodontist
Russell Timms, DDS

Lynnwood (Scriber Lake Office Center)
6101 200th St. SW, Ste, 201, Lynnwood, WA 98036
Raymond Hotz, DDS
Dean Kyrios, DDS
Eric T. Yuan, DDS

Olympia (Columbia Commons)
3773-C Martin Way, Ste. 105, Olympia, WA 98506
Melinda Bell, DDS
Stephen Hannon, DDS
Thomas Hooks, DDS, MSD, Endodontist
Paymon Kamkar, DDS
Mei-Ting Nieh, DDS
Jagjot Sidhu, DDS
Liansheng Song, DDS, Oral Surgeon
Kanton Wong, DDS
Hey Ri Yeom, DDS, Periodontist

Pullman
Wheatland Shopping Center
1646 S. Grand Avenue
Pullman, WA 99163
Daniel Baldridge, DDS
Kirkland B. Reuer, DDS, Orthodontist

Puyallup
702 South Hill Park Dr., Ste 201, Puyallup, WA 98373
Chin S. Chen, DDS
Douglas Whitfield, DDS
Jeffrey You, DDS, Orthodontist

Renton
1000 Oakesdale Ave. SW, Renton, WA 98055
Bowman Shin, DMD

Richland
104 Columbia Point Drive, Richland, WA 99352
Craig Barney, DMD
John D. Burleigh, DDS, Orthodontist
Paul Grady, DDS, Periodontist
Stephen Hannon, DDS
Clarence Mehlenbeck, DMD
Anthony Russo, DDS
Sangchi Tang, DDS

Seattle - Dexter
133 Dexter Ave N., Seattle, WA 98109
Yumi Abei, DDS, Orthodontist
Alvin C. Amante, DMD
Thang Nguyen, DDS
Ronald Sebastian, DDS (ER Only)
Jolyn Su, DDS

Seattle - Northgate
2111 N. Northgate Way, Ste. 100, Seattle, WA 98133
Yumi Abei, DDS, Orthodontist
Peter Hertz, DDS, MD, Oral Surgeon
Yonghwan Kim, DDS
Dean Kyrios, DDS
Brent Rampey, DDS
Jolyn Su, DDS
Lichuan Yang, DDS
Hey Ri Yeom, DDS, Periodontist

Silverdale
3505 NW Anderson Hill Rd., Silverdale, WA 98383
Rosemary Chen, DMD
Seongryeol Kim, DDS
Clarence Mehlenbeck, DMD
James Moergeli, DDS
Carlos Saldana, DDS
Monica Saldana, DDS
Charles Sanders, DDS, Orthodontist

Spokane - Northpointe
9717 N. Nevada, Spokane, WA 99218
Kirk Fuhriman, DDS
Stephen Hannon, DDS
Paul Grady, DDS, Periodontist
John G. Palmer, DDS
Kirkland B. Reuer, DDS, Orthodontist

Spokane – South Hill (Fidelity Associates Building)
501 S. Bernard, Ste 203, Spokane, WA 99204
Nabil Al-Krumly, DDS
Jamshid Faghih, DDS, Endodontist
Steven Jones, DDS

Tumwater
6120 Capital Blvd. S., Tumwater, WA 98501
Shahram Ghafghazi, DDS, Pediatric
James C. Harvison, DDS
Yako Liu, DDS
Cindy On, DDS
Walter Rye, DDS, MSD. Orthodontist

Vancouver - East
1201 SE Tech Center Dr. Ste. 150, Vancouver, WA 98683
Phu Thi Bui, DDS
Jennifer Hough, DMD

Vancouver - Hazel Dell
910 NE 82nd Street, Vancouver, WA 98665
James Garbarino, Denturist
Lich Khuong, DMD
James Long, DDS

Vancouver – Mill Plain
9609 Mill Plain Blvd., Vancouver, WA 98664
Marwan Adjaj, DMD
Prashant Gagneja, DDS, Pediatric
Susan Nordstrom, DMD, Orthodontist
Tan Pham, DMD
Irini Sahoun, DMD

Wenatchee
Mission Plaza Professional Center
317 N. Mission Street, Suite 200
Wenatchee, WA 98801
C. Melbern Dunn, DDS, Orthodontist
Kevin Johnson, DMD

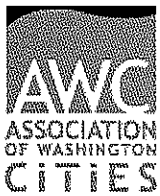
West Tacoma
Sixth Avenue Plaza Shopping Center
5401 Sixth Avenue, Tacoma, WA 98406
Parvin Abedi, DDS
C. Melbern Dunn, DDS, Orthodontist
Winifredo Fabi, DMD
Jerre Griffin, DDS, Oral Surgeon
Stephen Hannon, DDS
Ronald Sabins, DDS, Endodontist
Charles Sanders, DDS, Orthodontist
Makoto Sugiuchi, DDS
Brendon Tran, DDS
Hey Ri Yeom, DDS, Periodontist

Yakima
1200 Chesterley Dr., Ste 230, Yakima, WA 98908
Brian Hanchett, DMD
Hudson Schmuland, DMD

NORTHERN IDAHO OFFICE:
Coeur d'Alene
943 W. Ironwood Drive, Coeur d'Alene, ID 83814-4925
Paul Grady, DDS, Periodontist
Adam Holecek, DDS
Kirkland B. Reuer, DDS, Orthodontist
Joshua Williams, DMD

*This provider list is subject to change at any time.

Attachment D



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Employee Benefit Trust

AWC EMPLOYEE BENEFIT TRUST

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- Request for Supplies
- Health Benefits
- How to Join the Trust
- Publications
- Drug & Alcohol Consortium
- Wellness

Benefit plans

Click here for Plan Descriptions, Rates, Underwriting Rules, COBRA Information, and Contacts

Employee Benefits / AWC Benefit Plans / 2007 / 2008 Rates / Washington Dental Service 2008 Rates

Washington Dental Service 2008 Monthly Premium Rates

Dental

	2007 Rates	**2008 Rates**	% Increase From 2007
Plan A			
Employee	$50.25	**$50.25**	0.0
Employee + 1 dependent	$95.35	**$95.35**	0.0
Employee + 2 or more dependents	$151.90	**$151.90**	0.0
Plan B			
Employee	$44.20	**$44.20**	0.0
Employee + 1 dependent	$82.15	**$82.15**	0.0
Employee + 2 or more dependents	$136.80	**$136.80**	0.0
Plan C			
Employee	$36.00	**$36.00**	0.0
Employee + 1 dependent	$69.30	**$69.30**	0.0
Employee + 2 or more dependents	$114.65	**$114.65**	0.0
Plan D			
Employee	$46.60	**$46.60**	0.0
Employee + 1 dependent	$88.15	**$88.15**	0.0
Employee + 2 or more dependents	$146.90	**$146.90**	0.0
Plan E			
Employee	$46.30	**$46.30**	0.0
Employee + 1 dependent	$86.00	**$86.00**	0.0
Employee + 2 or more dependents	$142.80	**$142.80**	0.0

Plan F			
Employee	$52.20	**$52.20**	0.0
Employee + 1 dependent	$98.65	**$98.65**	0.0
Employee + 2 or more dependents	$155.70	**$155.70**	0.0
Plan G			
Employee	$51.10	**$51.10**	0.0
Employee + 1 dependent	$96.60	**$96.60**	0.0
Employee + 2 or more dependents	$161.10	**$161.10**	0.0
Plan PPO			
Employee	$42.65	**$42.65**	0.0
Employee + 1 dependent	$80.65	**$80.65**	0.0
Employee + 2 or more dependents	$134.50	**$134.50**	0.0

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Employee Benefit Advisory Committee Wellness Home

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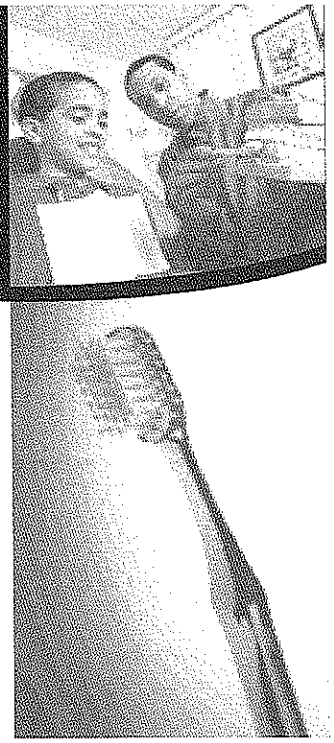
Attachment E

WDS Dental Plan A
Benefit Summary



Class I Benefits	70% - 100% (paid at incentive level)
Class II Benefits	70% - 100% (paid at incentive level)
Class III Benefits	50%
Annual Plan Maximum	$1,000
Annual TMJ Maximum	$1,000 (does not accrue towards annual maximum)
Lifetime TMJ Maximum	$5,000

What is an "incentive level"?
When you first enroll in the plan - your "incentive level" (or payment level) will be 70%. Each calendar year that you use your dental benefits - your "incentive level" *increases* by 10%. If you do not use your dental plan for a year, your incentive level will *decrease* by 10%, but will not go below 70%.

Class I Benefits:
*Diagnostic & Preventative:

- Routine Examination & Cleaning (up to 2 times annually).
- Comprehensive Oral Exam (covered 1 time in a 3-year period, instead of 1 routine exam).
- X-rays.
- Emergency Examinations.
- Fissure Sealants (Covered 1 time every three years up to age 15).
- Topical Application of Fluoride (up to 2 times annually).

Class II Benefits:
*Restorative, Oral Surgery, Periodontics & Endodontics:

- Amalgam fillings. (Composite or filled resin restoration will be covered *up to* the amount of an amalgam filling).
- Crowns.
- Inlays & Onlays (limitations apply).
- Removal of teeth and surgical extractions (includes removal of wisdom teeth).
- Procedures for pulpal and root canal treatment.
- *In certain conditions of oral health*, general anesthesia or intravenous sedations *may* be covered.

Class III Benefits:
*Periodontics & Prostodontics:

- Dentures, fixed bridges.
- Surgical placement or removal of implants or attachments to implants.

AWC EMPLOYEE BENEFIT TRUST

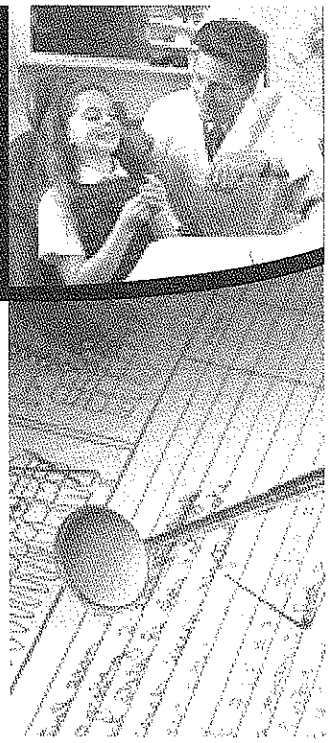
DELTA DENTAL
Washington Dental Service

Washington Dental Service is a member of the Delta Dental Plans Association

* Please see dental booklet for limitations, and exclusions of this dental plan.
*** *This benefit summary is intended only as a plan overview.* It does *not* include all parameters, limitations and exclusions of the plan. Please refer to plan booklet for additional information.***

Attachment F

WDS Dental Plan F
Benefit Summary



Class I Benefits	70% - 100% (paid at incentive level)
Class II Benefits	70% - 100% (paid at incentive level)
Class III Benefits	50%
Annual Plan Maximum	$1,500
Annual TMJ Maximum	$1,000 (does not accrue towards annual maximum)
Lifetime TMJ Maximum	$5,000

What is an "incentive level"?
When you first enroll in the plan - your "incentive level" (or payment level) will be 70%. Each calendar year that you use your dental benefits - your "incentive level" *increases* by 10%. If you do not use your dental plan for a year, your incentive level will *decrease* by 10%, but will not go below 70%.

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- Emergency Examinations.
- Fissure Sealants (Covered 1 time every three years up to age 15).
- Topical Application of Fluoride (up to 2 times annually).

Class II Benefits:
*Restorative, Oral Surgery, Periodontics & Endodontics:

- Amalgam fillings. (Composite or filled resin restoration will be covered *up to* the amount of an amalgam filling).
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*Periodontics & Prostodontics:

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AWC EMPLOYEE BENEFIT TRUST

DELTA DENTAL
Washington Dental Service

Washington Dental Service is a member of the Delta Dental Plans Association

* Please see dental booklet for limitations, and exclusions of this dental plan.
*** *This benefit summary is intended only as a plan overview.* It does *not* include all parameters, limitations and exclusions of the plan. Please refer to plan booklet for additional information.***