

RESOLUTION NO. 2017-95

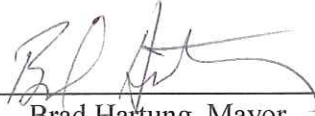
A RESOLUTION ACKNOWLEDGING THE ACCEPTANCE OF A PROPOSAL AND AGREEMENT FROM TRUASSURE INSURANCE COMPANY FOR THE PROVISION OF 2018 DENTAL INSURANCE COVERAGE

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF HURON, OHIO:

SECTION 1. That the City Manager was authorized and directed to select a proposal for the provision of Dental Insurance coverage and enter into an agreement for such coverage. The City Manager accepted the proposal and authorized an agreement with TruAssure Insurance Company for the provision of 2018 dental insurance coverage, which agreement shall be substantially in the form of Exhibit "A" attached hereto and made a part hereof.

SECTION 2. That this Council hereby finds and determines that all formal actions relative to the adoption of this Resolution were taken in an open meeting of the Council and that all deliberations of this Council and of its committees, if any, which resulted in formal action, were taken in meetings open to the public in full compliance with applicable legal requirements, including O.R.C. §121.22 of the Revised Code.

SECTION 3. That this Resolution shall go into effect and be in full force and effect immediately upon its adoption.



Brad Hartung, Mayor

ATTEST: 
Clerk of Council

ADOPTED: DEC 27 2017

TruAssure™

INSURANCE COMPANY

Dental Benefits Proposal

PRESENTED TO

City of Huron

Effective Date
January 1, 2018

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Proposal Date
December 5, 2017

Karl Bush

Sales Executive

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TruAssure

Insurance Company

111 Shuman Boulevard

Naperville, Illinois 60563

truassure.com

Plan Design Summary and Rates - Fully Insured

Plan 2	In-Network	Out-of-Network
Annual Maximum	\$1,000	\$1,000
Individual Deductible	\$25	\$25
Family Deductible	\$75	\$75
Preventive Services (Coverage A) Deductible Applies	100% No	100% No
Basic Services (Coverage B) Deductible Applies	80% Yes	80% Yes
Major Services (Coverage C) Deductible Applies	50% Yes	50% Yes
Orthodontics Adults and dependant children eligible to age 26 Deductible Applies	50% No	50% No
Orthodontics Lifetime Maximum	\$1,500	\$1,500

* TruAssure dental plans are offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. DenteMax dentists accept new patients. Please note members who visit a dentist in North Carolina only have access to the DenteMax network in that state.

In-network services are paid off the PPO fee schedule. Out-of-network services are based on the 90th R&C percentile of reasonable and customary fees (90th R&C)

Monthly Premiums - TruAssure PPO - Plan 2

Coverage	Enrollment	24-Month Rate
Employee:	10	\$26.53
Employee + Spouse:	2	\$55.60
Employee + Child(ren):	10	\$72.07
Family:	14	\$110.21
Estimated Monthly Total:	36	\$2,640.08
Estimated Annual Total:		\$31,680.99

If you have selected this dental benefit proposal, please sign below and attach to group application.
Annual Maximums, Orthodontic Maximums and Deductibles reset on a calendar year.

Authorized Signature: Andrew J. White

Date: 12-14-2017

12/5/17
UW/GWK
GM/24.1

Network

TruAssure dental plans are offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks and provides:

- Access to one of the best dental networks in the country.
- Over 367,000 credentialed dentist access points nationwide
- Hundreds of new dentists added each month.
- Network dentists undergo rigorous credentialing before they can join the network
- Savings range from 20-40% when members use a network dentist.

Network

To find a network dentist:

- Visit www.truassure.com
- Select "Find a Provider"
- Select "All Other Plans" for your dental plan
- Enter city or zip and select "Search for Providers"

Covered Procedure Summary

Diagnostic & Preventive Services (Coverage A)

Exams
Cleanings (three times per benefit year)
Bitewing x-rays
Full-mouth x-rays
Fluoride treatment
Emergency exams
Space maintainers (under age 19)
Sealants (under age 15)

Basic Services (Coverage B)

Palliative treatment
Fillings (posterior composites covered)
Oral surgery - Simple tooth extractions
Oral surgery - Surgical tooth extractions including general anesthesia
Periodontics (Gum disease treatment)
Endodontics (Root canals)

Major Services (Coverage C)

Denture relines and rebases; adjustments
Repairs to dentures
Crowns, onlays, post and core
Complete and partial dentures
Fixed bridge work
Implants

Orthodontics (Coverage D)

Dependent children eligible to age 26
Full-time students eligible to age 26
Adults are eligible for coverage

TruAssure Underwriting Guidelines

Effective Date

This proposal is based on the effective date noted in this document and is valid for 90 days from the proposal date up to the effective date. Subject to terms and conditions indicated below, quoted fully insured premiums are guaranteed for either 12 or 24 months, unless otherwise specified. Quoted self funded administrative fees are guaranteed for 36 months, unless otherwise specified. The presence of any rate guarantee is not a guarantee to renew the contract. All rates provided are monthly.

Guarantee Terms

TruAssure Insurance Company reserves the right to recalculate the rates/fees in the event of any of the following:

- Requested change in effective date;
- The final benefit provisions, account structure, or services change from the proposed;
- The number of eligible or enrolled employees changes by more than 10% from that identified in this quote;
- Final enrollment does not meet minimum participation requirements;
- New/changes to legislation or regulations that affect the benefits payable, eligibility or contractual provisions;
- Any governmental unit imposes a tax or assessment which is measured by the services performed or payments made by Proposer in connections with this proposal.

Contract Situs

Ohio

Policy and Claims Settlement Practices

This proposal assumes our standard policy provisions and claim settlement practices apply.

Enrollment Assumptions

Total number of benefit eligible employees: 48

Minimum participation requirement: 75% of total benefit eligible employees.

All individually underwritten groups require a minimum participation of 25% and 5 enrollees.

Eligibility Requirements

- All regular, full-time employees who work a minimum of 30 hours per week are eligible for coverage
- Retirees and part-time employees are not eligible for coverage.
- Dependent children are covered to age 26 regardless of student status

Services Included in Rates and Fees

- No set-up fee
- Full single-site plan administration including claims processing, customer service, eligibility maintenance, provider relations, network management, professional claim review, underwriting/actuarial, billing, legal/contract, financial reporting from TruAssure's Naperville, IL Service Center.
- Secured Internet eligibility inquiry/update capability
- Web-based access to provider directories, benefits, eligibility and claim status information
- IVR phone system access to network directories and claim status information
- In- and out-of-state toll-free customer service number
- Mailing of ID cards to enrollees' homes
- Claim data transmittal to Client's FSA vendor for automatic FSA claim reimbursement
- Client customized "Highlights" enrollee communications piece
- Three sets of hard copy network provider directories for each Client location with 20 or more enrollees (if requested)
- Standard management/utilization reports at the interval the Client specifies
- Preparation of dental benefits booklets/certificates of coverage
- Claim run-out (unless Client selects year one immature ASO fee)
- Solicitation to the Client's "high volume" dentists based on mutually acceptable criteria
- Administrative forms
- Plan performance reviews with TruAssure account manager at the interval the Client specifies
- Consultation with TruAssure's professionals on dental plan-related issues

Services Not Included in Rates and Fees

- Customized provider directories
- Paper provider directories for every plan participant
- Customized ID cards
- Mailings of dental benefits booklets/certificates of coverage to enrollees' homes
- Customized claim forms
- Customized EOBs
- Claim run-in
- Mailings to network dentists other than to "high volume" dentists
- Client-specific "dedicated" toll-free number
- Client-specific satisfaction surveys

Terms of Offering

This proposal is released with the understanding it will be presented to the group only by an appropriately licensed and appointed individual or entity. All enrollments must be completed and applications submitted to TruAssure Insurance Company by the first of the month prior to the effective date.

Commission

- Fully insured PPO rates include 10.0% commissions.