## **CITY OF MELROSE**

FY 2018

## **DENTAL INSURANCE**

**EMPLOYEES** 

PLAN	52 P/P	42 P/P	21 P/P	26 P/P	Month
	0.05	42.00	24.55	40.00	40.45
Employee	9.96	12.33	24.66	19.92	43.15
Employee +Spouse	19.89	24.62	49.24	39.78	86.17
Employee+Child(ren) *	19.05	23.58	47.15	38.09	82.51
Family	30.66	37.95	75.91	61.31	132.83

<sup>\*</sup>Children are covered until age 21; if they are full time students-until age 26.

## **PLAN SUMMARY**

- ⇒ Voluntary benefit paid by the employee
- ⇒ No waiting periods
- ⇒ Preventive and maintenance covered at 100%
- ⇒ Minor Restorative Procedures covered at 80%
- ⇒ Major Restorative Procedures covered at 50%
- ⇒ Calendar Year Deductible \$50 individual/\$150 family
- ⇒ Calendar Year Maximum \$1,000 per person
- ⇒ Vision Savings Eye Care Program available at no additional cost