

# ACFFA Dental Committee Presentation

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# History of our plan

- Formed in 1998 as a self-managed, direct reimbursement plan.
- County pays premiums into an account established by ACFFA and managed by EBS.
- Initial goal of eventually exceeding industry standard in coverage levels.
- Allowed for no restriction in service benefits.
- Allowed for a means of retiree coverage.
- Coverage levels: \$200 @100%, \$800 @80%.

# Our plan today

- Current coverage levels: \$300 @100%, \$700 @80% (changed in 2007).
- Changes made in 2007 did not increase coverage levels, only placed \$100 from one segment of the plan to another.
- Only 27 retirees are participating in plan.

# Annual Dental Plan Balances

- 1998 \$43,112.03
- 1999 \$21,380.73
- 2000 \$11,010.68
- 2001 \$\$7,475.76
- 2002 \$14,333.66
- 2003 \$10,619.86
- 2004 \$43,543.17
- 2005 \$40,040.07
- 2006 \$39,683.44
- 2007 \$21,538.11
- 2008 \$18,702.42
- 2009 \$16,658.59 (through February)
- **PLAN TOTAL \$310,721.48 \***
- **\* (as of 3-1-09 prior to dental and ortho disbursements)**

# Pros and Cons of our plan

## **Pros**

- Total control of our plan.
- No limitations to work done (all care is covered).
- Any dentist will accept our plan.

## **Cons**

- We are fiscally responsible and liable for the plan.
- Plan balance is at risk of depletion as membership and families grow.
- No control of dental fees (we are billed as a private party plan).
- Coverage levels are below industry standards (currently \$1,200 to \$1,500 annually).

# Committee Recommendations

- The committee has reviewed plans with PORAC, CPF, CSFA, IAFF, and the County plan (Delta).
- The committee has determined the most competitive plans are with the County plan (Delta Premier), CSFA, or a revised version of our current plan.

# Alameda County Plan (Delta)

- \$1,200 annual coverage
- 100% Preventative care coverage, no deductible
- 80% Basic and Major care coverage, after \$45 annual deductible
- \$1,000 lifetime ortho

# CSFA Plan (PPO through Safeguard)

- \$1,500 annual coverage
- 100% Preventative care coverage, no deductible
- 90% Basic and 60% Major care coverage, after \$50 individual annual deductible (\$150 for family)
- \$1,000 lifetime ortho

# Proposed Revised ACFFA Plan

- Define coverage that identifies “Preventative” “Basic” and “Major” care (as outlined in Delta and CSFA plans)
- Increase coverage levels to \$1,300 annually (\$300 at 100% and the remaining \$1,000 at 80%).

# Membership will decide the future of our dental plan

- Each member will vote for one of the three proposed options
- If one plan receives 65% or more votes, this plan will be implemented.
- If no plan receives at least 65%, the top two plans will then be voted on in a “runoff” vote
- Final plan will be implemented

Questions? Comments?