

Dental Coverages and Bid Prices Compared for the University of Alabama in 2001

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Dental Carrier or Underwriter	Maximum Annual Dollar Coverage per Person per Contract	Single Prem. per Mo.	Family Premium per Mo.	Employee with one dependent	Employee Spouse only	Employee+ 2 or More	Full Family Plan	Dental Network? Yes with PPO	Electronic Filing for Dentists	
CIGNA	\$1,000/Yr. paid at 100%/80%/50% as follows:	\$16.17	\$39.99	Not rated	Not rated	Not rated	Not rated	5 in Tuscaloosa	Yes	
Assumes 75% eligible employees will enroll. Services > \$200 should be pre-reviewed by CIGNA. (web address: www.cigna.com)	100% Preventive, 80% Restorative, 50% Major after \$50 deductible per person per year but with Optional Orthodontia offered. (No waiting periods stated in RFP but HIPAA)	CIGNA could not say if they would do COBRA administration for the University.							89 dentists in B'Ham	See CIG web page
Mutual of Omaha	\$750/Yr. Basic Plan pays 90% for	\$17.20	\$38.89	Not rated	Not rated	Not rated	Not rated	31 dentists in Alabama	Not sure	
(Financial assumptions not stated)	Preventive, Restorative & Major services after \$25 deductible per person per year.	(Mutual of OMAHA bid stated only dental coverages with co-pays and deductibles. No other information provided).							but patient pays copays and deductibles.	
	\$1,000 Comp. Plan pays 90%/60%/50% for Preventive, Restorative & Major services after \$25 deductible per person per year.	\$31.74	\$72.40	Not rated	Not rated	Not rated	Not rated			
	Orthodontia covered at 50% for all members.									
Protective Life Dental	ProOne Plan \$1,000/Yr. per person	Single \$11.66	Family See rate at far right	Employee with one dependent \$22.65	Employee Spouse only \$23.05	Employee+ 2 or More \$42.50	Full Family Plan \$42.50	Dental Network? No Can use any dentist	Electronic Filing for Dentists	
(Assumes 20% of eligible UA employees & retirees will enroll. Claims/services over \$300 are recommended for pre-reviewed)	pays 100% of Preventive & 80% Restorative after \$50 deductible per person per year. (Waiting Periods waived for all current members but new members have 12 mo. wait except on fillings)								Benefits paid directly to patient or dentist. Patient is balance billed by dentist.	No
Protective Life Dental	ProThree Plan \$1,000/Yr. per person	Single \$17.69	Family See rate at far right	Employee with one dependent \$28.99	Employee Spouse only \$35.13	Employee+ 2 or More \$53.88	Full Family Plan \$53.88	Dental Network? No Can use any dentist	Electronic Filing for Dentists	
(Assumes 20% eligible employees and retirees will enroll in plan and all services over \$300 must be pre-reviewed by Protective Life Dental.) (web at www.protective.com)	pays 100% of Preventive, 80% of Restorative and 50% of Major services like crowns and complex oral surgery after \$50 deduct/person/Yr. (Waiting Periods waived for current UA members New members have 12 month wait except on fillings)								Benefits paid directly to patient or dentist. Patient is balance billed by dentist.	No
	10% of crowns allowed charge covered 1st yr.									
	25% of crowns allowed charge covered 2nd yr.	Protective does not do COBRA administration.								
	50% of crowns allowed charge covered 3rd yr.									
New Southland National Co.	\$1,000/Yr. paid at 100%/80%/50% as follows:	Single \$13.77	Family \$32.82	Employee with one dependent not rated	Employee Spouse only Not rated	Employee+ 2 or More Not rated	Full Family Plan Not rated	Dental Network? Yes	Electronic Filing for Dentists	
(Assumes 50% participation by all eligible UA employees & retirees) and all services over \$300 must be pre-reviewed by the Company (web at www.sniscorp.com)	100% Preventive, 80% Restorative, 50% Major after \$50 deductible per person per year but deductible only applies to Restorative & Major. No waiting period for all current members but new members have 12 month wait for Major services.	Southland National would agree to bill COBRA premiums for UA but not do COBRA administration.							361 dentists in AL including 9 in Tusc. However, dentists can balance bill patient per the RFP submitted	No- But plans for 2001 underway

