	(Page 1 of 2)		1							
		Single	Family				·			Electronic
Dental Carrier or	Maximum Annual Dollar Coverage	Prem.	Premium	Employee with		Employee	Employee+	Full	Dental Network?	Filing for
Underwriter_	per Person per Contract	per Mo.		one dependent		Spouse only	2 or More	Family Plan	Yes with PPO	Dentists
CIGNA	\$1,000/Yr. paid at 100%/80%/50% as follows:	\$16.17	\$39.99	Not rated		Not rated			5 in Tuscaloosa	Yes
Assumes 75% eligible employees	100% Preventive, 80% Restorative, 50% Major								89 dentists in B'Ham	See CIG
will enroll. Services > \$200 should	after \$50 deductible per person per year	CIGNA	could not sa	y if they would do Co	DBRA adminis	tration for the Ur	iversity.		If PPO, no balance bill	web page
be pre-reviewed by CIGNA.	but with Optional Orthodontia offered.								but patient pays copays.	
(web address: www.cigna.com)	(No waiting periods stated in RFP but HIPAA)					-				
				Employee wi	th	Employee	Employee+	Full	Dental Network?	Electronic
		Single	Family	one depende	nt	Spouse only	2 or More	Family Plan	Yes with PPO	Filing for
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	Dentists
	Preventive, Restorative & Major services								If PPO, no balance billing	Not sure
(Financial assumptions not stated)	after \$25 deductible per person per year.								but patient pays copays	
									and deductibles.	
	\$1,000 Comp. Plan pays 90%/60%/50%	\$31.74	\$72.40	Not rated		Not rated	Not rated	Not rated		
	for Preventive, Restorative & Major services			-						
	after \$25 deductible per person per year.	(Mutual	of OMAHA	bid stated only denta	l coverages w	ith co-pays and d	leductibles.	No other inf	ormation provided).	
	Orthodontia covered at 50% for all members.				Ţ					
-										
				Employee wi	th	Employee	Employee+	Full	Dental Network? No	Electronic
Protective Life Dental	ProOne Plan \$1,000/Yr. per person	Single	<u>Family</u>	one depende	nt	Spouse only	2 or More	<u>Family Plan</u>	Can use any dentist	Filing for
(Assumes 20% of eligible UA	pays 100% of Preventive & 80% Restorative	\$11.66	See rate	\$22.65		\$23.05	\$42.50	\$42.50	Benefits paid directly	<b>Dentists</b>
employees& retirees will enroll.	after \$50 deductible per person per year.		at far right					,	to patient or dentist.	No
Claims/services over \$300 are	(Waiting Periods waived for all current members								Patient is balance	
recommended for pre-reviewed)	but new members have 12 mo.wait except on filling	igs)							billed by dentist.	
							4			
				Employee wi	th ·	Employee	Employee+	Full	Dental Network? No	Electronic
Protective Life Dental	ProThree Plan \$1,000/Yr. per person	Single	<u>Family</u>	one depende	<u>nt</u>	Spouse only	2 or More	Family Plan	Can use any dentist	Filing for
(Assumes 20% eligible employees	pays 100% of Preventive, 80% of Restorative	\$17.69	See rate	\$28.99		\$35.13	\$53.88	\$53.88	Benefits paid directly	<b>Dentists</b>
and retirees will enroll in plan and	and 50% of Major services like crowns and		at far right						to patient or dentist.	No
all services over \$300 must be pre-	complex oral surgery after \$50 deduct/person/Yr.								Patient is balance	T
reviewed by Protective Life Dental.)	(Waiting Periods waived for current UA members	New mer	nbers have	12 month wait excep	ot on fillings)				billed by dentist.	
	10% of crowns allowed charge covered 1st yr.						-			
(web at www.protective.com)	25% of crowns allowed charge covered 2nd yr.	Protectiv	e does not	do COBRA administr	ation.					
	50% of crowns allowed charge covered 3rd yr.								*	
								-	<b>*</b>	
				Employee wit	th	Employee	Employee+	Full	Dental Network?	Electronic
New Southland National Co.	\$1,000/Yr. paid at 100%/80%/50% as follows:	Single	Family	one dependent		Spouse only	2 or More	Family Plan	Yes	Filing for
(Assumes 50% participation by all	100% Preventive, 80% Restorative, 50% Major	\$13.77	\$32.82	not rated		Not rated			361 dentists in AL	Dentists
	after \$50 deductible per person per year but						·		including 9 in Tusc.	No- But
	deductible only applies to Restorative & Major.	Southlan	d National v	vould agree to bill Co	DBRA				However, dentists can	plans for
be pre-reviewed by the Company	No waiting period for all current members but	<del></del>		not do COBRA adm					balance bill patient	2001
pe bie-legiemed by the combany	ito tratang ported for an edition members but	[		• • • • • • • • • • • • • • • • • • • •						

	(Page 2 of 2)	1999	1999		Not Rated			Not Rated	Not Rated	Not Rated		
	(1 430 2 0 1 2)		Fam.=\$30.21		in 1999			in 1999	in 1999	in 1999		
Dental Carrier or	Maximum Annual Dollar Coverage	Single	Family	Single		Full	Single	Employee+			Dental Network?	Electronic
Underwriter:	per Person per Contract	рег/Мо.		Rate	1 depend.	Family	Rate	Spouse	Children	Plan	Yes with PPO called	Filing for
United Concordia *	OPTION#1-Current coverage-no changes	\$15.17	\$38.49	\$15.17	\$29.59	\$42.67	\$15.17	\$30,34	\$31.86	\$43.08	PARNET dentists	Dentists?
Covers all employees of 0.50 FTE	\$1,000/Yr. paid at 100%/80%/50% as follows:	2 TIER	2 TIER	3 TIER		3 TIER	4 TIER	4 TIER	4 TIER		Over 300 dentists in AL	
and up, plus retirees & COBRA	100% Preventive, 80% Restorative & 50% Major						<b>-</b>				28 PARNET in Tusc.	System
All crowns must have x-rays made	after \$50 deductible per person per year.				· · · · · ·					·	ļ	allows UA
beforehand to document need.											balance bill the patient.	to enroll.
(web at www.ucci.com)		1										add, etc.
									, ,			<u> </u>
		Single	Family	Single	Employee+	Full	Single	Employee+	Employee+	Full Family		<del> </del>
United Concordia	OPTION 1B- Same coverage as OPT# 1 but	per/Mo.	per/Mo.	per/Mo.	1 depend.	Family	per/Mo.	Spouse	Children	Pian		· ·
	has 12 mo. Waiting period for new members.	\$15.05	\$38.18	\$15.05	\$29.35	\$42.34	\$15.05	\$30.11	\$31.62	\$42.74	Same as above	Ditto
	\$1,000/Yr. paid at 100%/80%/50% as follows:	2 TIER	2 TIER	3 TIER	3 TIER	3 TIER	4 TIER	4 TIER	4 TIER	4 TIER		
	100% Preventive, 80% Restorative & 50% Major			I								
	after \$50 deductible per person per year.											
	(Only new members have 12 mo. Wait for Major 5	Services ι	ınder Optior	า 1B)								
United Concordia	Option-2-Current covg.+General Anesthesia	Single	Family		Employee+	Full		Employee+		Full Family		
	\$1,000/Yr. paid at 100%/80%/50% as follows:	per/Mo.	per/Mo.	per/Mo.		<u>Family</u>	per/Mo.	Spouse	<u>Children</u>	<u>Plan</u>		
	100% Preventive,80% Restorative & 50% Major	\$17.28	\$43.82	\$17.28	\$33.69	\$48.58	\$17.28	\$34.55	\$36.28	\$49.04	Same as above	Ditto
	after \$50 deductible per person per year.	2 TIER	2 TIER	3 TIER	3 TIER	3 TIER	4 TIER	4 TIER	4 TIER	4 TIER		
							<u></u>			ļ <u>-</u>		
United Concordia	Option#-3-Same as Opt#2 but add 12 Mo wait		Family		Employee+	Full		Employee+		<del></del>		
	\$1,000/Yr. paid at 100%/80%/50% as follows:	per/Mo.	per/Mo.	per/Mo.		Family:	per/Mo.		Children	<u>Plan</u>		
	100% Preventive,80% Restorative & 50% Major	\$16.26	\$41.26	\$16.26	\$31.72	\$45.76	\$16.26	\$32.53	\$34.15	\$46.20	Same as above	Ditto
	after \$50 deductible per person per year.	2 TIER		3 TIER	3 TIER	3 TIER	4 TIER	4 TIER	4 TIER	4 TIER		
	(Only new members have 12 mo. wait for Major S	ervices ui	nder Option	3.)								
	2. 2. A											
*-Concordia does not do COBRA adn	ninistration.	ļ		ļ			.					
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