



*For Yolo County
Employees*

**DENTAL AND VISION
INSURANCE ONLY**

*September is Open Enrollment
for Health Insurance*

*November is Open Enrollment
for Medical Reimbursement
and Dependent Care Accounts*

Big News...

**Sign up now for Dental
and Vision “Buy Up”
plans – complete the
Benefit Action Form in
this brochure and submit
to HR by May 31!**

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Dental and Vision Open Enrollment

**MAY 2018 for JULY 1, 2018 Coverage
DEADLINE TO SUBMIT CHANGES ~ MAY 31, 2018**

“Open Enrollment” is your annual opportunity to:

- Elect to Buy Up to an enhanced dental and/or vision plan**
- Change back to the basic dental and vision plan from the Buy Up plan**
- Add eligible dependents to your coverage if they are not already covered by your policy**

Opportunities for “Buy Up” Policies

All regular employees are required to be enrolled in the County-sponsored dental and vision plans which provide a basic level of coverage at an affordable premium. An enhanced “Buy Up” dental plan is available for employees to consider. A “Buy Up” vision plan offers greater coverage for lenses, frames and contact lenses. These plans are becoming increasingly popular for employees who have a need for a plan with more generous coverage.

Compare the Plans

In this document is a side-by-side comparison of the basic Delta Dental plan provided to all employees and the enhanced “Buy Up” plan design. The most significant differences are:

- The Buy Up plan has a \$2,000 annual maximum instead of the \$1,000 limit of the basic plan (*limits are \$100 higher annually if you use a Delta PPO dentist*)
- The orthodontic benefit has a \$2,000 lifetime benefit for children and adults. The basic policy has a \$500 lifetime benefit for children only.
- The Buy Up plan has a \$50 deductible which will be waived for preventive and diagnostic care. The basic plan does not have a deductible.

A comparison of the Medical Eye Services Vision policies is also included in the document. The significant differences between the policies are:

- The Buy Up plan offers up to \$150 for frames or contact lenses.
- Participants are eligible for glasses or contact lenses every 12 months (*the basic plan is every 24 months*)

Yolo County Delta Dental Plan Comparison

Plan Allowances	Basic Dental Plan		Buy-Up Dental Plan	
	PPO*	Non-PPO	PPO*	Non-PPO
Copayment				
Diagnostic and Preventative	100%	100%	100%	100%
Basic	80/20	80/20	80/20	80/20
Crowns & Cast Restorations	50/50	50/50	50/50	50/50
Prosthodontics	50/50	50/50	50/50	50/50
Child Orthodontics	50/50	50/50	N/A	N/A
Adult & Child Orthodontics	N/A	N/A	50/50	50/50
Deductibles				
Per Patient per Calendar Year	\$0		\$50	
Per Family per Calendar Year	\$0		\$150	
D & P Exempt from Deductible	N/A		Yes	
Maximums				
Per Patient per Calendar Year	\$1,100	\$1,000	\$2,100	\$2,000
Orthodontic Lifetime Maximum	\$500 (children only)		\$2,000	
Age Limitations				
Children (years of age)	19		19	
Students (years of age)	23		23	

* What is a PPO Dentist? A dentist in the Delta Dental PPO network has agreed to a fee structure that will save you money on dental services and procedures. You will be able to stretch your dollars to cover more services and you will also have a higher annual maximum paid on your behalf. More information about the advantages of the Delta Dental PPO plan is included in this brochure.

Dental Plan Premium Comparison

If you elect to continue coverage in the basic plan you will have no change to your current payroll deductions. If you decide to enroll yourself in the Delta Dental Buy Up plan, the premiums are higher.

Employee Group	Per Payroll Deduction (24 times per year)	
	Basic Dental Plan	Buy Up Dental Plan
Employees in the General Unit, Probation Unit, Investigator's Unit, Correctional Officers and Deputy Sheriff's *	\$4.40	\$16.40
Employees in the Supervisor's Unit, Management Unit, Attorney's, and all other unrepresented employees receiving a benefit package	\$44.00	\$56.00

* The County dental insurance contribution is \$39.60 per payroll period for each employee or 90% of the basic plan premium.

Yolo County Medical Eye Services Plan Comparison

Benefit Eligibility	Basic Plan	Buy-Up Plan
Copay:	\$0	\$0
Comprehensive Vision Exam:	One every 12 months	One every 12 months
Lenses:	One pair every 24 months	One pair every 12 months
Frame:	One frame every 24 months	One frame every 12 months
Contact Lenses:	One pair every 24 months	One pair every 12 months

Coverage for Services with Participating and Non-Participating Providers

BASIC PLAN	Participating Provider		BUY UP PLAN	Participating Provider	
	Participating Provider	Non-Participating Provider		Participating Provider	Non-Participating Provider
Comprehensive Exam	Covered	Up to \$40.00	Ophthalmologic Exam	Covered	Up to \$40.00
Single Vision Lenses	Covered	Up to \$30.00	Optometric Exam	Covered	Up to \$40.00
Bifocal Lenses	Covered	Up to \$50.00	Single Vision Lenses	Covered	Up to \$30.00
Trifocal Lenses	Covered	Up to \$65.00	Bifocal Lenses	Covered	Up to \$50.00
Polycarbonate Lenses	Up to \$85.00	Up to \$55.00	Trifocal Lenses	Covered	Up to \$65.00
Progressive Lenses	Up to \$86.51	Up to \$65.00	Polycarbonate Lenses	Up to \$85.00	Up to \$65.00
Aphakic Monofocal	Covered	Up to \$125.00	Progressive Lenses	Up to \$86.51	Up to \$55.00
Aphakic Multifocal	Covered	Up to \$125.00	Aphakic or Lenticular Lenses	Covered	Up to \$125.00
Frame	Up to \$105	Up to \$40.00	Frame	Up to \$150	Up to \$75.00
Contact Lenses			Contact Lenses		
Medically Necessary	Covered	Up to \$250.00	Medically Necessary	Covered	Up to \$250.00
Cosmetic or Convenience	Up to \$105	Up to \$100.00	Cosmetic or Convenience	Up to \$150	Up to \$150.00

The policy provides full coverage for Covered Services when you go to a Participating Provider of the MES Vision Network. If Covered Services are provided by a Non-Participating Provider, charges will be paid, but not to exceed the limits listed above.

Vision Plan Premium Comparison

Employee Group	Per Payroll Deduction (24 times per year)	
	Basic Vision Plan	Buy Up Vision Plan
Employees in the General Unit, Probation Unit, Investigator's Unit, Correctional Officers and Deputy Sheriff's *	\$0.46	\$5.28
Employees in the Supervisor's Unit, Management Unit, Attorney's, and all other unrepresented employees receiving a benefit package	\$4.63	\$9.45

* The County vision insurance contribution is \$4.17 per payroll period for each employee or 90% of the basic plan premium.

How do I decide if a “Buy Up” plan is right for me and my family?

Before you automatically assume that the Buy Up plans must be better, you need to determine if the current dental and vision plans are meeting your needs. Keep in mind that every member of your family will be eligible for the higher level of benefits at the same flat rate premium. The annual premium increase for the Dental Buy Up plan is \$288.00. The annual premium increase for the Vision Buy Up plan is \$111.36. Is the increase in premium worth it for you and your family? Ask yourself the following questions:

- **How much have you had to pay out of pocket for dental care not covered by your insurance plan?**
If your use of the dental plan has been primarily for routine care, the basic plan may provide the coverage you need. However, if you anticipate expensive procedures in the future (including braces!), the higher annual maximum of the Buy Up plan may save you money in the long run.
- **How much have you had to pay out of pocket for vision care, glasses and/or contact lenses not covered by your insurance plan?**
The Buy Up vision plan offers a higher contribution to pay for frames and contact lenses. In addition, you can get a new pair of glasses or supply of contact lenses each year with this plan. If a new set of frames ever 24 months is too long to wait, the Buy Up plan may be right for you.
- **Have you been thinking about getting braces?**
The Buy Up dental plan has a lifetime maximum contribution of \$2,000 for adult and child orthodontic care. The basic plan offers \$500 lifetime for children under age 13.
- **How many family members are on your plan and using the benefits?**
If you and your family members are simply having routine dental care and eye exams without any great expense for extra procedures and materials, the Buy Up plans may not be worth it. Look at the increased cost of the premiums and decide if the plan offers enough value for your family.

For more information about Delta Dental and to search for dentists:

Delta Dental of California
www.deltadentalins.com
Customer Service 800-765-6003

The logo for Delta Dental of California, featuring a white triangle icon to the left of the text "DELTA DENTAL" in white capital letters on a green rectangular background.

For more information about MES and to search for Eye Care Professionals:

Medical Eye Services
www.mesvision.com
800-877-6372

The logo for Medical Eye Services (MES) Vision, featuring the letters "MES" in a large, bold, maroon serif font, with "Vision" in a smaller, maroon script font to the right, and a registered trademark symbol (®) at the end.