

RESOLUTION NO. 87-2022

Introduced by Mark Claus

A RESOLUTION RATIFYING THE CITY MANAGER'S ACCEPTANCE OF THE PROPOSAL AND ENTERING INTO AN AGREEMENT WITH TRUASSURE INSURANCE COMPANY FOR THE PROVISION OF 2023 DENTAL INSURANCE COVERAGE

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF HURON, OHIO:

SECTION 1. That the City Manager acceptance of the proposal and entering into an agreement with TruAssure Insurance Company for the provision of 2023 dental insurance coverage are hereby ratified, which agreement shall be substantially in the form of Exhibit "A" attached hereto and made a part hereof.

SECTION 2. That this Council hereby finds and determines that all formal actions relative to the adoption of this Resolution were taken in an open meeting of the Council and that all deliberations of this Council and of its committees, if any, which resulted in formal action, were taken in meetings open to the public in full compliance with applicable legal requirements, including O.R.C. §121.22 of the Revised Code.

SECTION 3. That this Resolution shall go into effect and be in full force and effect immediately upon its adoption.


Monty Tapp, Mayor

ATTEST: 
Clerk of Council

ADOPTED: 11 OCT 2022



Dental Benefits Renewal

PRESENTED TO

City of Huron

Effective Date
January 1, 2023

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Proposal Date
September 12, 2022

Linda Remington

Account Manager

630-718-4781

lremington@truassure.com

TruAssure

Insurance Company
111 Shuman Boulevard
Naperville, Illinois 60563

truassure.com

Your TruAssure Dental Plan Renewal

Renewal Package for City of Huron

Enclosed is TruAssure's renewal package for City of Huron, TAIC Group #20092. It includes your renewal rates and underwriting assumptions.

I welcome the opportunity to review this information with you. If you have questions or would like to discuss your renewal, please contact me.

If you have no questions once you have reviewed this renewal package, please sign and return the signature page to us. If we do not receive this notification from you at least 30 days prior to your renewal date, we will assume you agree to the proposed rates and renew your current dental plan with the rates included in this renewal package.

Non-Benefit Eligible Employees

At TruAssure, we strive to help your employees keep their teeth as healthy as possible. Good oral health is a vital part of overall well-being. For non-benefit eligible employees, TruAssure offers dental plans for individuals and their families. Please see the enclosed brochure or visit www.truassure.com for more details on our individual product offerings.

Reminder For Your Employees

Employees can view their benefit information online through the Member Portal at truassure.com.

TruAssure offers our members access to one of the largest dental networks nationwide through the DenteMax Plus dental network, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. With more than 360,000 dentist locations nationwide, we make it easy for members to find a network dentist. On average, members can save 20 to 40 percent on dental treatment with a network dentist.

Oral Health is Important to Overall Health

Visit truassureblog.com/library to find oral health resources that can answer your oral health questions and offer information to help ensure a lifetime of healthy smiles.

Thank you for choosing TruAssure Insurance Company for your dental benefit needs. The TruAssure team truly values your business and hopes to provide your employees with dental benefits for many years to come. We are dedicated to providing your employees with the coverage they need to maintain good oral health, and we are committed to delivering excellent customer service and a hassle-free experience.

Current Plan Design Summary for City of Huron

| 20092 | In-Network | Out-of-Network |
|--|---|---|
| Annual Maximum Limit | \$1,000 | \$1,000 |
| Individual Deductible | \$25 | \$25 |
| Family Deductible | \$75 | \$75 |
| Preventive Services (Coverage A) Exams (three per benefit year) Emergency exams Cleanings (three per benefit year) Bitewing x-rays Full-mouth x-rays Fluoride treatment Space maintainers Sealants | Plan Pays 100% (Deductible does not apply) | Plan Pays 100% (Deductible does not apply) |
| Basic Services (Coverage B) Palliative treatment Fillings (posterior composites covered) Oral surgery - Simple extractions Oral surgery - Surgical extractions Oral surgery - All other General Anesthesia Periodontics (Gum disease treatment) Endodontics (Root canals) | Plan Pays 80% (Deductible applies) | Plan Pays 80% (Deductible applies) |
| Major Services (Coverage C) Denture relines and rebases; adjustments Repairs to dentures, crowns and bridges Crowns, onlays, post and core Complete and partial dentures Fixed bridge work Implants | Plan Pays 50% (Deductible applies) | Plan Pays 50% (Deductible applies) |
| Orthodontics (Coverage D) Dependent children eligible to age 26 Full-time students eligible to age 26 Adults are eligible for coverage | Plan Pays 50% (Deductible does not apply) | Plan Pays 50% (Deductible does not apply) |
| Orthodontics Lifetime Maximum | \$1,500 | \$1,500 |

Your TruAssure group dental plan is offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. DenteMax Plus dentists accept new patients. In-network services are paid off the PPO fee schedule. Out-of-network services are based on the 90th R&C percentile of reasonable and customary fees (90th R&C).

The information on this sheet is a brief summary of your dental plan and the services it covers. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions, or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact TruAssure.

Proposed Renewal Rates

City of Huron -- Renewal Plan 1

| Current Employment | | Current Rates | 12 Month Renewal Rate | Increase |
|--------------------|----|---------------|-----------------------|----------|
| EE: | 20 | \$27.32 | \$27.32 | 0.0% |
| EE+S | 2 | \$57.26 | \$57.26 | 0.0% |
| EE+C | 10 | \$74.23 | \$74.23 | 0.0% |
| FAM: | 17 | \$113.51 | \$113.51 | 0.0% |
| Annual Expense: | | \$39,994.68 | \$39,994.68 | 0.0% |

Underwriting Considerations

Census Data

Total Current Enrollment Counts

Single 20

Family 29 During the current experience period, City of Huron averaged 48

Total 49 enrollees.

Guarantee Terms

Policies and Claim Settlement Practices

All TruAssure standard processing policies, limitations and exclusions apply.

TruAssure reserves the right to recalculate rates in the event of any of the following:

Change in effective date.

The number of eligible or enrolled employees changes by more than 10% from that identified in this quote.

The number of enrolled employees falls below the required 5 to maintain individually underwritten status.

New or changes to legislation or regulations that affect the benefits payable, eligibility or contractual provisions.

Broker Compensation

Proposed rates include the following broker commissions:

Fully Insured PPO: 10.0%

UW/AS
GM/22.9

Renewal Acceptance

If we do not receive notification from you at least 30 days prior to your renewal date, we will assume you agree to the proposed rates and renew your current dental benefit plan with the above noted 12 month renewal rates.

1. The proposed renewal rates will be in effect for the following time period:
1/1/2023 through 12/31/2023
2. All of our standard processing policies, limitations and exclusions apply.
3. Please acknowledge your acceptance of these terms and rates by signing below and returning this page. You can fax or email a copy of this letter to:

Linda Remington
TruAssure
111 Shuman Boulevard
Naperville, IL 60563
Phone: 630-718-4781
Fax: 630-718-4781
lremington@truassure.com

Agreed and accepted:
City of Huron - TAIC Group #20092 -- Plan 1

By:  _____

Date: 9/19/22

Title: City Manager