

Dental Insurance

Our Dental policy with UHC has changed again for 2022. Last year we introduced a choice of 3 different plans, this year we have made those plans even better.

After months of negotiations between UHC, staff and the Board an agreement was reached that included a 3 year rate guarantee at current rates. What that means is the rates you are paying today will not increase until 2025, at which time we will negotiate the terms of the Plan again.

In addition to the rate freeze, staff and the Board were able to negotiate other favorable terms. Currently for 2021 the PPO High Plan has a \$4,000 maximum annual benefit, the PPO Low Plan is \$3,000 and the HMO Plan is unlimited. Beginning in 2022 the maximum benefit under the PPO High Plan will be unlimited, the PPO Low Plan will be \$5,000 and the HMO Plan remains unchanged. These are significant changes if you require substantial dental work.

Another change that was negotiated was increasing the number of annual dental cleanings from 2 to 3. In addition, this preventative service will fall outside the \$50 per year deductible and will continue to pay at 100%.