



City of Manitowoc

DENTAL COST COMPARISON

Enrollment Assumptions:

Count: 187

Effective: 01/01/2016

FIXED COSTS						
	Current			Recommendation		
	PEPM	Monthly	Annually	PEPM	Monthly	Annually
Administration Fees	\$2.10	\$392.70	\$4,712.40	\$2.68	\$501.16	\$6,013.92
Network Access Fee	N/A			N/A		
Estimated Annual Network Savings	N/A			-\$19.73	-\$3,688.75	-\$44,265.00
Total Net Savings (Admin + Access Fee-Network)	\$4,712.40			-\$38,251.08		
Rate Guarantee	1 Year			1 Year		
Notes:	Annual Dental Fee = \$250					

NOTE: Company logos are for information purposes only agents are independent and are not affiliated with the company.

NOTE: Enrollment count is based off of 04/30/2015 dental agg report.

NOTE: Delta does not include ortho claims in re-pricing.

Our standard of care and legal duty to the insured in providing insurance products and services is to follow the instructions of the insured in good faith.

This constitutes only a summary of the Dental plan involved. The actual contract or plan document must be consulted to determine the governing contractual provisions, limitations, or exclusions. There is no guarantee, expressed or implied by Associated Financial Group vendors of plan provisions or level of payments.