

April 2021 Newsletter

Insurance/Health - Joe Polce

Delta Dental

Representatives from Delta Dental presented a review of the dental plan to the Insurance Council on Tuesday, February 9. Basically the plan is performing well in providing the basic needs of the members. One area that they mentioned was the difference between the three levels of plan participation by dentists. The three levels are: PPO (Preferred Provider Organization); Premier and Out-Of-Network. Each level is based on the amount of discounts that Delta uses to determine the cost to members. PPO dentists are subject to the largest discounts. All dentists have basic costs for services. Delta negotiates a contract with a dentist that determines how much of a discount will be applied to a particular service. Again, PPO dentists are subject to the largest discounts which results in savings for members.

Medicare Information

The Medicare deductible is now \$203.00 which is a \$5.00 increase from 2020. The standard Part B premium amount in 2021 is 148.50. Most people pay this amount. If your modified adjusted gross income as reported on your IRS tax return from two years ago is above a certain amount, you will pay the standard premium amount plus an Income Related Monthly Adjustment Amount. This information can be found at www.medicare.gov.

Davis Vision

There continues to be sporadic problems with Davis Vision with administering the plan. A major problem occurred when Davis upgraded the member enrollment program and deleted many members from the list. Those members were initially denied service from vendors until the situation was discovered and resolved by Donna Clabaugh. When members called Davis, the response was to tell them that they were no longer enrolled in the plan. Another problem occurred when a vendor could not access Davis's web site and then denied coverage to the member.

It is good idea to have a copy of the plan benefits with you when you go for an appointment. A copy can be obtained at www.fcps.org by clicking on Human Resources and following the prompts.