

Today... and ...



in the **Future**

Fort Smith Public Schools

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DENTAL INSURANCE RATES 2010-2011

	Monthly Cost To Employee
Employee	\$ 0.00
Employee/Spouse	\$30.06
Employee/Child(ren)	\$24.62
Employee/Family	\$63.15

Blue Cross Blue Shield is the carrier for the district's dental plan. The district provides dental insurance for eligible employees at no extra expense to you. You may elect to cover your eligible dependents by paying the required premium through payroll deduction.

New eligible employees to the district may elect to cover their existing dependents at the time they complete the insurance application forms. If dependents are not covered at this time, they may only be enrolled during a future open enrollment. Applications for dependent coverage filed at a later date will not be accepted until a future open enrollment or unless a qualifying event changes the employee's status. **This is an open enrollment year.** The next open enrollment will be August 2012. Children under the age of three (3) may be added in the year that they turn three (3) on the regular enrollment date, even though no open enrollment occurs.

Benefits are as follows:

Calendar year maximum	\$1,500 per person
Lifetime Orthodontic maximum <i>-Dependent child who is at least 6, but not more than 19 years of age.</i>	\$1,000 per person
Diagnostic & Preventive	100% - no deductible
Calendar year deductible per person	\$50 per person
Co-insurance: Basic treatment	80% after deductible
Major treatment (<i>crowns, prosthetics, etc.</i>)	50% after deductible