

Town of Needham Dual Option Plan Comparison

Trying to decide between plans?

Below is a comparison of some of the key similarities and differences between the Low and the High Plans.

LOW	HIGH
<p>Deductible - \$50 per individual/\$150 per family (excluding Diagnostic and Preventive Services)</p> <p>Calendar Year Maximum – \$1,000 per member</p> <p>Diagnostic and Preventative Services 100% coverage (Cleanings, exams, x-rays)</p> <p>Basic Restorative Services 60% coverage (Fillings, oral surgery, root canals, root scaling and planning, bridge/crown/dental repair)</p> <p>Major Restorative Services <u>No Coverage</u></p> <p>Monthly Premium: Individual: \$29.56 Family: \$79.16</p>	<p>Deductible - \$50 per individual/\$150 per family (excluding Diagnostic and Preventive Services)</p> <p>Calendar Year Maximum – \$1,500 per member</p> <p>Diagnostic and Preventative Services 100% coverage (Cleanings, exams, x-rays)</p> <p>Basic Restorative Services 80% coverage (Fillings, oral surgery, root canals, root scaling and planning, bridge/crown/dental repair)</p> <p>Major Restorative Services 50% coverage (Dentures, crowns, bridges)</p> <p>Rollover Maximum Benefit</p> <p>Monthly Premium: Individual: \$52.39 Family: \$140.27</p>
<p><i>For more detailed information please refer to your benefit plan summaries.</i></p>	

**New for July 1, 2022 – Right Start for Kids

- Right Start for Kids is a new plan enhancement for the Town of Needham, removing out of pocket costs for members ages 12 and under on both the High and Low plans.
- There is no deductible and 100% coinsurance for Type 1,2 and 3 services. The annual calendar year maximum still applies. See flyer additional flyer for more details.

Town of Needham– Right Start 4 Kids Plan Design		
Age 12 and under benefit		
Benefit	In-Network	Out of Network*
Deductible	None	None
Preventive/Diagnostic Coinsurance	100%	100%
Basic Restorative	100%	100%
Major Restorative	100%	100%

If you would like to make changes to your plan election for July 1, 2022, please fill out an enrollment form and submit it to the HR Department.