

1st Reading:
2nd Reading:

SPONSOR: MAURATH

ORDINANCE NO. ____

BILL NO. 22-32

**AN ORDINANCE APPROVING A DENTAL INSURANCE
PLAN FOR ELIGIBLE CITY OF FENTON EMPLOYEES
WITH MUTUAL OF OMAHA.**

WHEREAS, the City’s existing plan for Dental Insurance is under a multi-year rate guarantee with Mutual of Omaha until July 1, 2023; and

WHEREAS, at the April 7, 2022 Committee Meeting, the Personnel Committee discussed the recommendation to stay with the City’s current Dental Insurance plan offered by Mutual of Omaha, due to the multi-year rate guarantee for a zero percent (0%) increase that does not expire until July 1, 2023; and

WHEREAS, the Board of Aldermen desires to continue with the existing plan provided by Mutual of Omaha to provide Dental Insurance for eligible City of Fenton employees.

NOW, THEREFORE, BE IT ORDAINED BY THE BOARD OF ALDERMEN OF THE CITY OF FENTON, MISSOURI, AS FOLLOWS:

Section 1. The plan provided by Mutual of Omaha for Dental Insurance for City of Fenton employees, under the terms set forth in Exhibit 1 attached hereto and incorporated herein (the “Dental Plan”), is hereby approved, with such policy effective on July 1, 2022 for eligible City of Fenton employees.

Section 2. The Mayor is hereby authorized to execute all documents required for the City to institute the approved Dental Plan and to carry out the intent and purpose of this ordinance.

ORD. NO. ____

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Section 3. This ordinance shall be in full force and effect after the date of its passage and approval.

PASSED this 28th day of April, 2022.

JOE MAURATH, ACTING PRESIDENT OF THE
BOARD OF ALDERMEN

APPROVED this 28th day of April, 2022.

JOE MAURATH, ACTING PRESIDENT OF THE
BOARD OF ALDERMEN

ATTEST:

Jane Hungler, City Clerk

Motion to approve. Roll Call vote:

Ayes:

Abstain:

Nays:

Absent:

ORD. NO. ____

EXHIBIT 1

The Dental Plan

PARTICIPATION AND COST SUMMARY

PARTICIPATION ASSUMPTIONS	Minimum Participation	Number of Eligible Employees	Employer Contribution Employees	Employer Contribution Dependents
	100%	27	100%	75%

COST SUMMARY CLASS 1	Assumed Lives	Monthly Rates*	Monthly Premium	Annual Premium Sub-Total
Employee Only	16	\$23.79	\$380.64	\$4,567.68
Employee + Spouse	4	\$49.53	\$198.12	\$2,377.44
Employee + Child(ren)	5	\$64.28	\$321.40	\$3,856.80
Employee + Family	2	\$88.74	\$177.48	\$2,129.76
Total (All Classes)	27		\$1,077.64	\$12,931.68

*The rates quoted include the cost of state mandated benefits as of the date of this proposal.

RATE GUARANTEE	2 Years
RATE GUARANTEE DATE	07/01/2023
POLICY YEAR	Calendar Year

ADDITIONAL BENEFITS

- NETWORK**
- In-Network provider allowances are based on contracted provider fee schedules.
 - Out-Network provider maximum allowances are based on the 90th Percentile of Reasonable and Customary data.

Charges that exceed the maximum allowance for any covered dental service are not considered.

CONTINUATION FOR FEDERAL AND STATE LAWS

Included – The federal Family and Medical Leave Act (FMLA) and Uniformed Services Employment and Reemployment Rights Act (USERRA) and any amendments thereto, as well as other applicable federal or state laws, may allow continuation of insurance in certain instances for leaves of absence, layoff or termination. Insurance may be continued for the time period allowed by the applicable law, for the employee/member and any dependent. This provision applies to employer and union groups only, subject to certain conditions.