

**CITY COUNCIL
COMMUNICATION:**

ITEM _____

**OFFICE OF THE CITY MANAGER
CITY OF DES MOINES, IOWA**

99-524

SYNOPSIS -

AGENDA:

DECEMBER 6, 1999

Recommendation to amend the City's self-funded dental plan for Supervisory, Professional, and Management (SPM) employees effective January 1, 2000, to continue coverage for dependents ages 19 to 24 provided they are full time students and remain a dependent of the employee.

SUBJECT:

AMENDMENT OF
SELF-FUNDED
SUPERVISORY,
PROFESSIONAL,
AND
MANAGEMENT
(SPM) DENTAL
PLAN TO PROVIDE
COVERAGE TO
DEPENDENTS
BETWEEN THE
AGES OF 19 AND 24

FISCAL IMPACT -

The 1999-2000 budget had projected SPM dental claims of \$215,000. It is anticipated this expansion of coverage will increase anticipated claim costs for the balance of the fiscal year (six months) by \$7,900. The annualized increase will be approximately \$15,800.

RECOMMENDATION -

Approve amendment to the City's self-funded dental plan for SPM employees.

TYPE:

**RESOLUTION
ORDINANCE
RECEIVE/FILE**

BACKGROUND -

The City sponsors a self-funded dental program for SPM employees. This plan is funded completely by City contributions derived from Trust and Agency funds. The benefits provided are standard in comparison to other employers, both private and public, with a maximum benefit available of \$750 per covered individual. Covered services include routine checkups, minor and major restorations, and orthodontia treatment.

SUBMITTED BY:

THOMAS G.
TURNER
HUMAN
RESOURCES
DIRECTOR

Currently, the plan curtails coverage of minor dependents upon the attainment of age 19. The medical plans (the self-funded comprehensive plan and HMO plans) provide coverage for

dependents through age 24 provided they are full-time students and remain a dependent of the employee. This difference in dental and medical coverage eligibility has led to some confusion with employees and makes plan administration more complicated. This recommended change, to be effective January 1, 2000, will alleviate these problems and enhance the benefit for the City's employees.

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