## **Effective Date**

The plan, which went into effect on July 1, 1980, will cover all allowable charges incurred on or after July 1, 2016 at the maximum coverage levels listed below.

## **Eligible Employees**

All present full time salaried employees in both the classified and unclassified service who have completed six months of continuous service, City Council members, and contractual employees as specifically designated by the City Council, are eligible to participate in the plan and will be covered at the maximum limits effective after July 1, 1990.

## **Dependents**

Dependents will be covered by the plan only if there should be sufficient funds to pay 100% of allowable employees' claims. Dependents shall be defined under this program as the employee's spouse or registered domestic partner and his/her children under the age of 23, provided they are more than 50% dependent upon the employee for support.

# Maximum Coverage

The employee shall be limited to the following maximums as negotiated:

	Employee	Dependent	Max Employee	Emp. Applied
Effective Date	Maximum	Maximum	Rollover	Dep. Max
July 1, 2016	\$2,000	\$1,100	-	\$530

Payments on claims will be based upon standard fees as determined by the Dental Committee. Employees may request reimbursement for dental expenses incurred by themselves or a dependent bi-weekly, as described below.

## **Request for Reimbursement**

A City of Brisbane Dental Reimbursement form or similar dental claim form must be completed by the employee's dentist indicating the type or service(s) and costs of service(s), before the claim will be approved for payment by the City. The City's Dental Reimbursement forms are available through the Human Resources Department. The forms should be returned to the Human Resources Department at the completion of treatment.

## **Termination of Insurance**

When the employee terminates employment with the City, his/her dental insurance ceases. Any outstanding claims up to the date of termination will be considered for payment.

#### **Committee**

A Dental Plan Managing Committee, made up of employee representatives from each bargaining unit or their designated representative, shall after each six-month period, review the plan and recommend any necessary changes to the City Manager. The Senior Human Resources Analyst and the Administrative Services Director shall provide technical assistance to the committee and serve as non-voting members.

# How It Works

The City of Brisbane contributes to a dental fund in the amount of \$95.00 per employee per month Accumulated funds will be used to reimburse employees for dental expenses they have incurred during a particular bi-weekly period. Arrangements can be made for direct payment to dentist as necessary.

As long as the balance in the fund exceed the claims received during a bi-weekly period, the employee will be reimbursed for 100% of his/her personal and dependent's claims, up to the maximum allowable coverage. If the balance in the fund drops below the amount of claims received during the bi-weekly period, employee claims will be reimbursed first and a dependent's claim will receive a pro-rated share of the funds remaining.

Should the balance in the fund ever drop below the level of the employee claims received during the bi-weekly period, then there will be no reimbursement for dependent claims, and employee claims will receive a pro-rated share of the funds remaining.

In all cases, the amount and nature of claims by an employee and his/her dependents will be subject to limitations covered in the plan outline.

## **Procedures**

- Have your dentist complete either a City of Brisbane Dental Reimbursement form or a standard dental claim form and mail the form to <u>Brisbane City Hall</u>, <u>Attn. Human</u> <u>Resources</u>, <u>50 Park Place</u>, <u>Brisbane</u>, <u>CA</u> <u>94005</u>. Forms should not be submitted to the Human Resources Department until your dental work is completed.
- **2.** Employees who make arrangements to pay their dentist directly will receive reimbursement from the City of Brisbane as they are approved on the bi-weekly payment register through the City Council.
- **3.** Employees may make requests to have the City of Brisbane make direct payment to their dentist. These requests, if approved, will also be disbursed as they are approved on the bi-weekly payment register.

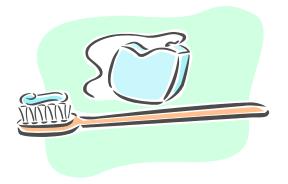
## **Coverage**

- Routine office visits and oral examinations, but not including more than one such examination of the same covered person in any six-month period.
- Fluoride or other prophylaxis treatments.
- Dental X-rays.
- Extractions.
- Teeth cleaning.
- Oral surgery, including excision of impacted teeth.
- Crown, bridges, except as specified under "Exclusions and Limitations".
- Anesthetics administered in connection with oral surgery or other covered dental services.
- Fillings.
- Treatment of periodontal and other diseases of the gums and tissues of the mouth.
- Endodontic treatment, including root canal therapy.
- Initial installation of full or partial dentures or fixed bridgework to replace one or more natural teeth extracted while insured.
- Replacement of an existing partial or full removable denture or fixed bridgework or the addition of teeth to an existing partial removable denture or to bridgework to replace extracted natural teeth; but only if evidence satisfactory to the City is presented that:
  - a) The replacement or addition of teeth is required to replace one or more additional natural teeth extracted while insured under the plan; or

- b) The existing denture or bridgework was installed at least five years prior to its replacement and that the existing denture or bridgework cannot be made serviceable; or
- c) The existing denture is an immediate temporary denture and replacement by a permanent denture required, and takes place within 12 months from the date of installation of the temporary denture.
- Repair or re-cementing of crowns, inlays and fixed bridgework.
- Repair or relining of dentures.
- Orthodontic care, treatment, services and supplies up to the maximum coverage allowable for either the employee or dependent during any one fiscal year.
- Other covered charges as determined by the Dental Committee.

# Exclusions

- Any dental work covered under a major medical expense plan.
- Incurred because of an accidental bodily injury, which arises out of or in the course of employment or a sickness entitling the insured to benefits under the Workers' Compensation Act, or similar legislation.
- Incurred in a Veteran's Hospital by the hospital or by a dentist employed by the hospital.
- Dental work which is primarily for cosmetic purposes.
- Incurred for the replacement of a lost or stolen prosthetic device or bridgework.
- Incurred for the initial installation of dentures and bridgework when such charges are incurred for replacement of congenitally missing teeth, or for replacement of natural teeth all of which were lost when the employee was not insured under the plan.
- Space maintainers.
- Incurred as a result of a need for prosthetic devices including bridges and crowns and the fitting thereof which were ordered while the employee was not insured under the plan, or which were delivered after termination of insurance.
- Not found to be valid upon verification with the dentist rendering the service.



# **CITY OF BRISBANE**

Dental Reimbursement Program (Revised July 2017)



Providing Quality Services

