

# ***PORT WASHINGTON TEACHERS ASSOCIATION BENEFIT TRUST***

52 Campus Drive  
Port Washington, New York 11050

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## **Retiree Member Newsletter, April 2022**

### **Some Dental Coverage Changes Commencing July 1 (Spoiler Alert: It's Good News)**

At its April Trustee meeting, the Trustees approved two dental coverage changes for the upcoming year. About every three years the administrator for our dental coverage (Administrative Services Only, or "ASO") reviews our payment schedule to be sure we are comparable with other plans. This ensures that we retain our participating dentists and also pay nonparticipating dentists a fair rate. Remember that if you use a nonparticipating dentist (about half of you do this), you pay the balance due after we pay that dentist at our scheduled rate. So keeping both participating and nonparticipating schedules up to date is important. Due to the pandemic, it has been five years since we have done this review, so it was overdue.

ASO has nearly 100 clients including mostly unions and union welfare funds from the New York metropolitan area. Over the years they have developed dental payment plan tiers to avoid having separate payment schedules for each client. Our schedule was a close match to their "Metrodent Premier Plus" plan. It is not as generous as their "Metrodent Max" plan but is at the mainstream level. Importantly, it has more participating dentists. Specifically, it has 11 additional providers (in addition to our current providers) and those 11 providers are currently seeing 106 of our members. So those members will now be able to use their current providers, who will now accept what ASO pays as payment in full (after the annual deductible is paid). Running the numbers, this should result in an increased expense to the Trust of about 3.4% over what we paid out in dental costs in the 2018-19 fiscal year (the last year before the pandemic hit and skewed the numbers). Given that medical related costs historically rise significantly faster than inflation, a 3.4% increase after five years without payment schedule adjustments is a real bargain. Here is a list of the providers that will be added to our participating dentists—see if yours is on the list:

BRAD LEVINE, PORT WASHINGTON

PAUL D. VERDI, PORT WASHINGTON

STEPHANIE M. SFIROUDIS, WILLISTON PARK

PATRICK GRILLO DDS PC, COMMACK

EAST MEADOW DENTAL ASSOCIATES, EAST MEADOW

COMMACK DENTAL DESIGN PLLC, COMMACK

EAST ISLIP DENTAL CARE, EAST ISLIP  
THE SMILIST, GREAT NECK  
LAKEVILLE DENTAL DEMETRIUS FILOUKATJIS DMD PLLC, NEW HYDE PARK  
JOHN H LEE DMD, SYOSSET  
KRISTINE WATKINS DDS, STONY BROOK

**Dental Deductibles:** Currently members pay a \$50 annual deductible and family members pay the first \$75 each year. During the pandemic our retiree members paid in their annual coverage fee for themselves and their dependents. But for obvious reasons you were rarely seeing your dentist. This was typical of many insurance coverages. Many car insurance companies have issued rebates or rate reductions due to lower claim rates.

Here is what we are going to do, commencing July 1: The \$50 and \$75 numbers will remain, but **the deductible will not apply** for routine diagnostic and preventative dentistry. So if you go to the dentist for examination, cleaning and/or x-rays you will not have to pay the deductible. If a cavity needs filling, crowns, extractions, braces, etc. will incur the annual deductible. This is a way for you to recover payments you made into the Trust during a period that you and your family were unable to see your dentist as you normally would. This policy will apply for the 2022-23 fiscal year and will be reviewed by the Trustees in the spring of 2023.

**Life Insurance:** Finally, our life insurance contract with First Reliance is coming up for renewal on July 1. While we will likely renew with First Reliance, we have instructed our broker to price out our coverages with other companies in case we are hit with an unreasonable rate increase. This is standard procedure to ensure that we are paying the lowest possible premium to a financially stable carrier.