

DEPARTMENT OF FINANCE AND ADMINISTRATION
DIVISION OF BENEFITS ADMINISTRATION

STATE INSURANCE COMMITTEE DECISION REPORT

DELIVERED PURSUANT TO SECTION 5 PART A OF
THE COUNCIL ON PENSIONS AND INSURANCE
STATE INSURANCE COMMITTEE POLICY
DOCUMENT AS REFERENCED IN TCA 8-27-
203(A)(3)

1900 WRS TENNESSEE TOWER
312 ROSA L. PARKS AVE
NASHVILLE, TENNESSEE
37243

DECISION MADE OCTOBER 24, 2019

Benefit Design, Funding Structures and Services Provided Under the Plans

Laurie Lee, Executive Director, presented benefit changes to the dental benefits which would be included in the next procurement with an effective date of January 1, 2021. The changes are detailed below:

- **Prepaid Contract**
 - Change the mileage distance to allow a member to cancel the dental prepaid enrollment if there is no in-network general dentist within a 25-mile radius of the member's residence. Current plan guidelines state that a member may cancel prepaid enrollment if there is no participating general dentist within a 40-mile radius of the member's residence. A 40-mile radius may actually be a 50 – 60 mile drive.
 - Orthodontia Benefits
 - Orthodontic treatment (interceptive and /or comprehensive care) including banding and monthly adjustments per case for adults and children
 - Add coverage for implants with the following limitations:
 - 1 new implant per calendar year
 - Replacement of implant - 1 per 10 years
 - Extension of benefits upon end of new contract
 - Coverage for completion of a dental procedure (other than orthodontics) which was started before end of contract will be extended for 90 days unless member dis-enrolled due to nonpayment of premiums.
 - Coverage for orthodontic treatment which was started before end of contract will be extended to the end of the 1st quarter following end of contract, unless member dis-enrolled due to nonpayment of premiums.

- **Preferred Provider Contract**
 - Extension of benefits upon end of new contract
 - Pay benefits for a 31 day period after insurance ends for completion of root canal therapy if:
 - the Dentist opened into the pulp chamber before your insurance ends; and
 - the treatment is finished within 31 days after the date the insurance ends.
 - Pay benefits for a 31 day period after insurance ends for the completion of installation of a prosthetic device if:
 - the Dentist prepared the abutment teeth or made impressions before insurance ends; and

- the device is installed within 31 days after the date the insurance ends.
- Pay benefits for a 31 day period after insurance ends for the completion of installation of a Cast Restoration if:
 - the Dentist prepared the tooth for the Cast Restoration before insurance ends; and
 - the Cast Restoration is installed within 31 days after the date the insurance ends.

Committee Action

Mr. Hoffmeister made a motion to approve the changes to the dental plans. Ms. Consiglio-Young seconded the motion which passed with a unanimous voice vote.

State Insurance Committee members present at the meeting included:

Eugene Neubert
Rachel Buckley
Treasurer David Lillard
Brian Hoffmeister
Commissioner Juan Williams
Vicki Burton
Michelle Consiglio-Young
Rob Chance
Randy Stamps