



Palmdale / Edwards AFB

Newly Represented
Special Enrollment Event



SPEEA Special Enrollment

- The benefits that you elected during the previous Annual Enrollment period will go into effect on January 1, 2013.
- Because HealthNet is not an option in the SPEEA contract, if you enrolled in HealthNet, your enrollment will be changed to the Traditional Medical Plan.
- Regardless of your former enrollment election, you may participate in a special enrollment event and you have an opportunity to enroll in the plans of your choice.
- You will have 35 days to re-enroll if you desire to make changes to your coverage.
 - If you make a change, the change will be retroactively effective on January 1, 2013.
- This change can be made by contacting the Boeing Service Center through TotalAccess at 1-866-473-2016.
- If you have questions, please email speea_EAFB@speea.org

SPEEA Special Enrollment

- Health Risk Assessment
 - Carrot vs. Stick
- Medical Plans
 - Offerings, Coverage & Premiums
- Dental Plans
 - All plans free from premium contributions
- Life Insurance
 - Basic & Supplemental
- Disability Insurance
 - Short Term & Long Term

Health Risk Assessment

- SPEEA = Carrot
 - Yes = \$50 gift card each (you and Spouse)
 - No = No penalty
- Non-Union = Stick
 - Yes = No penalty
 - No = Additional \$20 a month premium each (you and spouse)

2013 Medical Offerings

Non-Represented	SPEEA Represented
Non-Union Traditional (8% Premium req'd)	SPEEA Traditional (12% Premium req'd)
Non-Union Advantage+ (Premium Free)	SPEEA Advantage+ (Premium Free)
Non-Union Kaiser (8% premium required)	SPEEA Kaiser (Premium Free)
Non-Union HealthNet (16% premium required)	

Although they have the same name, the SPEEA plans have different benefits than their Non-Union counterparts.

The SPEEA plans also have different premium requirements

Traditional Medical Plan

	Non-Union	SPEEA								
For More Details	Click Here	Click Here								
Annual Deductible	<table border="0"> <tr> <td><u>In Network</u></td> <td><u>Non-Network</u></td> </tr> <tr> <td>\$300 Ind.</td> <td>\$600 Ind.</td> </tr> <tr> <td></td> <td>3x family</td> </tr> </table>	<u>In Network</u>	<u>Non-Network</u>	\$300 Ind.	\$600 Ind.		3x family	Greater of \$225 Individual or 0.225% of salary 3x family		
<u>In Network</u>	<u>Non-Network</u>									
\$300 Ind.	\$600 Ind.									
	3x family									
Annual Out-of-Pocket Maximum	<table border="0"> <tr> <td><u>In Network</u></td> <td><u>Non-Network</u></td> </tr> <tr> <td>\$2,000 Ind.</td> <td>\$4,000 Ind.</td> </tr> <tr> <td>\$6,000 Fam.</td> <td>\$12,000 Fam</td> </tr> <tr> <td></td> <td>Deductible Included</td> </tr> </table>	<u>In Network</u>	<u>Non-Network</u>	\$2,000 Ind.	\$4,000 Ind.	\$6,000 Fam.	\$12,000 Fam		Deductible Included	\$2,000 Individual \$4,000 Family Deductible Not Included
<u>In Network</u>	<u>Non-Network</u>									
\$2,000 Ind.	\$4,000 Ind.									
\$6,000 Fam.	\$12,000 Fam									
	Deductible Included									
Hospital/General Co-insurance	In Network 90% after deductible Non-Network 60% after deductible	In Network 100% after deductible Non-Network 60% after deductible								
Office Co-pays	100/60% covered after \$20 Primary Care \$30 Specialist	100%/60% covered after \$15 Co-Pay								
Generic Drug	90% covered (\$5 minimum; \$25 maximum)	90% covered (\$5 minimum; \$25 maximum)								
Brand-name Formulary	80% Covered (\$20 minimum; \$75 maximum)	80% Covered (\$15 minimum; \$75 maximum)								
Brand-name Non-formulary	70% Covered (\$35 minimum; no Maximum)	70% Covered (\$30minimum; No maximum)								

Advantage+ Plan

	Non-Union In Network	SPEEA In Network
For More Details	Click Here	Click Here
Annual Calendar Deductible	\$1,250 Individual Coverage \$2,500 Other Coverage	\$1,500 Individual Coverage \$2,625 Employee + Child(ren) Or Spouse \$3,750 Full Family
Annual Out-of-Pocket Maximum	\$2,850 Individual \$5,700 Family Deductible Included	\$3,100 Individual Coverage \$5,425 Employee + Child(ren) Or Spouse \$7,750 Full Family Deductible Included
Hospital/General Co-insurance	90% Covered After Deductible	95% Covered After Deductible
Office Visits	90% Covered After Deductible	95% Covered After Deductible
Generic Drug	90% Covered	90% Covered
Brand-name Formulary	80% Covered	80% Covered
Brand-name Non-formulary	70% Covered	70% Covered
Boeing HSA Contribution	\$600 Individual Coverage \$1,200 Other Coverage (Funded in January)	\$700 Individual Coverage \$1,250 Employee + Child(ren) Or Spouse \$1,750 Full Family (Funded Monthly)

Kaiser HMO

	Non-Union In Network	SPEEA In Network
Annual Calendar Deductible	\$0	\$0
Annual Out-of-Pocket Maximum	N/A	N/A
Hospital/General Co - Insurance	100% Covered after \$250 Per admit co-pay	100% Covered
Office Co-pays	100% covered after \$20 Primary Care \$30 Specialist	100% covered after \$10 Co-pay
Generic Drug	\$5 co-pay	\$5 co-pay
Brand-name Formulary	\$20 co-pay	\$15 co-pay

SPEEA Special Enrollment

Monthly Premium Contributions **With** Health Risk Assessment and Biometric Screening

SPEEA	Employee Only	Employee & Spouse	Employee & Child(ren)	Full Family
Kaiser	\$0.00	\$0.00	\$0.00	\$0.00
Traditional	\$61.55	\$123.10	\$123.10	\$184.65
Advantage+ (HSA contrib minus premium)	(\$58.33)	(\$104.17)	(\$104.17)	(\$145.83)

Non-Union	Employee Only	Employee & Spouse	Employee & Child(ren)	Full Family
Kaiser	\$40.31	\$80.62	\$80.62	\$120.93
Traditional	\$42.73	\$85.46	\$85.46	\$128.19
Advantage+ (HSA contrib minus premium)	(\$50.00)	(\$100.00)	(\$100.00)	(\$100.00)

Difference	Employee Only	Employee & Spouse	Employee & Child(ren)	Full Family
Kaiser	(\$40.31)	(\$80.62)	(\$80.62)	(\$120.93)
Traditional	18.82	37.64	37.64	56.46
Advantage+	(\$8.33)	(\$4.17)	(\$4.17)	(\$45.83)

SPEEA Special Enrollment

Monthly Premium Contributions **Without** Health Risk Assessment and Biometric Screening

SPEEA	Employee Only	Employee & Spouse	Employee & Child(ren)	Full Family
Kaiser	\$0.00	\$0.00	\$0.00	\$0.00
Traditional	\$61.55	\$123.10	\$123.10	\$184.65
Advantage+ <small>(HSA contrib minus premium)</small>	(\$58.33)	(\$104.17)	(\$104.17)	(\$145.83)

Non-Union	Employee Only	Employee & Spouse	Employee & Child(ren)	Full Family
Kaiser	\$60.31	\$120.62	\$100.62	\$160.93
Traditional	\$62.73	\$125.46	\$105.46	\$168.19
Advantage+ <small>(HSA contrib minus premium)</small>	(\$30.00)	(\$60.00)	(\$80.00)	(\$60.00)

Difference	Employee Only	Employee & Spouse	Employee & Child(ren)	Full Family
Kaiser	(\$60.31)	(\$120.62)	(\$100.62)	(\$160.93)
Traditional	(\$1.18)	(\$2.36)	\$17.64	\$16.46
Advantage+	(\$28.33)	(\$44.17)	(\$24.17)	(\$85.83)

2013 Dental Offerings

Non-Represented	SPEEA Represented
Delta Dental PPO Preferred Dental	Delta Dental PPO Preferred Dental
Delta Dental Prepaid	Delta Dental Prepaid
Met Life Prepaid	
	Delta Dental Scheduled Dental

SPEEA Special Enrollment

Delta Dental Preferred Dental (PPO)

- Recommended for the **vast majority** of SPEEA-represented employees and their families.
- For the highest benefit, plan to use an in-network Delta Dental PPO dentist.
 - Nationwide in-network coverage available, using the National Delta Dental PPO networks.
- PPO Network **and** Premier Network dentists are prohibited from billing you the difference between the charged and the maximum allowable rate, known as “balance billing”.

SPEEA Special Enrollment

1. Preferred Dental

	PPO	Member	Non- Member
Network	PPO	Premier	No Network
Balance Bill Patient	No	No	Yes
Allowable	PPO Rate	Member Rate	Non-Par Fee Schedule
Annual Deductible	50 (x3)	\$75 (x3)	\$75 (x3)
Coinsurance	Class I (Preventative)	100%**	80%
	Class II (Basic Care)	80%	50%
	Class III (Major Care)	60%	50%
	Class IV (Ortho)	50%	50%
	Annual Max Benefit		\$2,000
Lifetime Class IV Benefit		\$2,000	

** Deductible Waived

www.deltadental.com





Tues. Nov. 2, 2010

Dentists and Subscribers
 Looking for Claims or Benefits & Eligibility information: login here

Username:

Password:

If you have not logged in within the last 18 months, you may need to re-register.

[New user? Need to register?](#)
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- Oral Health and Wellness
- Community Benefit
- Dentists
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At Delta Dental, we are passionate about oral health and its importance to generations of families. For over 50 years, we have worked to improve oral health and hygiene by emphasizing preventative care. We strive to make dental coverage accessible to a wide variety of employers, groups and individuals so that everyone can enjoy a healthy smile.

America's Oral Health.
 We take our job as the leading dental benefits experts seriously. That's why we have compiled data from industry and government resources to offer an overview of the distinct factors currently influencing America's oral health. And while numerous improvements are evident, disparities still exist. To learn more, visit our booklet on [The Role of Dental Benefits](#) or listen to our podcast on the [importance of dental benefits](#).

When it comes to cavities, not

Dentist Search
Find a dentist near you

Individual Coverage Locator

Oral Health and Wellness

Username:

Password:

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- News Media

Welcome to the DeltaDental.com Dentist Search.

W .S. and Puerto Rico
To e follow
Required fields are indicated with an asterisk (*)

Not in Network, but still no Balance Bill!

In Network, No Balance Bill

[Search Tips and Disclaimers!](#)

1. Product Selection ([Unsure of your coverage? Click Here](#))

*Your Dental Plan: [Delta Dental Premier](#) [Delta Dental PPO](#) [DeltaCare USA](#)

2. Your Location

Your Address:

*Your City:

*Select a State:

- OR -

*Your Zip Code:

3. Sorting, Distance and Number of Results

Sort Results By:

Maximum distance willing to travel: 5 10 15 20 30 40 50

In some circumstances, if no results are found in the distance you selected, the search will automatically increase the distance until

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DeltaDental.com Dentist Search Results

Based on your criteria, we have identified 50 Delta Dental dentists. You can modify your search criteria to conduct a more detailed search by clicking the New Search link.


The results are currently prioritized by Distance.

Note: Please verify the participation status with the dentist for the desired location.


Dental treatment provided outside the United States may not be covered by your benefits plan. Please contact your Benefits Administrator to verify coverage.

Search Criteria	Format your results
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Product: Delta Dental PPO


Address:  [PDF](#)


City: palmdale


State: CA  [Printer](#)

Zip Code:

Results sorted by: Distance

Sort current results by: 

Distance: 20 Miles  [E-mail](#)

Result Size: 50  [Help](#)

Specialty: Any

Language: Any

Gender: Any

Extended Hours:

[<< NEW SEARCH](#)

Displaying Results 1-10

[Results 11-50 >](#)

Dentist Information	Office Information
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SULTZER, JEFFREY, A.
General Dentist
ANTELOPE VALLEY DENTAL GROUP
38655 9TH ST E # E
PALMDALE, CA 93550
(661) 272-9181
0.27 miles

FLORES, JORGE, A.
General Dentist
JORGE FLORES DDS
509 E PALMDALE BLVD STE E
PALMDALE, CA 93550
(661) 273-7800
0.28 miles

ROTHSTEIN, RICHARD
General Dentist
RICHARD ROJAS & RICHARD ROTHSTEI
1154 E PALMDALE BLVD
PALMDALE, CA 93550
(661) 947-2135
0.41 miles

ROJAS, RICHARD, D.
General Dentist
RICHARD ROJAS & RICHARD ROTHSTEI
1154 E PALMDALE BLVD
PALMDALE, CA 93550
(661) 947-2135
0.41 miles

MORENO, JACOB, H.
General Dentist
AMERICAN DENTAL CENTER OF PALMDA
300 E PALMDALE BLVD
PALMDALE, CA 93550

TRAN, QUAN, N.
General Dentist
TRUE SMILE FAMILY DENTISTRY
1647 E PALMDALE BLVD STE K
PALMDALE, CA 93550
(661) 273-5301
0.90 miles

SADEK, YASSER
General Dentist
YASSER E SADEK DDS INC
247 PALMDALE BLVD STE B
PALMDALE, CA 93551
(661) 266-0300
1.21 miles

PARK, JAY, K.
General Dentist
JAY K PARK DDS INC
38427 20TH ST E
PALMDALE, CA 93550
(661) 273-3600
1.22 miles

OH, JASON, J.
General Dentist
JASON OH DDS INC
38427 20TH ST E
PALMDALE, CA 93550
(661) 273-3600
1.22 miles

STOLL, ROMEO, I.
Orthodontist
ROMEO I STOLL DDS MS INC
38431 20TH ST E
PALMDALE, CA 93550

GORDON, LEONEED
General Dentist
SOUTHWEST DENTAL MANAGEMENT INC
2205 E PALMDALE BLVD
PALMDALE, CA 93550
(661) 273-1333
1.50 miles

FANI, NOUSHIN, K.
Periodontist
NOUSHIN K FANI DDS
2270 E PALMDALE BLVD STE E
PALMDALE, CA 93550
(661) 947-6782
1.57 miles

HERNANDEZ, CELIA, I.
General Dentist
C I DENTISTRY
38780 TRADE CENTER DR STE 1B
PALMDALE, CA 93551
(661) 947-2400
CIMEXDDS@AOL.COM
1.64 miles

NGUYEN, THANH, Q.
General Dentist
THANH Q NGUYEN
38750 TRADE CENTER DR STE J
PALMDALE, CA 93551
(661) 267-6400
1.64 miles

FANI, NOUSHIN, K.
Periodontist
NOUSHIN K FANI DDS
2605 E PALMDALE BLVD STE E

SPEEA Special Enrollment

2. WDS Scheduled Dental Plan

- 1970's "Scheduled Payment Plan"
 - List of dental codes and reimbursement amounts are in your contract and have not changed in over 10 years
- No network of dentists (can use any licensed dentist)
- Starting 1/1/2012 - Benefit of WDS Premier network
 - If you just so happen to seek treatment from a WDS Premier network dentist, the dentist will have to write off any amount between allowed and the actual charges

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Get the Discount on Scheduled Dental Plan!



Worldwide Puerto Rico.
To get the most out of your plan, please review the following information.
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SPEEA Special Enrollment

3. Delta Dental Prepaid Dental – Dental HMO

- You have to prospectively select an in-network dentist
- The dentist you select receives monthly payments, whether or not you seek services (capitation).
- If you seek services from your dentist, they typically receive no additional compensation.
- SPEEA receives more complaints about Prepaid Dental than Preferred and Scheduled combined.
 - Scheduling issues
 - Covers all “necessary” care; Who defines “necessary”?
- Might be a good choice for a persistent individual with significant dental needs and a flexible schedule

SPEEA Special Enrollment

- Basic Life Insurance – No Change
 - Employer Paid
 - 2.25 x base salary
- Supplemental Life – Change
 - Same coverage
 - More expensive premiums

SPEEA Special Enrollment

- Short Term Disability – No Change
 - 1 week elimination period
 - 12 weeks 80% income replacement
 - 13 weeks 60% income replacement
- Long Term Disability – Change
 - Employee paid – Approx \$0.27 per \$1,000 of covered salary. \$100k Salary = \$11 a paycheck
 - 60% income replacement to age 65
 - Benefits income tax free

Questions?

- Email speea_EAFB@speea.org
- Or call:
 - Rich Plunkett (206) 674-7366
 - Matt Kempf (206) 674-7362