



Peter Hogness

In the last contract campaign, thousands of PSC members sent postcards and faxes, signed petitions and made phone calls to say that restoring the Welfare Fund had to be part of any contract settlement.



Gary Schoichet

When CUNY negotiators suggested cuts in retiree benefits, the PSC bargaining team rejected the idea in the strongest terms. But what made management listen was the actions of members away from the bargaining table: above, retirees take their message straight to the Board of Trustees.



Lisa Quiñones

Above, Paula Whitlock of Brooklyn College discusses the improvements to the dental benefit at an October 2006 meeting of the Welfare Fund Advisory Council.

New dental benefits

By PETER HOGNESS

Trustees of the PSC/CUNY Welfare Fund have approved a package of improved dental benefits for full-time instructional staff, effective January 1, 2007.

Two different kinds of coverage are available under the new plan, and members have until December 12 to make their choice. One option is an enhanced version of the current Guardian plan, with higher reimbursements. The other is a completely new option: Delta Dental, a health maintenance organization (HMO) for dental care. Guardian offers a wider choice of dentists, while Delta Dental generally offers lower out-of-pocket costs. Orthodontia coverage is now included in both options.

DEADLINE

To choose Delta Dental, members must submit a form by December 12. Members who take no action will

Two options: one new, one improved

remain in the Guardian plan, with improved coverage. "With either choice, our members will spend less on dental care," said Steve London, PSC First Vice President and the Welfare Fund's Executive Officer. "This is a welcome change."

The improvements were made possible by the union contract ratified this summer, which required CUNY to increase its payments to the Welfare Fund. "Every member who signed a postcard, made a phone call or came to a rally during the contract campaign deserves our thanks," said London. "We were only able to win this increased funding because members were willing to act."

"Members told us that they needed an improved dental plan, and we told CUNY we wouldn't sign a contract without a major increase in their WF

contributions," PSC President Barbara Bowen told *Clarion*. "CUNY suggested that we cut benefits for retirees, but we refused to go down that road. Instead, the PSC became one of the few unions in this period to win an *increase* in health benefits."

Under the enhanced Guardian plan, all members will get the higher level of reimbursement that was

Make your choice before December 12

previously available only to those who purchase an optional "buy-up" rider. Now, everyone in the Guardian plan will be paid at this higher level with no extra charge. In addition to the reimbursements, those who enroll in the Guardian plan will continue to get lower, discounted fees from Guardian participating dentists.

Under Delta Dental, a managed-care plan, there are no claim forms

FAQs on the improved dental

By STEVE LONDON
PSC First Vice President

What is the new dental benefit?

Under the new dental benefit, all full-time instructional staff can choose between two options:

- 1) an enhanced version of the current Guardian plan, or
- 2) a completely new option, the Delta Dental HMO.

If you decide to remain in the Guardian plan, you will still have the choice of using a Guardian participating dentist or going out of the Guardian network. If you choose the Delta Dental HMO, you will be limited to using a Delta participating dentist in order to receive a benefit.

The PSC-CUNY Welfare Fund will pay for members' access to one or the other of these plans.

How do I sign up for the new benefit?

If you do nothing, you will automatically be enrolled in the enhanced Guardian plan. If you wish to sign up for the new Delta Dental HMO, you must send an enrollment form to the Welfare Fund by December 12, 2006. The Fund is mailing a packet of information and enrollment forms to each member at their home address. Campus benefit officers and the Fund office will also have enrollment forms. If you have not received an information packet by December 1, please contact either your campus benefits officer or the Welfare Fund.

How has the Guardian plan been enhanced?

The old Guardian plan had three

components: 1) discounted fees offered by Guardian dentists; 2) a basic reimbursement schedule for each procedure applied to either the discounted fees of Guardian dentists or to the higher fees of non-participating dentists; and 3) an optional "buy-up" rider that members could purchase to provide a richer reimbursement schedule. This "buy-up" increased the reimbursements for major and basic care by about 400%, and had an annual cap of \$1,500 per covered person.

An enhanced Guardian plan, or the new option of Delta Dental

The enhanced Guardian plan gives *everyone* in the plan the higher reimbursement schedule previously available only to those who purchased the optional rider. There will no longer be a \$1,500 cap. This means that members

who have been paying for additional levels of coverage will no longer have to pay extra, and members who were in the basic plan will see reimbursements go up by about 400%. So the new Guardian plan has just two parts: 1) discounted fees offered by Guardian dentists; 2) a higher reimbursement schedule that can be used for both in- and out-of-network dentists.

How does the Delta Dental HMO work?

Similar to a medical Health Maintenance Organization, dental HMOs enroll members into a managed-care plan in which dentists are paid on a per-capita basis. The Welfare Fund will pay the per-capita charge for members who choose Delta Dental. In addition, the member

will be responsible for paying a specified fee for the services delivered by the dentist, but this fee is much reduced from the normal price (see chart for examples). The members payment for most preventive procedures and a few basic procedures (e.g. a one-surface silver filling) is *nothing*.

Delta Dental participants will select a primary-care dentist from the Delta Dental panel. This dentist will manage your care within the network, referring you to specialists when needed. If you do not like the Delta dentist you chose, you will be able to change to another primary-care dentist.

How is the Delta Dental HMO different from the Guardian plan?

There are three major differences between these two plans:

1) *Cost*. For most dental procedures, Delta Dental will be less expensive than services delivered by Guardian or non-participating dentists. (See chart for some comparisons.)

2) *Choice of dentists*. The Guardian plan offers a greater choice of participating dentists than Delta Dental, as well as greater choice of and access to specialists. The Guardian plan's reimbursement schedule can be used with dentists both in and out of the Guardian network.

3) *Method of payment*. Delta Dental has no forms to fill out and no waiting for reimbursements. The charge you see on the schedule of copayments is what you owe the dentist. Under the Guardian plan, you get a discounted fee when you use a Guardian dentist or pay a higher fee when you go to a non-participating dentist. Afterwards, the Welfare

t announced

proved

or reimbursements. Members sign up with a primary care dentist in the Delta Dental network and are charged a set co-pay for each procedure. To see a specialist, you must first go to your primary care dentist. Members know the exact price for each procedure in advance, and out-of-pocket expenses are lower. Under Delta Dental, members are eligible only for in-network treatment.

PRIORITIES

These improvements come after a period in which the Welfare Fund faced major financial difficulties – the result of a gap between rapidly rising costs, particularly for prescription drugs, and CUNY’s contributions. This problem was longstanding, and came to a head in 2002. In a series of meetings in 2002-3, members said their top priorities

were to maintain strong prescription drug coverage and continue coverage for retirees. Those goals were met when the Fund’s benefits were restructured in 2003, but members’ out-of-pocket dental costs significantly increased.

Stabilizing the Welfare Fund and improving dental coverage were key goals of the PSC in the last round of negotiations. In the end, the union negotiated a 20% increase in CUNY’s annual contributions to the Fund, plus a one-time \$31 million contribution to rebuild the WF reserve. “These funds allow us to continue providing benefits to actives, retirees and eligible adjuncts,” said London. “But nothing is forever. Given the national environment, adequately funding existing benefits will require a continuing struggle in each round of bargaining. Winning much-improved dental benefits is a significant achievement in that fight.”



Lisa Quinones

In April 2004, PSC members rallied outside negotiations to tell management that the dental benefit had to be improved – and that CUNY must increase its Welfare Fund contributions to make this possible. Above, Karen Miller of LaGuardia.

benefit

Fund (through Guardian) pays you a separate reimbursement.

Is orthodontia care covered?

Yes – this is part of the enhanced coverage. The Guardian plan will cover only adolescent orthodontia. Delta Dental covers both adolescent and adult orthodontia. Both of these plans will provide you with greatly reduced out-of-pocket orthodontia expenses. If you choose to go to a non-participating dentist and you are in the Guardian plan, you will be reimbursed for orthodontia procedures at the rate of 25% of the Guardian discounted rate. Depending on your orthodontist’s billing pattern that reimbursement will be approximately \$700 to \$800.

Do I really save money when I use a Guardian dentist?

Yes. About 50% of our members currently use Guardian dentists. Analysis of aggregate data from actual utilization patterns shows that members receive, on average, a 35% discount from a Guardian dentist’s usual fee. If you add to that the reimbursements provided by the Welfare Fund, members using Guardian dentists currently pay 45% of the usual cost of dental procedures. In contrast, members using non-participating dentists pay 84% of usual fees. Under the new enhanced schedule of reimbursements, we expect the percentage of usual fees paid by members to decline.

Can I be in both the Guardian plan and the Delta Dental HMO?

No. You may enroll in only one or the other plan. Each year there will be an open enrollment period in the fall

when you may switch plans. To enroll in Delta Dental now, you must take an action and return the Delta Dental enrollment form by December 12. Otherwise, the Fund will automatically enroll you in the Guardian plan.

How many participating dentists are in each plan? How do I find one?

Guardian has 6,600 participating network dentists in areas where our members live, while Delta Dental has fewer than half that number. While these numbers are indicative of access, they really say little about how many dentists are available to you as an individual. The best way to find out about your access to network dentists is to go to the Delta Dental and Guardian websites and see which dentists are near your home or work.

Delta Dental: www.midatlanticdeltadental.com (select a state then go to “Dental Directory”; the plan is DeltaCare USA.)

Guardian: www.glic.com (go to “Doctors/Dentists,” then “Find a Dentist”; the plan is “Dental Guard Preferred.”)

Are the Delta Dental and Guardian dentists high quality?

Both Delta and Guardian have quality assurance programs. Many of our members have used and are satisfied with Guardian dentists. We are new to Delta Dental, but the Delta Dental HMO is a popular benefit currently offered by Citigroup, New York State United Teachers, the UNITE Staff Benefit Fund, and many others. You will not, however, be alone in finding quality dentists. The Welfare Fund will conduct satisfaction surveys, follow up on member complaints, and analyze utilization data to be sure that Delta Dental and Guardian dentists’ practice are within acceptable norms,

and the Welfare Fund will initiate a member-to-member referral page on its new website (forthcoming before the end of the year).

Will adjuncts be able to participate in Delta Dental?

The Welfare Fund is in discussions with Delta Dental to see if this can be

arranged. All the information is not in yet. So, for now, the Delta Dental HMO will only apply to full-time in-service members and retirees.

Will I be getting more information to help me choose between dental plans?

Yes. The Welfare Fund is mailing

out information packets that contain detailed explanations of each plan, cost information, information sheets on how to compare the plans, and enrollment forms. If you have not received this information packet by December 1, see your campus benefits officer or call the Welfare Fund (212-354-5230) to get one.

New dental options: Your choice

What you'll pay out of pocket

Dentists' average charge*	Delta Dental Option (Dental HMO)	Guardian Option - Participating Dentist (after dentist's discount plus WF reimbursement)	Guardian Option - Non-Participating Dentist** (after WF reimbursement only)
PREVENTIVE			
Periodic Examination	\$65	\$0	\$7
Intraoral X-Ray	\$155	\$0	\$17
Bitewing X-Ray – two films	\$45	\$0	\$5
Adult Cleaning	\$129	\$0	\$12
Child Cleaning	\$93	\$0	\$9
Child Prophy and Fluoride	\$117	\$0	\$13
OTHER SERVICES			
Amalgam – two surfaces	\$210	\$0	\$46
Root Canal-Molar	\$1,173	\$180	\$353
Osseous Surgery	\$1,067	\$250	\$362
Crown-porcelain/ High metal	\$1,370	\$195	\$608
Complete Denture – upper	\$1,540	\$225	\$740
ORTHODONTIC			
Comprehensive Ortho Treatment – transitional	\$3,500	\$1,950	\$1,960
Pre-Ortho Treatment Visit	\$350	\$200	\$187
Ortho Retention (removal of appliances, place retainer)	\$600	\$0	\$319

*Average charges means the average charge of all dentists for a procedure in zip code 10001. Actual dentists' charges may vary from the charges illustrated above.

**Members' out-of-pocket costs with non-participating dentists are the average charges minus the Fund reimbursement.