

KP Retiree Dental Benefits Request

Situation Overview

- The KP HR and Dental teams have received feedback from retirees requesting a KP Retiree Dental offering:
 - Many KP Retirees have limited/no dental option upon retirement (hired after 1984 & retired before 2017).

	Retiree #1 (pre '85 – pre '17)		Retiree #2 (pre '85 – post '17)		Retiree #3 (post '84 – pre '17)		Retiree #4 (post '84–post '17)	
	Medical	Dental	Medical	Dental	Medical	Dental	Medical	Dental
Current Plans	Group Plan	Group Plan	Individual Plan +Administered like Group +Snr Adv Plan structure	Individual Plan +Snr Adv Plus Rider option	Group Plan +Same as Retiree #1	Fee-for-Service Dental offered at KP Facilities	Individual Plan +Same as Retiree #2	Individual Plan +Snr Adv Plus Rider option

- Message from Program Office HR is KP has not offered retiree dental benefits to employees for 32 years, as was bargained in the 1990s, so unfortunately KPNW employees who were hired after 1984 and retired before 2017 currently do not have a dental option with KP. There are a number of different employee groups in the NW with various details related to retiree coverage options and dates of what was bargained or implemented, but the effort to standardize the benefits nationally resulted in dropping dental coverage for all of the groups where it was an option.
- KP retirees post'17, who are eligible to receive medical coverage through the Senior Advantage platform, can also opt-in for the Senior Advantage vision/hearing/dental rider.
- Currently, all KP Individual Dental plans in the market are tied to medical KPIF or Medicare Senior Advantage rider.

Retiree #3 – Fee-for-Service in KP Dental Offices

- Effective July 1st, KP retired employees without dental coverage can be seen on a fee-for-service basis
 - KP Retirees must have active medical coverage
- Begin scheduling Dental appointments at any of the 20 KP Dental locations beginning June 1st
 - It would be helpful to the Contact Center and the Dental offices if you could please identify that you are a KP Employee Retiree if asked, or if it's convenient to volunteer that information

New Patient Annual Dental Care	Cost
Oral Exam	\$94
2 Cleanings	\$222 \$111 each
1 Set of X-rays (4 bitewings)	\$82
1 Panoramic X-ray (provided as dentally necessary taken every 5 years)	\$134
Total	\$532

Please note: Fees above are representative, and subject to change

Other Common Procedures	Cost
2 surface amalgam (metal fillings)	\$197
Tooth extraction (simple)	\$170
Root Canal (Anterior/Bicuspid or Molar teeth)	\$800- \$1,400

Please note: Fees above are representative, and subject to change

For fee related questions, please call the Contact Center at (503) 813-2000 who are able to connect you to the Dental office of your choice. Please ask for the Fee and Benefit Support Specialist (FABSS) when transferred to the Dental office.