

**Minutes**

**Village Board of Trustees**

**December 2, 2013**

An **Organizational Meeting** regular meeting of the Village of Horseheads Board of Trustees was held on the above date at 7:00 p.m. Present were:

**Village Board and Staff**

Mayor Donald Zeigler  
Deputy Mayor Ron Swartz  
Trustee George Koliwasky  
Trustee Larry Clark  
Trustee Mike Skroskznik  
Village Manager Walt Herbst

Manager's Asst. Rachel Baer  
Code Enf. Bob Young

**Absent**

Village Atty. John Groff  
Clerk Treasurer Sharron Cunningham

**Others Present**

Jim Sands, South Ave.  
Susan Wahlen, Lititz, PA  
Mike Stenpeck, Grand Central Ave.

Resolution by Trustee Koliwasky, seconded by Trustee Clark

**WHEREAS, the members of the Board of Trustees have each been provided with a copy of the proposed resolutions to be considered for adoption at this meeting, and**

**WHEREAS, each of the Trustees has reviewed each of the proposed resolutions, and**

**WHEREAS, it has been suggested that the reading of the resolutions may be waived since each of the Trustees have reviewed each of the proposed resolutions in advance.**

**NOW THEREFORE BE IT RESOLVED, that the reading of the resolutions for agenda items 'a' through 'k' as set forth below is hereby waived, and the same are approved.**

**Roll Call Vote:**

Mayor Zeigler	Aye
Trustee Swartz	Aye
Trustee Koliwasky	Aye
Trustee Clark	Aye
Trustee Skroskznik	Aye

a) BE IT RESOLVED, that pursuant to Village Law, the regular monthly meetings of the Village of Horseheads Board of Trustees shall be held on the **second Thursday of each month at 7:00 p.m., and on the fourth Thursday of each month at 8:30 A.M.** at the Village Hall, 202 S. Main St., Horseheads, New York. Special meetings may be called as provided in the Village of Horseheads Board of Trustees Rules of Procedures for Meetings. Nothing to the contrary withstanding there shall be no regular meeting of the Board on the fourth Thursdays for the months of July and August.

b) BE IT RESOLVED, that the Clerk's Office of the Village of Horseheads will be open to the general public between the hours of 8:00 a.m. through 4:00 p.m. Monday through Friday excepting for such holidays as are established by the Village of Horseheads Board of Trustees and such other times and periods as such Board may determine from time to time.

c) BE IT RESOLVED, that the Village Clerk's Office and Village Manager's Office shall be closed on the following legal holidays:

- |                        |                            |
|------------------------|----------------------------|
| Christmas Day          | Labor Day                  |
| New Years Day          | Columbus Day               |
| Martin Luther King Day | Veterans Day               |
| Presidents Day         | Thanksgiving Day           |
| Good Friday            | Day After Thanksgiving Day |
| Memorial Day           |                            |
| Independence Day       |                            |

d) BE IT RESOLVED, that the Elmira Star-Gazette be and hereby is designated the official newspaper of the Village of Horseheads, and be it further

RESOLVED, that all official proceedings, notices, resolutions, ordinances, and acts of the Trustees shall be published in the aforementioned newspaper or as otherwise directed by the Board of Trustees.

e) BE IT RESOLVED, that Chemung Canal Trust Company and Five Star Bank both of Horseheads, New York, and The JP Morgan Chase Bank of Elmira, New York, hereinafter referred to collectively as "Banks" be and hereby are designated a depository or official bank of this corporation for the official year commencing **December 2, 2013** and are authorized to receive for deposit, at any such office or offices, to the credit of this corporation, or for the collection for the account of this corporation, monies, checks, drafts, notes or other instruments for the payment of money (including electronic fund transfers and wire transfers), whether belonging to this corporation or otherwise, which may now be or hereafter come into their possession, and be it further

RESOLVED, that any two of the following three officials or officers of the Village of Horseheads - Mayor, Deputy Mayor or Clerk-Treasurer - be and they hereby are authorized to make, sign, draw, accept, indorse, execute and deliver any and all checks, drafts, notes, acceptances, evidences of indebtedness, or other instruments for the payment (including electronic fund transfers and wire transfers) of money of this corporation on deposit with the said Banks; and the said Banks be and they hereby are authorized to make payment from funds of this corporation on deposit with them upon and according to the terms of any such instrument when signed as above provided over the official title of such signer, and to receive the same to the credit of or in payment from the payee or any other holder, when so signed, without inquiry as to the circumstance of their issue or the disposition of their proceeds, whether drawn to the individual order of or tendered in payment of the individual obligations of any persons signing the same or of any other officer, agent or signatory of this corporation or otherwise, excepting that withdrawals from savings must be signed by one authorized signature of either the Mayor, Deputy Mayor or Clerk Treasurer, and be it further

RESOLVED, that any check herein authorized to be drawn in the name of this corporation may be signed with the facsimile signature of Mayor Donald Zeigler and the said Banks shall be entitled to charge any such check to this corporation's account regardless of by whom or by what means the actual or purported facsimile signature thereon may have been affixed thereto if such signature corresponds with the facsimile specimen duly certified to and filed with the said Banks by the Clerk-Treasurer of this corporation, and be it further

RESOLVED, that the Mayor, Deputy Mayor, and Clerk-Treasurer be and hereby are appointed agents of the said corporation, and that any two of such agents shall have access to the safe or safes including safety deposit boxes, in the vaults of the said Banks, and be it further

RESOLVED, that the Clerk-Treasurer of this corporation be and she hereby is authorized and directed to certify to the said Banks the names of all officers of this corporation and other persons authorized to sign for it as herein provided and the offices respectively held by them together with specimens of their signatures, whether facsimile or otherwise, and from time to time thereafter to certify such changes as may be made, and be it further

RESOLVED, that any and all prior resolutions adopted by this corporation authorizing access to safe or safes, or safety deposit box(es), and designating its official Banks and the parties who may draw against and or withdraw its funds are revoked and canceled the effective date hereof, and be it further

RESOLVED, that the foregoing powers and authority shall continue until written notice of the revocation thereof has been received by said Banks, and be it further

RESOLVED, that the Clerk-Treasurer is hereby authorized, pursuant to Article II of the General Municipal Law, to temporarily invest during the official year **ending the first Monday in December, 2014** monies not required for the immediate

expenditures under conditions and with the limitations specifically set forth herein.

- f) WHEREAS, the Village of Horseheads Board of Trustees has adopted a Purchasing Policy governing the acquisition of goods and services and

WHEREAS, such policy is to be reviewed annually and was last revised in May 2011, and

WHEREAS, this Board has reviewed same and found that no amendments are necessary at this time.

NOW THEREFORE BE IT RESOLVED, that the Village of Horseheads Purchasing Policy, **last revised January 2013**, be adopted. A copy of the policy shall be placed on file with the Village Clerk-Treasurer.

- g) Resolution by Trustee \_\_\_\_\_, seconded by Trustee \_\_\_\_\_

WHEREAS, the Village of Horseheads Board of Trustees has adopted Rules of Procedure governing the conduct of its various board and committee meetings, and

WHEREAS, such policy is to be reviewed annually, and was **last revised in November, 2013**.

NOW THEREFORE BE IT RESOLVED, that the Village of Horseheads Rules of Procedure, **revised November 2013**, be adopted. A copy of the policy shall be placed on file with the Village Clerk-Treasurer.

- h) WHEREAS, the Village of Horseheads owns and operates a cemetery known as Maple Grove Cemetery which is regulated by Article 15 of the Village Law and Chapter 113 of the Village Code, and

WHEREAS, the operation of the cemetery is vested in the Board of Cemetery Commissioners.

NOW THEREFORE BE IT RESOLVED, that the Trustees of the Village of Horseheads shall automatically be Cemetery Commissioners for the duration of their respective terms as said Trustees. The Mayor shall be the Chairperson of the Board of Cemetery Commissioners. Meetings of the Board of Cemetery Commissioners may be held as part of and during regular and special meetings of the Board

- i) WHEREAS, the Village of Horseheads owns and operates a Fire Department generally known as the Horseheads Fire Department, and

WHEREAS, Article 10 of the Village Law provides for a Board of Fire Commissioners and establishes their powers and duties.

NOW THEREFORE BE IT RESOLVED, that the Village of Horseheads Board of Trustees does hereby establish a Board of Fire Commissioners vested with all of the powers and duties of such Board as provided in Article 10 of the Village Law. The members of the Fire Commission shall be the members of the Board of Trustees. The Trustees shall automatically be Fire Commissioners for the duration of their respective terms as said Trustees. The Chairperson of the Board of Fire Commissioners shall be the Mayor of the Village. Meetings of the Board of Fire Commissioners may be held as part of and during regular and special meetings of the Board of Trustees.

- j) WHEREAS, the Village of Horseheads owns and operates a Water Department, and

WHEREAS, Article 11 of the Village Law provides for a Board of Water Commissioners and establishes their powers and duties.

NOW THEREFORE BE IT RESOLVED, that the Village of Horseheads Board of Trustees does hereby establish a Board of Water Commissioners vested with all of the powers and duties of such Board as provided in Article 11 of the Village Law. The members of the Water Commission shall be the members of the Board of Trustees. The Trustees shall automatically be Water Commissioners for the duration of their respective terms as said Trustees. The Chairperson of the Board of Water Commissioners shall be the Mayor of the Village. Meetings of the Board of Water Commissioners may be held as part of and during regular and special meetings of the Board of Trustees.

- k) WHEREAS, the Village of Horseheads has entered into an intermunicipal cooperation agreement with the Town of Horseheads for the latter to provide Dog Control services, and

WHEREAS, the Town of Horseheads has employed Frank Rosplock, and may hereafter from time to time employ others in the capacity of Dog Control Officer, and

WHEREAS, it is the desire of this Board that the Dog Control Officer of the Town of Horseheads be authorized and empowered to enforce Chapter 80 of the Village Code and such other animal control laws, rules, regulations and ordinances as may be enacted from time to time within the Village of Horseheads and to, among other things, issue appearance tickets in regard thereto.

NOW THEREFORE BE IT RESOLVED, that such individuals as are employed by

the Town of Horseheads as Dog Control Officers and assigned, pursuant to the above-noted agreement, to enforcement of Chapter 80 of the Village Code and such other animal control laws, rules, regulations and ordinances as may be enacted from time to time within the Village of Horseheads be and they hereby are designated Dog Control Officers within the Village of Horseheads and are empowered with all of the duties and responsibilities of such position including the power to issue appearance tickets, etc. Pursuant to Village Law Section 3-300 the Dog Control Officer may, in lieu of residing in the Village of Horseheads, reside within Chemung County.

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*Communication from Mayor Zeigler to the Board of Trustees:*

I hereby appoint **Ronald Swartz** as **Deputy Mayor** for a term which will expire on the first Monday of December, **2014**.

Resolution by Trustee Swartz, seconded by Trustee Skroskznik

BE IT RESOLVED, that the following appointments be made:

- **Louise McIntosh**, Renwick Lane, **Zoning Board of Appeals Member** for a term which will expire on the first Monday in December **2018**.

Roll Call Vote:

Mayor Zeigler	Aye
Trustee Swartz	Aye
Trustee Koliwasky	Aye
Trustee Clark	Aye
Trustee Skroskznik	Aye

*Communication from Village Manager Walter Herbst to the Board of Trustees:*

I hereby make the following appointments:

**Arthur Sullivan**, Miller Street, as **Master Mechanic** of the Horseheads Fire Department;  
**Robert Young**, Center St., as **Fire Inspector and Code Enforcement Officer**;  
**John Groff**, Esq., Silver Oak Drive, as **Village Attorney**;  
**Donna Hartsock**, Greenridge Drive, as **Deputy Clerk**; and  
**Michele Accavallo**, Easterbrook Drive, as **Deputy Treasurer**

each for terms which will expire on the first Monday in December, **2014**.

New Health Insurance Plans

Village Manager Walt Herbst summarized the status to date:

- He thanked Deputy Clerk Hartsock, and Trustee Clark for their hard work on this project.
- Basic concept was to get better coverage with a high deductible plan and an HRA account for each employee for the deductible. Portion not used remains with the Village. We will deposit with EBS quarterly to fund that amount of money - \$154,000 annually. The national average for utilization of deductible in an HRA is about 30%. We took the opposite approach. We assumed we would get back only 30%, and in that scenario we will still be ahead of the game by about \$51K over our expenditure for health ins. The likelihood is that it will be better than that. That money goes into the 2014 account to help fund the 2015 expenses. And as we go forward that fund will become a self-insured fund.
- It's important going forward that the Village preserved the funding of the HRA account.
- Our view was that by maintaining this we can create a self funding mechanism.
- We have recommended an employee participation (payroll deduction) of 3% of premium per year. This would increase 3% each year for a 5 year period for current employees.
- New hires would have a different rate for participation. For ex. they might immediately have a 15% participation rate.
- Medicare retirees 65 and over we thought of doing an HRA for them as well. In the end we decided to recommend we provide the plan that covers the "donut hole" for pharmaceuticals as opposed to using an HRA with the uncertainty of being able to cover the donut hole. We eliminated their dental and vision after age 65.
- Remaining concern is retirees that are under 65. In talking with John we want to work on this more before we make a firm recommendation. Resolutions tonight are for current employees and for all medicare eligible retirees, 65 and over. Remaining to be done are retirees under age 65. We'll be prepared for that at the next meeting.

Trustee Skroskznik - what is initial savings for getting new plan.

Manager Herbst - using the ultra conservative estimate it is \$51k. This is a better plan, better coverage, and still a savings to the Village.

Resolution by Trustee Koliwasky, seconded by Trustee Swartz

WHEREAS, the Village of Horseheads has had a custom of providing health benefits, including forms of medical health insurance, with dental and vision coverages, for its employees and families while so employed, and

WHEREAS, the Village has also had a custom of providing such health benefits in varying forms to its long term employees upon retirement, both before the age of 65 and after the age of 65, and

WHEREAS, for many years these health benefits have been provided by the Village through its

participation in a health benefit program created for Chemung County, and

WHEREAS, recently the Village was informed by Chemung County that the Village's employees, their families and retirees would no longer be permitted to participate in the County's plan, effective January 1, 2014, and

WHEREAS, in response thereto the Village engaged Brown & Brown Empire State as its health benefits insurance broker and consultant, and

WHEREAS, this Board assigned responsibility to Trustee Larry Clark and Village Manager Walt Herbst for researching and developing one or more alternatives which would provide a means for continuation of health benefits to its employees, their families and retirees, and

WHEREAS, the goals of securing replacement health benefits were, among other things: 1) to replicate current health benefits provided to staff to the extent possible; 2) provide uniform health benefits to both unionized and non-unionized staff (i.e., parity amongst staff); 3) reduce the overall cost of providing health benefits to employees, their families and retirees; and 4) increase the percentage of the employee's participation in the overall cost of providing health benefits, and

WHEREAS, this Board has been advised by Trustee Clark and Manager Herbst that these goals are achieved through a program comprised of a health benefits product provided by Excellus Blue Cross Blue Shield known as SimplyBlue Plus Silver 4 High Deductible Plan with said deductible being fully paid for by the Village through a Health Reimbursement Account, and a dental benefits plan provided by SunLife, and a vision benefits plan provided by Davis Vision.

NOW THEREFORE BE IT RESOLVED, that effective January 1, 2014 the Village of Horseheads will commence its enrollment and participation in the Excellus Blue Cross Blue Shield SimplyBlue Plus Silver 4 High Deductible Health Plan, a dental benefits plan provided by SunLife, and a vision benefits plan provided by Davis Vision. Outlines of the SimplyBlue Plus Silver 4 High Deductible Health Plan, SunLife dental benefit plan, and Davis Vision vision benefit plan are attached, and be it further

RESOLVED, that these health benefits will be provided to all current full-time Village of Horseheads employees, and professional part-time employees, their spouses, children, and family while so employed, and be it further

RESOLVED, that the Village of Horseheads shall fully fund the deductible specified in the Plus Silver 4 plan (currently single \$2,200/family \$4,400) through December 31, 2019, unless changed by applicable collective bargaining agreement, and be it further

RESOLVED, that for 2014 covered employees shall contribute towards the cost of the health benefits provided to the employee and family, sometimes known as employee participation, in the same manner (amount, frequency, etc.) as was provided for in 2013 either by collective bargaining agreement, if applicable, or Village policy, and be it further

RESOLVED, that commencing January 1, 2015 employees hired before January 1, 2014 shall contribute 3% of the annual cost of providing health benefits to the employee, spouse, family, etc. as the case may be (employee participation). Said contribution shall thereafter increase annually an additional 3% such that for the year 2019 the contribution shall be 15% of the annual premium and thereafter shall not exceed 15% of such premium. Said contribution shall be prorated and paid to the Village through payroll deduction. The employee contribution for

individuals hired on or after January 1, 2014 shall be determined by future resolution or action of this Board, and be it further

RESOLVED, that as a means of achieving parity of health benefits provided to both unionized and non-unionized Village staff this Board will make every reasonable effort to promptly provide or offer to its non-unionized staff any enhancement to health benefits which are provided, from time to time, to unionized staff through collective bargaining or otherwise. , and

BE IT FURTHER RESOLVED, that Village Manager Herbst is authorized and directed to take any and all actions and to execute any and all documents as are necessary to implement this resolution.

Roll Call Vote:

Mayor Zeigler	Aye
Trustee Swartz	Aye
Trustee Koliwasky	Aye
Trustee Clark	Aye
Trustee Skroskznik	Aye

Resolution by Trustee Clark, seconded by Trustee Swartz

WHEREAS, the Village has had a custom of provided health benefits, including forms of medical health insurance with dental and vision coverages, for its long term employees upon retirement and the employee's spouse when either or both are over the age of 65, and

WHEREAS, these health benefits have been provided by the Village through its participation in a health benefit program created for Chemung County, and

WHEREAS, recently the Village was informed by Chemung County that the Village's retirees, whether over 65 or not, would no longer be permitted to participate in the County's plan effective January 1, 2014, and

WHEREAS, The Village has engaged Brown & Brown Empire State as its health benefits insurance broker and consultant which worked extensively with Trustee Larry Clark and Village Manager Walt Herbst toward securing alternative sources of health benefit providers or plans which would substantially replicate or improve upon the health benefits currently provided, excepting dental and vision benefits which are unavailable

NOW THEREFORE BE IT RESOLVED, that effective January 1, 2014 the Village of Horseheads will commence its enrollment and participation in the Excellus BC/BS Medicare Blue PPO Copay Plan through its insurance broker, Brown & Brown Empire State, and be it further

RESOLVED, that the benefits afforded by this plan will be provided to all current Village retirees 65 years of age and over and/or spouses as the case may be who are receiving such benefits from the Village of Horseheads on December 31, 2013, and be it further

RESOLVED, that Village Manager Herbst is authorized and directed to take any and all actions and to execute any and all documents as are necessary to implement this resolution.

Roll Call Vote:

Mayor Zeigler	Aye
Trustee Swartz	Aye
Trustee Koliwasky	Aye
Trustee Clark	Aye
Trustee Skroskznik	Aye

Trustee Skroskznik thanked the Fire Department for assistance to family whose house was lost to fire. Great to see community come together to help this family who lost everything.

Village Manager Herbst reported on the following items:

- Email been a problem lately, especially stny.rr.com email. Replacement email will be in place January 6<sup>th</sup>.
- Got an email regarding Well 1 chlorine leak. Our insurance company sent us a check today for \$78k to cover our expenses. That was after \$5k deductible. We'll wind up with a brand new well.

As there was nothing further to come before the Board, the meeting was adjourned at 7:31 p.m.

/rmb



## Village of Horseheads Benefit Summaries

Type of Plan	2014 EXCELLUS	
	SimplyBlue Plus Silver 4	
	HDHP	
	In Network	Out of Network
<b>Physician Office Visit</b>	Covered at 100%, Subject to Deductible	
<b>Specialist Office Visit</b>	Covered at 100%, Subject to Deductible	
<b>Deductible (Single / Family)</b>	\$2,200 / \$4,400	\$2,200 / \$4,400
<b>Employee Pays 20% Coinsurance</b>	0%	0%
<b>Maximum Out-of-Pocket (Single / Family)</b>	\$5,500 / \$11,000	\$5,500 / \$11,000
<b>Benefit Maximum</b>	Unlimited	
<b>Dependent Children</b>	To Age 26	
<b>College Students</b>	To Age 26	
<b>Inpatient Facility</b>	Covered at 100%, Subject to Deductible	
<b>Semi Private Room and Board</b>	Covered at 100%, Subject to Deductible	
<b>Emergency Room (waived if admitted)</b>	Covered at 100%, Subject to Deductible	
<b>Urgent Care</b>	Covered at 100%, Subject to Deductible	
<b>Surgery</b>	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible
<b>Pre-Surgical Testing</b>	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible
<b>Routine Cervical Cancer Screening</b>	Covered in Full	Covered at 100%, subject to deductible
<b>Elective Sterilization</b>	* Covered at 100%, Subject to Deductible	
<b>Physical/Respiratory Therapy</b>	Covered at 100%, up to 60 visits per condition per lifetime subject to deductible	Covered at 100%, up to 60 visits per condition per lifetime subject to deductible
<b>Chemotherapy</b>	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible
<b>Kidney Dialysis</b>	* Covered at 100%, Subject to Deductible	
<b>Cardiac Rehabilitation</b>	Covered at 100%, up to 60 visits per condition per lifetime subject to deductible	
<b>InPatient</b>	Covered at 100%, Subject to Deductible	
<b>OutPatient</b>	Covered at 100%, Subject to Deductible	
<b>Well Baby &amp; Child Care (to age 19)</b>	Covered in Full	Subject to Deductible
<b>Adult Physical (Routine)</b>	Covered in Full	Subject to Deductible
<b>OB/GYN - Pap Smear (Routine)</b>	Covered in Full	Subject to Deductible
<b>Mammograms (Routine)</b>	Covered in Full	Subject to Deductible
<b>Prostate Screening (Routine)</b>	Covered in Full	Subject to Deductible
<b>Physician - 1st office visit</b>	Covered in Full	Subject to Deductible
<b>Physician - Subsequent visits</b>	Covered in Full	Subject to Deductible
<b>Hospital Admission</b>	Covered at 100%, Subject to Deductible	
<b>Delivery (physician charge)</b>	Covered at 100%, Subject to Deductible	

<b>Allergy Testing</b>	Covered at 100%, Subject to Deductible	
<b>Allergy Injection</b>	Covered at 100%, Subject to Deductible	
<b>Diagnostic X-Ray</b>	Covered at 100%, Subject to Deductible	
<b>Laboratory Work</b>	Covered at 100%, Subject to Deductible	
<b>Durable Medical Equipment</b>	Covered @ 50%, subject to deductible	
<b>Diabetic Supplies (30-day supply)</b>	Covered at 100%, Subject to Deductible	
<b>Chiropractic Visit</b>	Covered at 100%, Subject to Deductible	
<b>Home Health Care</b>	Covered @ 100% up to 40 visits, subject to deductible	Covered @ 100% up to 40 visits, subject to deductible
<b>Hospice</b>	Covered @ 100% up to 210 visits, subject to deductible	Covered @ 100% up to 210 visits, subject to deductible
<b>Speech/Physical/Occupational Therapy</b>	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible
<b>Skilled Nursing Facility</b>	Covered at 100% per admission for 200 days per year, subject to deductible	Covered at 100% per admission for 200 days per year, subject to deductible
<b>Ambulance</b>	Covered at 100%, subject to deductible	Covered at 100%, subject to deductible
<b>Individual Case Management</b>	Yes	
<b>Inpatient copay</b>	Covered at 100%, Subject to Deductible	
<b>Outpatient copay</b>	Family Counseling 20 Visits per year, Subject to Deductible	
<b>Inpatient copay</b>	Covered at 100%, Subject to Deductible	
<b>Outpatient copay</b>	Covered at 100%, Subject to Deductible	
<b>Pharmacy Retail</b>	\$5 / \$35 / \$70	Not Covered
<b>Pharmacy Mail Order</b>	2x for 90 day supply	NA
<b>Pharmacy Deductible</b>	Plan Deductible	NA
<b>Pharmacy Maximum</b>	None	NA

- Exclusion: No coverage for dialysis nurses billed by a home health agency or organized home care
- Exclusion: Does not include coverage for reversal of sterilization

**\*\* Benefit Comparison is for illustrative purposes.**  
**Please refer to detail benefit summary & contract for actual coverage.**

## Village of Horseheads

<b>Dental Plan</b>	<b>SunLife</b>	
	In Network	Out of Network
<b>DEDUCTIBLE</b>		
<b>Individual</b>	\$50	
<b>Family Limit</b>	\$150	
<b>Waived For</b>	Preventive	
<b>Preventive</b>	100%	
<b>Basic</b>	80%	
<b>Major</b>	50%	
<b>Orthodontia</b>	80%	
<b>Annual Maximum Per Individual</b>	\$1,000	
<b>Annual Maximum Applied to Preventive?</b>	No	
<b>Annual Maximum Roll Over Plan Included?</b>	No	
<b>Orthodontia Maximum Per Individual (Lifetime)</b>	\$2,500	
<b>Claim Payment Basis</b>	Negotiated Fee Schedule	
<b>Network</b>	United Concordia	
<b>Waiting Period for Services</b>	Late Entrant	
<b>Participation Requirements</b>	Greater of 20% or 10 enrolled	
<b>Primary Coverage</b>	To Age 19 / To Age 25	
<b>Orthodontic Coverage</b>	To Age 19	
<b>Preventative &amp; Routine</b>	Covered @ 80%, subject to deductible	
<b>Major &amp; Medical Ortho</b>	Covered @ 50%, subject to deductible	
<b>Oral Exams</b>	Preventive	
<b>Cleanings</b>	Preventive	
<b>X-Rays - Bitewing</b>	Preventive	
<b>X-Rays - Full Mouth Series</b>	Preventive	
<b>Fluoride Treatments</b>	Preventive	
<b>Sealants</b>	Preventive	
<b>Fillings</b>	Basic	
<b>Repair &amp; Maintenance of Crowns, Bridges &amp; Dentures</b>	Basic	
<b>General Anesthesia</b>	Basic	
<b>Root Canal</b>	Basic	
<b>Periodontal Surgery</b>	Basic	
<b>Scaling &amp; Root Planing</b>	Basic	
<b>Simple Extractions</b>	Basic	
<b>Complex Extractions</b>	Basic	
<b>Bridges &amp; Dentures</b>	Major	
<b>Single Crowns</b>	Major	
<b>Inlays, Onlays</b>	Major	
<b>Dental Implants</b>	N/A	
<b>Orthodontia</b>	Orthodontia	
<b>NOTES</b>		

## ***Village of Horseheads Vision Plan***

	Davis Vision	
	In-Network	Out-of-Network
<b>Eye Exams:</b>	\$10 copay	Up to \$40 reimbursement
<b>Frequency:</b>	(once every 12 months)	
<b>Frames:</b>	Fashion: No Charge Designer: No Charge Premier: \$25 copay	Up to \$50 reimbursement
<b>Frequency:</b>	(once every 24 months)	
<b>Lenses:</b>	Covered in full after:	Reimbursement Up to:
<b>Single Vision:</b>	\$10 copay	Up to \$40
<b>Bifocal:</b>	\$10 copay	Up to \$60
<b>Trifocal:</b>	\$10 copay	Up to \$80
<b>Lenticular:</b>	\$10 copay	Up to \$100
<b>Frequency:</b>	(once every 12 months)	
<b>Contact Lenses - Medically Necessary:</b>	No Charge	Up to \$225 reimbursement
<b>Contact Lenses - Elective:</b>	Collection: 8 boxes Non-Collection: up to \$130 + 15% off balance	Up to \$105 reimbursement
<b>Frequency:</b>	(once every 12 months)	
<b>Routine Eye Exam</b>	Subject to deductible	D/C
<b>Hardware</b>	\$60 allowance, Covered @ 50% (subject to deductible) to age 19	
<b>Dependent / Student Age:</b>	To age 26	
<b>Participation Requirements:</b>	Minimum 10 enrolled	
<b>NOTES</b>		

## **Essential Health Benefits (EHBs) What's Covered Pediatric Dental for kids to age 19**

**Emergency Dental Care** to alleviate pain caused by dental disease and trauma

**Preventive Dental Care**, such as

- \* Cleanings at 6 month intervals
- \* Topical fluoride application at 6 month intervals
- \* Sealants
- \* Space maintainers covered under certain specifications

**Routine Dental Care**

- \* Dental exams, visits and consultations covered once within a six 6 month consecutive period
- \* X-ray, 36 month intervals, bitewings at 6 to 12 month intervals, or panoramic x-rays at 36 month intervals
- \* Simple extractions & other routine dental surgery not requiring hospitalization
- \* In-office conscious sedation
- \* Fillings and stainless steel crowns and other restorative materials appropriate for children

**Major Dental Care**

- \* Endodontics – procedures for treatment of diseased pulp chambers & pulp canals
- \* Prosthodontics
  - \* Removable complete or partial dentures, including 6 months follow-up care
  - \* Insertion of identification slips, repairs, relines and rebases and treatment of cleft palate
  - \* Fixed bridges only if they meet specific requirements, such as for cleft palate stabilization

**Orthodontics** - to treat serious medical conditions such as cleft palate and cleft lip

(NOTE: adding an ortho rider is not required, this is covered under the medical contract language)

**Excellus BCBS Dental Products that meet the EHB Requirement when added to a medical plan:**

- 1) Dental Blue Options
- 2) Dental Blue Classic
- 3) Smile Saver\*

\*product is closed and targeted for discontinuance in 2015 – groups should be moved out of this product where possible

**All other Excellus dental products do not meet the minimum requirements because they are either not considered insurance plans (i.e. Indemnity), don't have the required contract language, or do not meet the minimum network adequacy requirements.**