

Good Afternoon,

Introducing the Altus-Middleboro New Dental High Plus

(Only available for Middleboro Retirees who currently have an Altus-Middleboro High or an Altus-Middleboro Low Plan).

The High Plus Plan is similar to the existing High Plan with a few enhancements

Orthodontia covered at 50% (to age 19) with a \$1,000 lifetime maximum

Major restorative services enhanced from 50% to 60% coverage

Calendar year maximum enhanced from \$1500 to \$2000

Monthly Premium Rates

Individual \$49.12

Family \$140.84

We will be extending the Annual Enrollment for ALTUS DENTAL ONLY until May 22, 2025.

May 1, 2025 is still the deadline for GIC and ALTUS VISION.

Retirees who may be contemplating changing dental plans to the new Altus-GIC plan should consider the following issues:

A. 2025-26 Premium:	Individual Monthly/Annual	Family Monthly/Annual
Altus-GIC (Table Plan)	\$29.73 / \$356.76	\$71.66 / \$859.92
Altus-Middleboro Low (Coinsurance Plan)	\$33.08 / \$396.96	\$91.04 / \$1092.04
Altus-Middleboro High (Coinsurance Plan)	\$45.48 / \$545.76	\$125.08 / \$1500.96
Altus-Middleboro High Plus (Coinsurance Plan)	\$49.12 / \$589.44	\$140.84 / \$1690.08

B. The Altus-Middleboro plans are coinsurance plans in that they pay a percentage for each service. They have no lifetime cap but an annual cap of \$1500.

C. The Altus-GIC plan is a table plan which pays only a set amount for each service. It has an annual maximum of \$1500 but also gives you preventive service rewards that allow you to get two exams, two cleanings, and

one set of x rays without deducting from your annual cap. The Altus-GIC plan has no deductible, no carryover and no in network bonus unlike the Altus-Middleboro plans.

C. All plans include the Connection Dental and Dentamax networks.

D. To compare cost of services:

1. Is your current dentist in the Altus-GIC network?

Call your dentist office and ask if they are in the Altus dental network. do not rely on the Altus Dental-Find a Dentist link on your computer. Some network dentists are not listed there.

2. Access the [2025 Altus-GIC dental coverage list](#) and highlight the services that you anticipate you will need.

3. Call your dentist office and ask them for their C plan or at least ask them for their price limit from Altus for the services that you anticipate you will need.

4. Subtract the maximum altus dental payment from your dentist price for each service you selected. This is the coinsurance you will pay for that service.

5. Print a copy of your current plan's Benefits Summary page.

- [Altus Middleborough Low Coinsurance plan](#)

- [Altus Middleborough High Coinsurance plan](#)

- [Altus Middleborough High PLUS Coinsurance plan](#)

6. Multiply the coinsurance percentage for the service you're comparing as listed in the benefits summary by your dentists' price.

7. Compare the result with the amounts you computed in step 4.

8. Last add the annual premium for each plan to the out of pocket amount you expect to pay to get a comparison.

9. Reflect on the possibility that the higher Coinsurance plans may cover some higher cost services better than the table plan.

10. Remember that once retirees sign on to a GIC policy you can never go back to the Altus-Middleboro Plan.