

Dental Direct at the Bank of Clarke County

In the Shenandoah Valley, Bank of Clarke County was started in 1881 as a community bank that has grown over the last 127 years into a well respected and trusted institution. From a start with a single cashier, Bank of Clarke County now operates 11 branches and employs 185 people. As the Vice President of Human Resources for the bank, Kaley Crosen works hard to ensure that those employees and their families have access to great benefits that keep the workforce healthy and happy. In 2000, the bank decided to make a change in their dental benefit offering and move from a traditional insured plan to a Dental Direct Reimbursement Plan.

The decision to move away from an insured dental plan was made easy by the benefits offered by Dental Direct. Bank of Clarke County was able to save money with a Dental Direct plan in addition to offering their employees the possibility of choosing any dental provider, since there is no network for Dental Direct. The 256 employees and family members that use the Dental Direct plan all enjoy being able to see any provider without the risk of paying additional out-of-network costs – freedom of choice makes everyone happy! For Mrs. Crosen, it is great to know that all employees, even those that live in more remote regions, can access dental providers in their area and utilize their Dental Direct benefit.

In addition to freedom of choice, the employees at Bank of Clarke County really enjoy knowing that excluding cosmetic procedures, their Dental Direct benefit covers all other dental procedures. This takes the guess work out of the benefit and makes understanding the dental plan easy. Employees and their families also really love that their Dental Direct benefit covers up to \$1500 per person per plan year for orthodontic procedures – something you certainly won't see with many insured plans! Bank of Clarke County believes this to be an important and valuable benefit to their employees, so they use the flexibility and customization available with Dental Direct to create a plan that is a perfect fit for their needs and their benefits budget.

Bank of Clarke County uses Benefits Administration, Inc. and Total Administrative Services Corp. to administer their Dental Direct benefit. For over 8 years, these TPAs have been providing the bank with administration that is easy to use, timely processing of reimbursements and the reporting that the bank needs to track this important employee benefit. In working with Benefits Administration, Inc., the Bank of Clarke County has been pleased to find that their dental plan has been extremely cost effective over the years. Because of that, they have been able to maintain their benefits levels without increasing the cost of their plan for several years. This is certainly a trend that differs from insurance premiums that tend to rise on an annual basis. Mrs. Crosen remarks “we made the switch from a conventional dental plan to a Dental Direct Reimbursement plan and we've never regretted it!”

For more information about how Dental Direct Reimbursement and Assignment can work for your company, please contact the Virginia Dental Association at 800-552-3886 or visit www.VADentalDirect.com.

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