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## AICPA News & Views, February 9, 1996

American Institute of Certified Public Accountants (AICPA)

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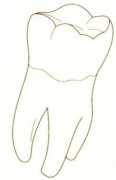
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## IN THIS ISSUE...

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## Information to Make You Smile About Your Dental Insurance



Everyone who has ever had a tooth filled knows that finding the right dentist is important. The dental coverage of the AICPA, Prudential's Freedom of Choice Dental Plan, includes two options: either using a dentist in their Dental Maintenance Organization or receiving coverage in a traditional dental plan, which requires a deductible of \$80 for one's self or \$160 for one's self and one's family for repair and replacement work and which reimburses team members a portion of their dental care costs. When each of us was hired, we were presented with these two options and asked to choose one. However, many people who work at the Institute may not realize how flexible their dental coverage is. Below are some facts that may surprise many members of Team AICPA.

**1 Changing from traditional coverage to the DMO plan and back is easy.** These options are not actually two separate plans but instead are administered under the same insurance program by the Prudential group. All a Team AICPA member has to do to change from one kind of coverage to another is to contact the policy administrators at 1-800-THE-DMO-1. After approximately one month, the change will take affect. Switching from the traditional plan or the DMO

continued on page two

### A Comparison Between DMO and Traditional Coverage

| Service or Premium                                   | What DMO-Covered Person Pays | What Traditionally Covered Person Pays   |
|--|------------------------------|--|
| Annual Deductible                                    | None                         | \$80 for self or \$160 for self and family   |
| Annual Benefit Maximum                               | None                         | 100% of anything over \$2000 per year  |
| Visits and Exams                                     | 0                            | 0  |
| Oral hygiene instruction and sealants                | 0                            | 100% (not covered)   |
| X-rays (except periapical)                           | 0                            | 0  |
| Periapical X-rays                                    | 0                            | 20% after deductible   |
| Endontics (except molar and/or complex root canal)   | 0                            | 20% after deductible   |
| Molar and/or complex root canal therapy              | 50%                          | 20% after deductible   |
| Restorations (including fillings)                    | 0                            | 20% after deductible   |
| Periodontics (except bone surgery)                   | 0                            | 20% after deductible   |
| Osseous Surgery                                      | 50%                          | 20% after deductible   |
| Oral surgery and extractions (except bony impaction) | 50%                          | 20% after deductible   |
| Full or partial bony impaction                       | 50%                          | 20% after deductible   |
| Prosthodontics and repairs                           | 50%                          | 50% after deductible (20% after deductible for some denture, crown, or bridge repairs) |
| General anesthesia or intravenous sedation           | 50%                          | 20% after deductible   |
| Space maintainers                                    | 50%                          | 20% after deductible   |
| Children's orthodontics                              | 50%                          | 100% (not covered)   |

## Dental Insurance, *continued*

plan to the other kind of coverage can be done at any time of year.

**2 Only the DMO plan covers orthodontic care for our children.** For Team AICPA members whose children need braces, the DMO can be a real blessing. Most traditional dental insurance plans don't cover any orthodontia. The traditional coverage under Freedom of Choice Dental doesn't cover it, but the DMO will reimburse parents of children under 19 years old for half of the cost of orthodontic care from an in-network orthodontist. No braces for adults are covered.

**3 Payment for major dental work is comparable under both forms of coverage.** Most people don't realize that the Institute's traditional dental coverage reimburses people for repair and replacement work at what are termed "the usual and prevailing fees." Which fees are considered "usual" and "prevailing" are determined by the Prudential group. This means that a person covered by traditional dental insurance whose dentist charges more than what Prudential considers appropriate will actually pay more of his or her dental care than the percentage listed in the chart included in this article (see side bar). DMO dentists, on the other hand, have already reached fee agreements with Prudential, and thus, those with DMO coverage know that the percentage indicated in this article's chart is truly the percentage of the fee that they will pay for their dental work. This means

that even if a person would pay 50% of a service under DMO coverage, but he or she would only pay 20% of that same service under traditional coverage, the more economic option may be the DMO dentist's service.

**4 There is an annual maximum of \$2000 under the traditional coverage.** While the DMO has no ceiling for coverage, the traditional-style dental coverage does not reimburse more than \$2000 each year to plan participants.

Just as one would when starting coverage in a health maintenance organization, such as US Healthcare, a person starting the DMO plan may want to make a first "well patient" visit. This will allow him or her to make the acquaintance of the dentist who will be treating any problems that may arise in the future. Even a person who does not wish to visit the dentist until absolutely necessary may find it helpful and reassuring to call the dentist's office and find out about their hours and their dental practice. If for any reason he or she does not want to continue with this particular dentist, the DMO provides the option of switching to another DMO dentist. Furthermore, as it was mentioned earlier in this article, anyone dissatisfied with DMO coverage can change to traditional dental coverage with approximately one month's notice.

**People with any questions regarding their dental coverage should contact Chris Miller at extension 3354.**

## Other Benefits News

### Social Security Information

A new booklet is available from the Human Resources Team, the 1996 edition of *Guide to Social Security and Medicare*. This booklet gives an overview of the social security and Medicare systems in this country, and it provides helpful information for the Institute's retirees or those who will retire soon.

### 401(k) Update

Below are the rates for the three funds for the Institute's 401(k) plan for December, the fourth quarter, and the entire year of 1995.

|        | <i>December</i> | <i>Fourth Quarter</i> | <i>1995</i> |
|--------|-----------------|-----------------------|-------------|
| Fund A | 0.4%            | 1.2%                  | 5.1%        |
| Fund B | 2.0%            | 6.3%                  | 28.7%       |
| Fund C | 5.8%            | 10.9%                 | 37.7%       |

For more information regarding the 401(k) plan, please contact Rich Bruder at extension 3482.

## Tips on TIPS

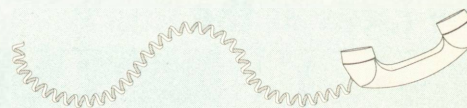
The Tax Information Phone Service (TIPS) Team asks Team AICPA to help them serve members by taking the following steps:

The TIPS service is *only* for the use of callers who are either members of the Tax Section or the Private Company Practice Section (PCPS). It is considered a privilege of membership to either of these sections. Members of these sections have already received Rolodex cards with the TIPS number printed on it in the mail, along with other TIPS-related information. **Please do not release the number of the TIPS service to any callers.** Instead, those callers who are not yet eligible to use the TIPS service but would like to join either the Tax Section or PCPS should be encouraged to do so. Members interested in joining the Tax Section can be transferred to extension 4270, and those interested in joining PCPS can call a toll-free number, (800) 272-3476.

If a caller is already qualified to use the TIPS service but has forgotten the service's number, or anyone else who has general questions about the TIPS service should be transferred to extension 3880.

## Rumor Busters

from the Communications Implementation Team



### **RUMOR #1: Is it true that the entire New York office is moving to Harborside?**

No. The Institute intends to honor the conditions of its long-term lease for the space it uses in Rockefeller Center, and at this time, there are no plans to relocate the entire New York office to Harborside. The members of the AICPA have expressed a preference for using the conference space in the New York office, and as we strive to become the premier membership organization in the United States, it makes good business sense for us to maintain a hub in both the nation's capital and its most important commercial center. However, just as we have recently seen, on a case by case basis, it may be determined that some teams will move from the Harborside office to the New York office and that other teams will move from the New York office to Harborside.

### **RUMOR #2: Did those new multicolored mouse pads with the CPA advertisement on them cost the Institute over ten thousand dollars? Why did we receive them?**

The mouse pads each of us received in the interoffice mail was part of the Institute's Image Enhancement Campaign, and the money for them, nowhere near ten thousand dollars, represented a small fraction of the Communications/Public Relations Team budget for the campaign. The purpose of sending each of us mouse pads was to keep us aware of the Institute's efforts to promote a dynamic image of our members and to increase the value of the title "CPA."

*Editor's Note:* This feature will appear as needed in *News & views* to dispel or confirm rumors at the AICPA about the transition to a team environment. Anyone who would like to see a rumor addressed by this feature of *News & views* should contact one of the members of the Communications Implementation Team: Roseann Beni, Leslie Billera, Carmela Chinnici, Antonio Espinal, Doug Kadow, Krissy Korte, Joanne Lindstrom, Ron Piccin, Anne Rothkopf, or Louise Williamson.

### **News & views Congratulates....**

**Barbara Hauser**, who was recently promoted from Secretary to Coordinator in Management Consulting Services.

**Wanda Torres**, who was recently promoted from Technical Support Specialist to Database Administrator in Information Systems.

**Congratulations to you both, and good luck in your new positions!**

A Team AICPA Note

AICPA

### **New Logo Memo Stationery is Now Available**

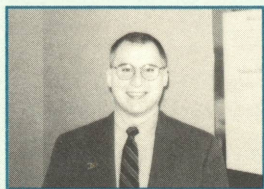
Stationery with the new logo for internal memoranda is now available in all three offices of the Institute. The Public Relations/Communications Team encourages all staff to start using it as soon as possible for any memos they circulate.

### **Personal Liability Insurance for Team AICPA Members**

The last issue of *News & views* included an article from Susan Frohlich of the Personal Financial Planning Team about the importance of personal liability insurance coverage. The AICPA offers its members and Team AICPA the possibility of purchasing personal liability coverage of up to five million dollars through the AICPA Personal Liability Umbrella Security Plan, or AICPA PLUS plan. The plan is administered by Aon Insurance Services and is underwritten by TIG Insurance Company. For an application and other information regarding the plan, Team AICPA members can call 1-800-221-3021. **Anyone who would like to discuss the plan with an informed Team AICPA member should call Len Green at extension 3705.**

*News & views is indebted to the services of **Dominic Lofaso**, who worked in a pre-press production capacity for this publication until he was called to work on projects more directly related to the Institute's members. News & views would like to thank him for his assistance for the past several months and would also like to thank **Valrie Mason** of the Graphic Design Services Team, who did the pre-press production work for this issue.*

## New faces at the AICPA



**Pictured left to right:**

**Jim Freebody** just started last week on the Internal Audit/Quality Assurance Team.

**Dylan Clear** temped in the position he now fills on the Public Relations/Communications Team.

## Trivia Contest Corner

Below are the answers to Sports Trivia Contest #2, but first, a few words about the Cinema Trivia Contest.

- 1** **Mel Heim** and **Jo De Los Reyes** won this contest, but many entrants distinguished themselves with creative answers. Thanks to all who entered.
- 2** Many people answered the question regarding the movie *Bringing Up Baby* by saying Howard Hawkes directed it. This is not correct, but Guy Provenzano pointed out that many cinema trivia encyclopedias list Hawkes as the director, so that answer was deemed acceptable. Incidentally, Guy has promised *News & views* that he will grace these pages with an Oscar trivia contest, so start sewing sequins on that dress and preparing that acceptance speech!
- 3** Many people answered the question about the Woody Allen, Peter Sellers, Peter O'Toole, and Ursula Andress film with *Casino Royale*. While it is true that all those people starred in this film, one of the criteria of this question was that Woody Allen wrote the script, which he did not do for *Casino Royale*. Nevertheless, because this movie came so close to all the criteria listed in the question, and because, after all, this is only a trivia contest, not brain surgery, people who answered this question with either *Casino Royale* or *What's New, Pussycat?* received credit, and those who knew that Herb Alpert and the Tijuana Brass performed the title song of *Casino Royale* are groovy.

## Sports Trivia Quiz #2 Answers

- 1** TV commentator Dick Button and Senator Bill Bradley were both winners of the James E. Sullivan Memorial Trophy. What is it? (2 bonus points and the entire stadium does "the wave" if you can name the years these men won the award.)  
**It is awarded by the AAU to the most exemplary amateur athlete of the year. (Button won the year after he nabbed the Olympic gold medal for figure skating in 1948, Bradley was 1965's winner while Princeton's outstanding hoops player.)**
- 2** You think it's strange Northwestern is in the Rose Bowl? Well, which of these other unlikely schools earned Rose Bowl bids? Brown University, Harvard University, Colgate University, Columbia University? (1 bonus point, plus a smile from the parade queen as she goes by on the pink float, for the years these schools played in Pasadena.)  
**All except Colgate (Brown went in 1916, Harvard in 1920, Columbia in 1934).**

- 3** What did Emil Zatopek do to tire himself out during the 1952 Olympic games? Where did he come from? What events did he win?

**The Czech great won the 5,000 and 10,000 meter events... and the marathon.**

- 4** Mickey Wright and Hollis Stacy enjoyed standout seasons in what sport?

**They're both women golfers.**

*Thanks again to Jane Murphy, formerly a sports writer for the National, currently a writer for ABC, for contributing the questions in the Sports Trivia Contest.*

## Team AICPA Anniversaries

Congratulations to the following Team AICPA members who recently celebrated various anniversaries with the Institute:

|                            |   |      |
|----------------------------|---|------|
| <b>Satoko Alpert</b>       | Marketing Services . . . . .            | 26th |
| <b>Dale Atherton</b>       | Financial Management . . . . .          | 15th |
| <b>Enrique Rollano</b>     | Information Systems . . . . .           | 15th |
| <b>Florence Napolitano</b> | Member Services . . . . .               | 14th |
| <b>Guy Provenzano</b>      | CPE Support Services . . . . .          | 13th |
| <b>Cecilia Anthony</b>     | Direct Sales . . . . .                  | 8th  |
| <b>Franklyn Farier</b>     | Distribution Services . . . . .         | 8th  |
| <b>Gus Garcia</b>          | Library Services . . . . .              | 7th  |
| <b>Denise Graham</b>       | Credit & Collections . . . . .          | 7th  |
| <b>Francisco Pacheco</b>   | Materials Assembly & Distribution . . . | 7th  |
| <b>Michael Chen</b>        | Financial Analysis & Budget . . . . .   | 6th  |
| <b>Concetta Gulli</b>      | Meetings & Travel . . . . .             | 6th  |
| <b>Melanie Heim</b>        | Graphic Design Services . . . . .       | 5th  |
| <b>Lance Waterman</b>      | Accounts Receivable . . . . .           | 5th  |