

Executive Summary

Prepared for Board of Trustees Meeting

August 11, 2009

Employee Health Insurance Report

(Request for Proposals)

Purpose of Report

This report is to present to the Board of Trustees the recommendation for our 2010 employee insurance program. With the exception of the Wellness Program and the On-line enrollment program, every product was placed in the market seeking proposals. Those proposals have been received, evaluated and documented (see attached) and it is now time to present the selections to the Board of Trustees for review and discussion.

Objectives

- Review options available within the market place.

Operational Impact

Request for Proposals for the following products were mailed on May 1, 2009. The proposals were opened on June 22, 2009 and evaluated the weeks of June 22 – July 10, 2009. The proposal responses were presented to the Employee Insurance Committee on July 14, 2009 for their review and opinions. On July 21-22, 2009, a select committee consisting of two administrators, two Employee Insurance Committee members, the deputy superintendent and the health insurance consultant interviewed 6 insurance companies proposing to be the medical claims administrator for Denton ISD.

Products reviewed are as follows:

- Medical Claims Administration
- Large Case Management/Precertification
- Preferred Provider Organization
- Prescription Benefit Manager/Retail and Mail Order
- Employee Assistance Program/Managed Mental Health
- Basic Life and Voluntary Life Insurance & AD&D
- Cancer Protection Plan
- Section 125 Claims Administration
- Fully insured Dental
- DMO-PPO
- Vision Plan
- Voluntary Short & Long Term Disability

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Several responses were received on all products but we are recommending the following:

- United HealthCare – Medical Claims Administration
Large Case Management/Precertification
Preferred Provider Organization
Prescription Benefit Manager
Employee Assistance Program
Section 125 Flexible Spending Claims Administration
- MetLife- Fully insured Dental Plan
- QCD- Dental DMO-PPO
- ING - Basic Life and Voluntary Life Insurance & AD&D
- Humana - Cancer Protection Plan
- Superior Vision- Vision Plan
- Fort Dearborn- Voluntary Short & Long Term Disability

We are hoping to have the recommended changes approved at the August 25, 2009 Board of Trustees meeting.

Other Options

The recommendations being made to you are an effort to provide the best available program to our employees with the resources available.

Selection of different vendors could potentially result in a lesser benefit being offered and/or higher premiums being assessed the District or its employees.