



# RFP RESULTS Dental

Prepared for: Albert Lea ISD #241  
April, 2022



# CURRENT PLAN BENEFITS DENTAL



## DENTAL OVERVIEW

Current Plan Benefits

Incumbent Carrier Overview: Delta Dental

Respondent Proposal: Blue Cross Blue Shield

Respondent Proposal: BEAM Dental

Respondent Proposal: HealthPartners

Recommendation

## DENTAL OVERVIEW, cont.

Rate Analysis

Renewal Display

Renewal Models

Selection Criteria

# CURRENT PLAN BENEFITS

Plan Benefit Highlights			
Network(s)	Delta Dental PPO™	Delta Dental Premier®	Non-Participating*
<b>Calendar Year Plan Maximum</b> Per person	\$1,200	\$1,200	\$1,200
<b>Lifetime Ortho Maximum</b> <i>Per eligible covered person</i>	\$1,000	\$1,000	\$1,000
<b>Deductible</b> Per person / per family per calendar year <i>No deductible for diagnostic and preventive services or orthodontics</i>	\$50/person \$150/family	\$50/person \$150/family	\$50/person \$150/family
<b>Eligible Dependents</b>	Spouse Dependent children up to age 26		
Covered Services	Dental Benefit Plan Coverage		
<b>Diagnostic &amp; Preventive Services</b> Exams Cleanings X-rays Fluoride treatments Space maintainers Sealants	100%	100%	100%
<b>Basic Services</b> Emergency treatment for relief of pain Amalgam restorations (silver fillings) Composite resin restorations (white fillings) on anterior (front) teeth Composite resin restorations (white fillings) on posterior (back) teeth will be paid at the amalgam allowance.	80%	80%	80%
<b>Endodontics</b> Root canal therapy on permanent teeth Pulpotomies on primary teeth for dependent children	60%	60%	60%
<b>Periodontics</b> Surgical/Nonsurgical periodontics	80%	80%	80%
<b>Oral Surgery</b> Surgical/ Nonsurgical extractions All other covered oral surgery	60%	60%	60%
<b>Major Restorative</b> Crowns Crown repair	60%	60%	60%
<b>Prosthetic Repairs and Adjustments</b> Denture adjustments and repairs Bridge repair	60%	60%	60%
<b>Prosthetics +</b> Dentures (full and partial) Bridges  Standard Implant Coverage	60%	60%	60%
<b>Orthodontics</b> Treatment for the prevention/correction of malocclusion  <i>Available for dependent children only, ages 8-18</i>	50%	50%	50%



Delta Dental of Minnesota

# INCUMBENT CARRIER: CURRENT RATES VS. PROPOSED RATES

Delta Dental Rates 2021/22		Delta Dental Rates 2022/23	
	Current		Proposed
Employee	\$43.62	Employee	\$46.22
Employee + 1	\$89.88	Employee + 1	\$95.24
Family	\$150.84	Family	\$159.84

## Notable Comparisons

- Increase of 5.6%
- Rates Guaranteed for 1 year



Delta Dental of Minnesota

## INCUMBENT CARRIER: CURRENT RATES VS. BCBS PROPOSED RATES

Delta Dental Rates 2021/22		BCBS Dental Rates	
	Current		Proposed
Employee	\$43.62	Employee	\$44.99
Employee + 1	\$89.88	Employee + 1	\$92.72
Family	\$150.84	Family	\$155.60

### Notable Comparisons

- 2 year rate guarantee



## INCUMBENT CARRIER: CURRENT RATES VS. BEAM PROPOSED RATES

Delta Dental Rates 2021/22		BEAM Dental Rates	
	Current		Proposed
Employee	\$43.62	Employee	\$40.47
Employee + 1	\$89.88	Employee + 1	\$81.08
Family	\$150.84	Family	\$146.42

### Notable Comparisons

- 2 year rate guarantee
- Rate cap in year 3 of 7%





## INCUMBENT CARRIER: CURRENT RATES VS. HEALTHPARTNERS PROPOSED RATES

Delta Dental Rates 2021/22		HealthPartners Dental Rates	
	Current		Proposed
Employee	\$43.62	Employee	\$44.39
Employee + 1	\$89.88	Employee + 1	\$91.38
Family	\$150.84	Family	\$153.52

### Notable Comparisons

- 2 year rate guarantee



# SELECTION CRITERIA



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## Evaluation Criteria

Evaluation of proposals will take into account (but is not limited to) the following criteria:

Compliance with specifications

Contract provisions

Provider network and Provider Contracts

Premium rates and guarantee periods

Proposer's ability to adequately service the District's employees and their dependents ease, cost, and effectiveness of transition from present carrier

The District reserves the right to accept or reject any or all proposals, to waive informalities in the proposals and to negotiate with carriers on benefits, premiums and other contract terms (as allowed under Section 471.6161 of Minnesota Statutes).

## RECOMMENDATION

The School District performed a Request for Proposal (RFP) for their Voluntary Dental Product for their employees in March of 2022. The RFP generated 4 responses including the incumbent renewal. All 4 bids provided competitive pricing, however, network disruption did play a factor. It is our recommendation to accept the incumbent Delta Dental renewal.