# Denton Independent School District Dental Insurance RFP # 1902-09

May 14, 2019

#### **SUMMARY:**

This item requests approval of the quote from CIGNA for Dental Insurance for plan years 2019-2020.

#### **BOARD GOAL:**

Culture and Climate. We will:

• Promote health, wellness and emotional well-being.

#### PREVIOUS BOARD ACTION:

The Board approved the current CIGNA plan May 9, 2017.

#### **BACKGROUND INFORMATION:**

Financial Benefit Services (FBS) provides brokerage services for Denton ISD. On February 25, 2019, FBS requested dental benefit proposals on behalf of Denton ISD. The request for proposal yielded five (5) vendor responses. The responses were evaluated by a committee composed of members from the Denton ISD Benefits Department and Financial Benefit Services consultants.

## **SIGNIFICANT ISSUES:**

Dental plan coverage expenses continue to increase due to a 95% usage rate by covered employees within Denton ISD. Thirty (30) metrics were evaluated between all five (5) vendors. Impact of change to Denton ISD employees was the only factor not evaluated by the metrics. The committee narrowed the five (5) vendors down to two (2). The two (2) vendors were then evaluated based on cost. Cigna had the lower cost in seven (7) plan options out of the twelve (12) evaluated.

TRS Medical plan information will be available in May. Dental Benefit coverage is not impacted by the TRS Medical plans.

### **FISCAL IMPLICATIONS:**

None to Denton ISD. Employees pay for the costs of voluntary benefits dental, vision, cancer, disability and life insurance.

#### **BENEFIT OF ACTION:**

Allows Denton ISD employees the option of securing group dental coverage.

## SUPERINTENDENT'S RECOMMENDATION:

It is recommended that the proposal from CIGNA for Dental Benefits for the 2019-2020 plan year be accepted with the option to renew for an additional 1-year period for which the rate is guaranteed.

## STAFF PERSONS RESPONSIBLE:

Debbie Monschke, Assistant Superintendent of Administrative Services Chris Bomberger, Executive Director Risk Management, Benefits & Child Nutrition Dianna Casper, Director of Purchasing

### **ATTACHMENT:**

Dental RFP #1902-09 Plan Comparison

APPROVAL: Signature of Staff Member Proposing Recommendation:
Signature of Divisional Assistant Superintendent:
Signature of Superintendent: