

Memorandum



**DULUTH
PUBLIC
SCHOOLS**

Human Resources

TO: Bill Hanson
FROM: Shelly St. Germaine
DATE: October 5, 2011
RE: Dental Insurance

The District received its renewal from Delta Dental on September 21, 2011. The ASO fee remains the same at \$2.55 per eligible employee per month. On September 2, 2011, Robin Evanson advised me that the District was currently falling below its prudent reserve for Dental insurance. On October 3, 2011, I asked Robin to review this information again so a decision could be made regarding increasing premiums. On October 4, 2011, she provided us with her recommended rate increases. I agree with Robin's recommendation of a rate increase.

It is recommended that the renewal for Basic Dental and Premier Dental, offered from Delta Dental be accepted. The renewal will cover the period from January 1, 2012 through December 31, 2012.

If you have any questions, please contact me at 336-8723.

/s/g