

# Approval of Health Insurance Vendors

August 24, 2010

## SUMMARY:

This item requests approval of the health insurance vendors for the 2011 benefit year. The changes will be effective January 1, 2011.

## BOARD GOAL:

### VI. Growth, Change & Fiscal Responsibility... In pursuit of excellence, the district will:

- demonstrate effective and efficient management of district resources

## PREVIOUS BOARD ACTION:

For discussion purposes, on August 10, 2010, the Board was presented with the recommendation to remain with the incumbent, Coresource, the current On-Line Insurance Enrollment Services vendor, as a result of the responses to the Request For Proposals, which were received on June 18, 2010.

## BACKGROUND INFORMATION:

Denton ISD offers a variety of health and health related products to its employees for their selection. On May 14, 2010 the insurance staff sent Requests for Proposals out for On-Line Insurance Enrollment Services as that product was due for renewal. A total of 3 responses, with 4 options, were received and opened on June 18, 2010. On July 26, 2010, the options were presented to the Employee Insurance Committee for their review and evaluation. On August 10, 2010, the staff's recommendations, along with the Committee's consensus were presented to the Board for discussion.

## SIGNIFICANT ISSUES:

The plan year will begin January 1, 2011. Employees will have 24/7 access to enroll on-line beginning November 1 through November 30, 2010. Each Employee will receive a benefits booklet, a worksheet indicating their current insurance selections and instructions detailing the enrollment process complete with screen prints demonstrating what they will see on-line as they complete the process. All plan options and rates are outlined in the insurance booklet provided to each employee prior to the enrollment process. Should an employee wish to enroll with an insurance staff member, as opposed to on-line access, they have that option available to them also.

## FISCAL IMPLICATIONS:

Every effort is made to select the most cost effective product without diminishing the quality being offered. With the selection of Coursorce, the District remains with a cost-effective, employee friendly enrollment program.

## BENEFIT OF ACTION:

Approval of the recommended vendor will allow the insurance personnel to proceed with the open enrollment materials and preparation.

## PROCEDURAL AND REPORTING IMPLICATIONS:

None

## PUBLIC COMMENT RECEIVED:

None

## ALTERNATIVES:

None

## SUPERINTENDENT'S RECOMMENDATION:

We recommend the 2011 vendors as follows:

- Coresource – On-Line Enrollment Services
- United HealthCare-Medical Claims Administration
- United HealthCare-Flexible Spending Account Adm
- United HealthCare-Employee Assistance Program (EAP)
- Superior Vision –Voluntary Vision Plan
- MetLife – Fully insured Dental
- QCD of America – Dental DMO/PPO
- Fort Dearborn- Voluntary Short & Long Term Disability
- ING – Basic Life & Voluntary Life
- Humana – Cancer Protection Plan

**STAFF PERSONS RESPONSIBLE:**

Sally Havey, Insurance Coordinator

Debbie Monschke, Executive Director of Administrative Services

**ATTACHMENT:**

Smith & Associates Consulting – Recommendation Letter

2011 Vendor RFP response spreadsheet

**APPROVAL:**

Signature of Staff Member Proposing Recommendation: \_\_\_\_\_

Comments: \_\_\_\_\_

Signature of Divisional Leader: \_\_\_\_\_

Comments: \_\_\_\_\_

Signature of Superintendent: \_\_\_\_\_

Comments: \_\_\_\_\_