

School District of Turtle Lake

2026-2027 Plan Year Renewal Considerations

May, 2026

Ancillary Plan Overview

Currently the district provides full time employees with multiple voluntary benefit options

- Supplemental Plans (all benefits are voluntary)
 - Accident Insurance **Colonial Life**
 - Critical Illness **Colonial Life**
 - Hospital Indemnity **Colonial Life**
 - Identity Theft **Life Lock**
 - Pet Insurance **Pets Best**
- Dental Insurance **Delta Dental of WI**
 - District pays a defined amount towards Dental: \$247/year for single and \$700/year for family.
- Vision Insurance **Delta Dental of WI**

Other ancillary benefits with NIS work directly with the District include life and disability.

Ancillary Marketing

- Renewal delivered by Delta Dental include an 8% increase to both Vision and Dental insurance
- Conducted RFP for Dental and Vision insurance
 - Prioritizing carriers that provide similar plan design and similar network presence
- Supplemental plans
 - Benefits that are direct to employee don't renew with rates each year but are age banded, no marketing efforts were performed for these plans as the

Ancillary Marketing

- Marketing Results
 - 3 carriers responded
 - Most competitive offers included a rate match (0% increase) to both dental and vision
 - Provided competitive rates to Delta Dental to leverage in negotiating a lower renewal
 - Result: Reduced renewal to 3% increase on both Visions and Dental
- Recommendation - accept negotiated renewal

VISION RATES	CURRENT	INITIAL RENEWAL	NEGOTIATED RENEWAL
Employee Only	\$5.31	\$5.73	\$5.47
Full Family	\$13.23	\$14.28	\$13.63

DENTAL RATES	CURRENT			INITIAL RENEWAL			NEGOTIATED RENEWAL (RECOMMENDED)		
Rates	# Total Premium	ER Portion	EE Portion	Total Premium	ER Portion	EE Portion	Total Premium	ER Portion	EE Portion
Employee Only	\$58.06	\$20.58	\$37.48	\$62.70	\$20.58	\$42.12	\$59.80	\$20.58	\$39.22
Full Family	\$161.03	\$58.33	\$102.70	\$173.91	\$58.33	\$115.58	\$165.86	\$58.33	\$107.53
Annual Premium	\$ 68,802.72	\$ 24,868.32	\$ 43,934.40	\$ 74,305.44	\$ 24,868.32	\$ 49,437.12	\$ 70,866.24	\$ 24,868.32	\$ 45,997.92
Annual \$ Difference				\$ 5,502.72	\$ -	\$ 5,502.72	\$ 2,063.52	\$ -	\$ 2,063.52
Annual % Difference				8.0%	0.0%	12.5%	3.0%	0.0%	4.7%

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