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UNITED INDEPENDENT SCHOOL DISTRICT INFORMATIONAL ITEM

TOPIC Group Dental Plan

SUBMITTED BY Robert Chapala OF: Risk Management

APPROVED FOR TRANSMITTAL TO SCHOOL BOARD: May 1, 2009

DATE ASSIGNED FOR BOARD CONSIDERATION: May 27, 2009

The Employee Benefits Committee has re-negotiated the employee dental insurance and is prepared to present the results.

UNITED INDEPENDENT SCHOOL DISTRICT

Voluntary Dental Insurance

RFP Number: 007-2009

Proposals Received: March 24, 2009

Sorted by Annual Cost

Proposal Number	Company Name	Agent	Annual Cost	Initial Rate Guarantee	Renewal Rate		Laredo Providers	Comment
					Cap	Cap		
Current	Ameritas / LifeRe	Laurel Insurance Agency	\$ 1,212,693	-	-	-	2	
Renewal	Ameritas / LifeRe	Laurel Insurance Agency	\$ 1,303,344	1 Year	8.5%/Year-3 Years		2	Incumbent; No Transfer of Claim/Eligibility Information.
D13	Securian	Direct	\$ 1,300,000	1 Year	Year 2 - 5%		4	Need to Confirm Voluntary Quote; No Local Agent.
D5	Fort Dearborn Dental	Laurel Insurance Agency	\$ 1,193,511	2 Year	Yr 3 & 4 at 10% cap		37	
D12	Humana	Laurel Insurance Agency	\$ 1,242,583	2 Years	Yes, If Finalist		7	Incomplete Questionnaire - No R&C Allowance.
D1-A	Guardian Life Insurance	Laurel Agency; Alamo Agency	\$ 1,271,545	2 Years	7.5%/Year-2 Years		4	Incomplete Proposal - No Benefit /Exclusion Information.
D1-B	Guardian Life Insurance	Combined Benefits Group	\$ 1,271,545	2 Years	7.5%/Year-2 Years		4	Incomplete Proposal - No Benefit /Exclusion Information.
D10	Dental Select	Alamo Insurance Agency	\$ 1,285,878	1 Year	No		2	
D7	CIGNA	Direct	\$ 1,327,837	2 Years	8%/Year-2 Years (LR <81%)		30	No Local Agent
D8	Delta Dental	Laurel Insurance Agency	\$ 1,330,489	2 Years	Year 3 - 5.5%; Year 4 - 7.5%		58	
D11-A & B	Ora Quest Dental	Combined Benefits Group	\$ 1,358,049	2 Years	Yes, If Finalist		4	
D2	United Concordia Dental	Laurel Insurance Agency	\$ 1,371,100	2 Years	No		18	
D9	MetLife	Laurel Insurance Agency	\$ 1,416,134	1 Year	Year 2 - 8%; Year 3 - 9%		17	