

CITY OF WASHINGTON  
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## MEMORANDUM

TO: Mayor Manier and City Council  
FROM: Joanie Baxter, Controller *JB*  
DATE: May 29, 2019  
SUBJECT: Dental Renewal Proposal

Cecil Wyman, broker for the Dental Plan has shopped the market and submitted four different options for renewal, including Guardian, the Principal, Sun Life Financial and RSL. The incumbent carrier, Guardian's initial proposal showed a 30% increase due to an unfavorable loss ratio. This was eventually lowered to 15% and ultimately to 9% after working with the underwriters. All other bids came in higher than Guardian's 9% increase. Guardian is also the only carrier who offers a much lower premium and higher level of benefit HMO plan which two employees elect.

Employees have been pleased with the Guardian plan and their ability to choose their dentist and thus **Staff recommends approval of renewal with Guardian for the plan year July 1, 2019 through June 30, 2020.** The increase, coupled with the decrease for the health insurance plan results in an overall decrease of 7% which is under the budgeted increase for health and dental insurance of 0%.

C: Ray Forsythe, City Administrator

## Dental Proposal - Options

### City of Washington

	REVISED Renewal - A			Renewal - B	Option 1	Option 2	Option 3
Carrier Plan Name	Guardian PX Passive PPO			Guardian DHMO	Principal PPO Passive PPO	Sun Life Financial PPO Passive PPO	RSL PPO Passive PPO
Deductible	\$50			\$0	\$50	\$50	\$50
Deductible Waived Preventive	Yes			DHMO	Yes	Yes	Yes
Maximum Benefit	\$1,500			Unlimited	\$1,500	\$1,500	\$1,500
<b>SERVICES</b>							
Preventive Services	100 / 100% Oral Exams, Cleanings, x-rays, Fluoride Treatment, Sealants, Space Maintainers			See Attached	100 / 100% Oral Exams, Cleanings, x-rays, Fluoride Treatment, Sealants Space Maintainers	100 / 100% Oral Exams, Cleanings, x-rays, Fluoride Treatment, Sealants Space Maintainers	100 / 100% Oral Exams, Cleanings, x-rays, Fluoride Treatment, Sealants Space Maintainers
Basic Services	85 / 85% Fillings, Root Canal, Anesthesia, Simple Extractions, Periodontal Services, Complex Extractions, Repair & Maintenance of Crowns, Bridges & Dentures			See Attached	85 / 85% Fillings, Root Canal, Anesthesia, Simple Extractions, Periodontal Services, Complex Extractions, Repair & Maintenance of Crowns, Bridges & Dentures	85 / 85% Fillings, Root Canal, Anesthesia, Simple Extractions, Periodontal Services, Complex Extractions, Repair & Maintenance of Crowns, Bridges & Dentures	85 / 85% Fillings, Root Canal, Anesthesia, Simple Extractions, Periodontal Services, Complex Extractions, Repair & Maintenance of Crowns, Bridges & Dentures
Major Services	50 / 50% Bridges & Dentures, Crowns, Inlays, Onlays, Veneers			See Attached	50 / 50% Bridges & Dentures, Crowns, Inlays, Onlays, Veneers	50 / 50% Bridges & Dentures, Crowns, Inlays, Onlays, Veneers	50 / 50% Bridges & Dentures, Crowns, Inlays, Onlays, Veneers
Max Rollover	YES				YES	YES	YES
Orthodontia							
Benefit	50%			See Attached	50%	50%	50%
Lifetime Maximum	\$1,500				\$1,500	\$1,500	\$1,500
Waiting Period for Ortho	NO			NO	NO	NO	YES - 12 months
<b>RATES</b>	PPO	HMO	ALL		All Employees	All Employees	All Employees
Employee Rate	10	0	10	\$38.20	\$15.20	\$41.96	\$37.48
Employee + Spouse	20	0	20	\$75.68	\$30.43	\$82.79	\$76.44
Employee + Child(ren)	4	0	4	\$100.06	\$34.59	\$109.31	\$100.36
Family	26	2	28	\$137.55	\$53.70	\$158.20	\$139.32
Rate Guarantee	1 Year			1 Year	1 Year	1 Year	1 Year
<b>MONTHLY PREMIUM</b>	\$5,872.14			\$107.40			
<b>TOTAL MONTHLY PREMIUM</b>	\$5,979.14				\$6,942.24	\$7,322.38	\$6,206.00

Effective Date: July 1, 2019