

McCRACKEN COUNTY SCHOOLS
Staff Notes

ITEM:

Select a Provider for an Employee Dental Insurance

APPLICABLE BOARD OF EDUCATION POLICY, ADMINISTRATIVE REGULATION OR STATUTE:

KRS 160.290

ISSUE:

To review the evaluated bids and determine the dental insurance agent for McCracken County Public Schools employees, and the term, effective January 1, 2011

BACKGROUND:

The McCracken County Board of Education agreed through Professional Negotiations to purchase dental insurance up to \$22.71 per month per employee. MCEA representatives assisted with the review of all bids. A dental plan that included a large network of dentists and a plan with claim payments in the 90th percentile rather than in the 80th percentile were key elements in the selection process. Weilage Benefit Specialists was our dental agent from 2001-2009, and their service via Anthem has been excellent. In 2010, Holland Stivers and Weilage submitted identical Delta Dental bids, and the board selected the local agent. For the 2011 bids, the Anthem Vision plan selected by the board for the previous seven years is significantly less expensive than the Delta Dental renewal. Responses and detailed information are found in the attachment. Advertisements for bids were published in the Paducah Sun on September 24, 25, and 26, 2010.

ALTERNATIVE ACTION:

1. Approve a dental plan and its provider(s), and a term, effective January 1, 2011.
2. Solicit proposals from other providers.

RECOMMENDATION:

Approve the purchase of dental insurance and contract with Weilage Benefits Specialists/Brown & Brown Insurance with Anthem Dental effective January 1, 2011 – January 1, 2012.

CONTACT PERSON: Johnna Lee DeJarnett, Assistant Superintendent

Superintendent

Date

Dental Bid Opening
October 4, 2010, 10:00 a.m. CDT

Advertised in Paducah Sun: September 24-26, 2010

| Holland Stivers & Associates, LLC | | | | | | |
|--|-------------------------|----------------------|---------------------|--------------------|-------------------------|-----------------|
| Bid Number | Carrier | Employee Only | Employee + 1 | Family Plan | Total (Estimate) | Comments |
| Current 1 | Delta Dental | \$21.84 | \$50.87 | \$91.48 | \$27,763.82 | |
| | Delta Dental Renewal | \$21.84 | \$50.87 | \$91.48 | \$27,763.82 | |
| 2 | Health Resources | \$21.26 | \$47.30 | \$84.15 | \$26,393.41 | |
| 3 | Dental Care Plus | \$21.91 | \$54.21 | \$97.61 | \$28,661.31 | |
| 4 | Securian Dental | \$24.10 | \$56.15 | \$101.00 | \$30,642.90 | |

| Weilage Benefits Specialists – Brown & Brown Insurance | | | | | | |
|---|------------------|----------------------|---------------------|--------------------|-------------------------|--------------------------|
| Bid Number | Carrier | Employee Only | Employee + 1 | Family Plan | Total (Estimate) | Comments |
| 3 | Health Resources | \$21.26 | \$47.30 | \$84.15 | \$26,923.07 | |
| 4 | Anthem 300 | \$20.75 | \$48.33 | \$86.91 | \$26,954.52 | Same plan we had in 2009 |
| 5 | Anthem 300 | \$21.14 | \$49.25 | \$88.56 | \$27,463.94 | |

| Peel & Holland – KSBA | | | | | | |
|----------------------------------|------------------|----------------------|---------------------|--------------------|-------------------------|-----------------|
| Bid Number | Carrier | Employee Only | Employee + 1 | Family Plan | Total (Estimate) | Comments |
| 1 | Health Resources | \$21.26 | \$47.30 | \$84.15 | Not provided | |

| The Life Associates, Inc. | | | | | | |
|----------------------------------|------------------|----------------------|---------------------|--------------------|-------------------------|-----------------|
| Bid Number | Carrier | Employee Only | Employee + 1 | Family Plan | Total (Estimate) | Comments |
| 1 | Health Resources | \$22.54 | \$50.14 | \$89.57 | Not provided | |

| Brown Insurance & Financial Services | | | | | | |
|--------------------------------------|------------------|---------------|--------------|-------------|------------------|---|
| Bid Number | Carrier | Employee Only | Employee + 1 | Family Plan | Total (Estimate) | Comments |
| 1 | Health Resources | \$20.83 | \$46.35 | \$82.47 | Not provided | Add \$250 Broker Fee to Monthly Premium |