

7.B Change in Dental Insurance Coverage – (Action)
(Approve Recommendation from Executive Committee)

SWWDB currently has dental insurance through Shenandoah Life Insurance Company. The rates for a family plan are \$109.96 per month while the single plan costs \$37.53 per month. SWWDB received renewal rates that will increase the premiums 8% effective January 1, 2007. This increase seemed high and SWWDB decided to “rebid” the dental insurance program to see if SWWDB could obtain more competitive rates.

Proposals were received from five (5) carriers - Shenandoah Life, Delta Dental, Humana, Ameritas and Guardian Life. However, only Shenandoah and Delta provided comparable coverage to the current plan. The group discussed the proposed rates and coverages. It was noted that Shenandoah Life revised their proposal and are now proposing no change in rates compared to the 8% increase originally proposed. Delta by comparison proposed an eleven percent (11%) decrease in rates. Under the Delta proposal the monthly family rate would be \$97.98, while the single rate would be \$32.93. Also, the Delta plan would not have “usual and customary over billing” charges and, while a PPO, their network includes a vast majority of dentists in Wisconsin.

The Executive Committee is recommending that SWWDB switch to Delta Dental for dental insurance coverage effective 1/1/07.

Board action on the recommendation is requested.