

**Executive Summary
RFP 12-005V
Group Dental Insurance
and
Group Vision Insurance for School Board Employees**

DENTAL

The contract for the above-mentioned RFP was awarded to Humana/CompBenefits, Metropolitan Life Insurance Company (MetLife), and Metropolitan Life Insurance Company/Safeguard (MetLife/Safeguard), by the School Board on June 21, 2011; effective January 1, 2012 and expires December 31, 2014. This is the third year of their initial three (3) year contract period.

The terms of their contract allowed MetLife to request a rate increase of 5.1% on their PPO-Basic Plan and 6% on their PPO-Enhanced Plan. However, MetLife agreed to a negotiated reduced rate increase of 2.0% on their PPO-Basic Plan; 4.2% on their PPO-Enhanced Plan; and 4% (MetLife/Safeguard) on their DHMO-Basic Plan; and 4% on their DHMO-Enhanced Plan for 2013. The premium increases did not represent additional cost to the Board for 2013, based on current contract provisions.

For 2014, MetLife and MetLife/Safeguard agreed to a negotiated reduced rate of 3.1% across all Plans. The premium decreases did not represent savings to the Board for 2014, based on current contract provisions; however, the decreases did result in total savings to District employees of approximately \$260,000.

The Superintendent's Insurance Advisory Committee met on May 9, 2013, and voted to recommend approval of the negotiated renewal. The recommendation was approved unanimously by the Committee.

VISION

The contract for the District's Vision insurance was awarded to Humana/CompBenefits and Solstice Benefits, Inc., on June 21, 2011, effective, January 1, 2012, and expires December 31, 2014. This is the third year of their initial three (3) year contract period. The terms of the contracts holds both Humana/CompBenefits and Solstice Benefits, Inc., rates flat through the end of their initial contract period (2014).

There will be no additional financial impact to the District.