

**RFP 17MISC5**  
**DENTAL INSURANCE BENEFITS**  
**(RENEWAL)**

**FACT SHEET**

- A. **Overview:** This recommendation is to renew the contract for dental insurance benefits for active and retired employees of Frederick County Public Schools (FCPS) and their dependents.

1. **Other facts:**

- The renewal term will be effective from July 1, 2021 through June 30, 2022, with one additional one-year renewal option available.
- FCPS utilized the services of our employee benefit-consulting firm, Trion, to assist with the market analysis, it was determined that this renewal is competitive for current market conditions and is in the best interest of FCPS to renew.
- The administrative rate of \$3.15 per person remains unchanged for this renewal term.
- To date, approximately \$4,806,171 has been expended in FY21 for claims and administrative fees.
- This recommendation has been reviewed and approved by the Insurance Council, which consists of members from FCPS, Frederick County Teachers Association (FCTA), Frederick Association of School Support Employees (FASSE) and Frederick County Administrative and Supervisory Association (FCASA).
- This contract will be administered by Donna Clabaugh, Senior Manager Benefits and Wellness, Human Resources.

2. **Source of funding:** Funding for the recommended dental insurance benefit is through the Board's Self-Insurance fund, which will continue to be funded by the Board of Education and employee/retiree contributions.

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- B. **Recommendation:** Staff recommends that contract for RFP 17MISC5, Dental Insurance Benefits, be renewed with Delta Dental of Pennsylvania dba: Delta Dental (Mechanicsburg, PA) with a projected annual cost of \$6,436,122 (claims = \$6,115,355; administration fee = \$320,767).
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C. **Action taken by the Board (Purchasing use only):**

____ Approved	____ Denied	____ Deferred	____ Other	KM/kl
____ Date	____ Date	____ Date	____ Date	BOE Mtg.: 06.23.21