

RFP 22MISC6
DENTAL INSURANCE BENEFITS

FACT SHEET

A. **Overview:** This recommendation is to establish a contract for dental insurance benefits for active and retired employees of Frederick County Public Schools (FCPS) and their dependents. Proposals were received on January 5, 2022.

1. **Bid participation:**

6 Proposals downloaded
6 Companies submitted a proposal

2. **Bids were received from:**

Ameritas Life Insurance Corp (Lincoln, NE)
CareFirst BlueCross BlueShield (Baltimore, MD)
Delta Dental of Pennsylvania (Mechanicsburg, PA)
Metropolitan Life Insurance Company dba: MetLife (New York, NY)
Standard Insurance Company (Portland, OR)
United Concordia Companies, Inc. dba: United Concordia Dental (Camp Hill, PA)

3. **Other facts:**

- The contract term will be effective from July 1, 2022 through June 30, 2025, with one additional two-year renewal option available.
- FCPS utilized the services of our employee benefit-consulting firm, Trion, to assist with the preparation of bid specifications and the evaluation of the received proposals.
- Selection was based on the total score of each vendor's proposal.
- 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, Human Resources.

4. **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.

B. **Recommendation:** Staff recommends the contract for RFP 22MISC6, Dental Insurance Benefits, be awarded to Delta Dental of Pennsylvania (Mechanicsburg, PA) with an approximate annual cost of \$6,256,553.

C. **Action taken by the Board (Purchasing use only):**

| | | | | |
|--|---------------------------------|-----------------------------------|--------------------------------|----------------------|
| <input checked="" type="checkbox"/> Approved | <input type="checkbox"/> Denied | <input type="checkbox"/> Deferred | <input type="checkbox"/> Other | KM/sg |
| 03/09/22_Date | _____Date | _____Date | _____Date | BOE Meeting 03.09.22 |

**RFP 22MISC6, DENTAL INSURANCE BENEFITS
SCORING SUMMARY**

| Firm | Technical Score Total Max (65 points) | Fee Score Max (35 Points) | Total Total Score |
|-------------------------------|--|--------------------------------------|------------------------------|
| Delta Dental | 62.17 | 35.00 | 97.17 |
| MetLife | 49.50 | 34.57 | 84.07 |
| United Concordia | 45.83 | 32.23 | 78.06 |
| CareFirst BC/BS | 42.67 | 32.89 | 75.56 |
| Ameritas | 41.17 | 30.08 | 71.25 |
| Standard Insurance Co. | 36.37 | 29.76 | 66.13 |