





## **Summary: (continued from Page 1)**

Premium rates will not increase for the DHMO plan and for the Low DPPO. Premium rates are guaranteed for 36 months with a maximum rate cap of 6% in place for year four and year five of the contract. It is further recommended to add an enhanced higher option DHMO plan as well as a Premier DPPO, resulting in a five plan dental program. In addition to the employees of Palm Beach County Board of County Commissioners, the employees of Palm Tran, Inc. and the Supervisor of Elections will also be eligible to participate in these plans pursuant to the provisions of Interlocal Agreement 2002 2287. Countywide (HH)

## **Background and/or Policy Issues:**

The Board has offered a voluntary (employee pay-all) multiple option dental insurance program to its employees and their eligible dependents since 1978. Since January 1, 2016, the plan has been provided by Solstice Benefits, Inc. The program structure offers a dental maintenance organization plan (DHMO) which is similar to a medical HMO, in that it only covers services by specified network dentists. Also offered are Low and High option DPPO plans, in which members can select any dentist and be covered at a fixed percentage depending on the type of services rendered.

Because plans are voluntary and not subsidized by the Board, it is an ongoing challenge to obtain the best available coverage at a competitive and affordable price. For the upcoming plan year beginning January 1, 2022, staff issued an RFP to solicit competitive proposals after conclusion of a five year contract with Solstice Benefits, Inc. which was extended for a sixth year due to COVID-19 resource constraints. The contract is expiring December 31, 2021. The seven member selection committee evaluated two proposals based on the evaluation criteria of experience, qualifications, background, references, scope of services, provider network, plan design, benefit slate, price proposal and rate guarantee. Solstice Benefits, Inc. was unanimously ranked highest by the selection committee.

The vendor provided a number of benefit enhancements, including:

### **DHMO:**

- Updated Schedules of Benefits for the basic DHMO and newly added Enhanced DHMO
- Elimination of pre-certification requirement for DHMO coverage. Participants may self-refer to obtain covered specialist dental services from a participating dentist without first having to receive pre-authorization from the carrier at the stated co-payments on the Schedule of Benefits (previously any specialist services received would be offered at 25% discount, unless pre-authorized by the carrier)
- Participants may receive 35 named dental procedures outside of the Solstice DHMO network and may receive reimbursement of a portion of the cost, at a fixed pre-determined amount
- Expanded DHMO provider network with participating providers in 35 states
- Wisdom teeth coverage is included in the Enhanced DHMO
- General anesthesia coverage is included when clinically necessary and when administered in conjunction with approved extractions of 3<sup>rd</sup> molars for the Enhanced DHMO

### **DPPO:**

- Removal of waiting periods for major and orthodontic services
- Addition of adult orthodontia for High DPPO plan (annual orthodontia maximum of \$1,000)
- Premier DPPO offers a \$3,500 annual benefit maximum
- Premier DPPO offers \$2,000 child/adult orthodontia benefit
- General anesthesia coverage clinically necessary and when administered in conjunction with approved extractions of 3<sup>rd</sup> molars for High DPPO and Premier DPPO

## **Background and/or Policy Issues: (continued from Page 3)**

- Out of Network benefits are based on the 90<sup>th</sup> percentile of Usual and Customary Charge for the Premier PPO (as compared to 80<sup>th</sup> percentile for the High DPPO)
- General anesthesia is included when clinically necessary and when administered in conjunction with approved extractions of 3<sup>rd</sup> molars for the High DPPO and the Premier DPPO
- The Benefit Booster benefit in place for the existing Low PPO and High PPO allows members to earn award dollars to increase their annual maximum. Any balances in place at the end of the current contract will be maintained and rolled over to the new contract for eligible members

The following rates, which are guaranteed for three years, compare to expiring as follows:

	I – DHMO		II – Low Option PPO		III – High Option PPO	
	Current	Renewal	Current	Renewal	Current	Renewal
EE	\$10.94	\$10.94	\$17.21	\$17.21	\$32.33	\$33.67
EE+1	\$18.71	\$18.71	\$32.67	\$32.67	\$61.95	\$64.52
EE+2	\$25.35	\$25.35	\$39.96	\$39.96	\$71.57	\$74.54
EE+Family	\$33.45	\$33.45	\$55.49	\$55.49	\$101.22	\$105.42
	IV – Enhanced DHMO (New)		V – Premier DPPO (New)			
EE	\$14.05		\$41.73			
EE+1	\$24.58		\$79.97			
EE+2	\$30.43		\$92.39			
EE+Family	\$38.63		\$130.66			