



CITY COUNCIL MEETING

AGENDA SECTION	CONSENT AGENDA
MEETING DATE	OCTOBER 26, 2026

ITEM:	Approve Entering Into a Contract with Delta Dental for Employee Dental Insurance		
Presenting Item: Aaron Chirpich, City Manager			
DEPARTMENT: Finance		BY/DATE: Andrew Splinter / October 20, 2026	
CORE CITY STRATEGIES: (please indicate areas that apply by adding an "X" in front of the selected text below)			
☐ Community that Grows with Purpose and Equity		☒ Engaged, Effective and Forward-Thinking	
☐ High Quality Public Spaces		☐ Resilient and Prosperous Economy	
☐ Safe, Accessible and Built for Everyone		☐ Inclusive and Connected Community	

BACKGROUND

The City's current dental insurance contract with provider Sun Life will expire December 31, 2026. The City received renewal proposals from Delta Dental and Sun Life and has opted to select Delta Dental for the 2027 contract with the assistance of Gallagher Health and Benefits Consulting who brokers the City's benefit programs.

SUMMARY OF CURRENT STATUS

Dental rates will remain the same for employees in 2027. The City will now be operating under a self-funded plan however, which means we will pay Delta Dental for claims on a weekly basis as they are processed and an admin fee for being members of the plan monthly. Staff anticipate collections from employees will exceed payments of claims and admin fees but there is a risk that higher than normal utilization would result in a small decrease in the Risk Management Fund balance. In the long run, assuming this risk rather than having it built into annually adjusted premiums benefits the City and its employees by keeping rates lower. Delta also has the benefit of a broader local network and physical ID cards. This item is being presented to Council as total obligations under the plan will likely exceed the \$25,000 threshold depending on the number of participants in the plan.

STAFF RECOMMENDATION

Please consider ratifying the attached contract to be signed with Delta Dental for insurance coverage in 2027.

RECOMMENDED MOTION(S):
MOTION: Move to approve entering into a contract with Delta Dental for employee dental insurance in 2027.

ATTACHMENT(S)

Copy of Master Dental Contract Application with Delta Dental