



## Council Agenda Item

Meeting Date: October 15, 2024

Agenda Item: Delta Dental Proposal

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### BACKGROUND

(Enter the who, what when, where, why)

As part of the City's request for health insurance quotes, Delta Dental submitted a dental plan proposal for the City of Whitewater. Traditionally, the City offered dental coverage through the State of Wisconsin (ETF), which included a basic plan and two supplemental add-ons. Withdrawing from the ETF health insurance plan increased dental premiums by \$4 per month for single plans and \$10 per month for family plans.

Delta Dental's proposal consolidates the basic and supplemental plans into one comprehensive plan, with rates and coverage comparable to those of the ETF basic plan. Employees will no longer have multiple benefit cards or have to deal with multiple Explanation of Benefit (EOBs) forms.

### PREVIOUS ACTIONS – COMMITTEE RECOMMENDATIONS

(Dates, committees, action taken)

September 17, 2024: The Common Council unanimously approved the resolution to withdraw from the Wisconsin Public Employer's Group Health Program and explore alternative insurance options.

### FINANCIAL IMPACT

(If none, state N/A)

Budget neutral – employees pay the full dental insurance premiums.

### STAFF RECOMMENDATION

There is no formal contract required to enroll in the new Delta Dental plan. Upon receiving the application, Delta Dental will generate the policy. This information is being shared with the Council for transparency, and staff is seeking authorization to execute the necessary documents to complete the dental plan transition.

### ATTACHMENT(S) INCLUDED

(If none, state N/A)

1. Dental Plan Proposal