## REQUEST FOR COUNCIL ACTION

Agenda Section: New Business Originating Department: Date

No: 5. Finance 09/20/21

Item: 2022 Dental Insurance Coverage and Rates

*No.* **5.3** 

## **SUMMARY OF REQUESTED ACTION:**

## **DENTAL INSURANCE**

Coverage will continue with Principal Financial Group brokered through Ochs, Inc. The rate increase is 4.9%. The plan design will remain the same as 2021. This multiyear contract will expire 12/31/2023.

	Actual 2021 Rates	2022 Rates
Single Coverage	\$41.46	\$43.49
Family Coverage	\$122.42	\$128.42

The single coverage deductible is \$25 and the family coverage deductible is \$75.

Services will continue to be covered at: 100% for preventative care, 80% for basic and 50% for major services. Orthodontia coverage will continue at 50% to a plan maximum of \$1,500 for dependents 19 years or younger.

Maximums for preventive, basic, and major procedures are combined. In-network and non-network calendar year maximums are \$1,000 per person.

If the Council concurs, a motion to approve the City's Dental Insurance would be in order.

Department Approval:	City Manager Approval:
Lessier L Wojehn	St. J. S.