



D.C. Everest Area SCHOOL DISTRICT

6300 Alderson Street
Weston, Wisconsin 54476

TO: Dr. Kristine A. Gilmore, Superintendent
FROM: Dr. Thomas R. Owens, Assistant Superintendent, Business/Personnel Services
RE: Dental Insurance Rates – 2010-11 School Year
DATE: March 19, 2010

I recommend the following dental insurance premiums be effective July 1, 2010. These rates are based upon the recommendation of our independent dental insurance consultant, Jeff Steckbauer of Cottingham and Butler and the provisions of our self-funded EPO.

The Delta Premier plans are the regular dental plans used by most employees.
The Delta Premier plan for administrators is recommended at 22%.
The Delta Premier plan for teachers & general staff is recommended at 9%.

The EPO plan is an optional choice used more often by those needing crowns and orthodontia work.
The EPO increase recommendation is 7%.

The premiums shown below reflect an overall the above-mentioned requirements:

Self-Funded Dental Insurance	Single		Family	
	Monthly	Annual	Monthly	Annual
<i>Delta Premier</i>				
Group 90889 (Admin)	\$ 56.73	\$ 680.76	\$ 154.05	\$ 1,848.60
Group 90989 (All Others)	\$ 43.74	\$ 524.88	\$ 121.61	\$ 1,459.32
<i>Delta EPO</i>				
Group 94203	\$ 66.66	\$ 799.92	\$ 189.04	\$ 2,268.48