



# City of Tarpon Springs, Florida

HUMAN RESOURCES DEPARTMENT  
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MEMORANDUM

SEPTEMBER 5, 2017

**TO:** HONORABLE MAYOR AND BOARD OF COMMISSIONERS  
**FROM:** JANE KNIFFEN, HUMAN RESOURCES DIRECTOR  
**SUBJECT:** EMPLOYEE DENTAL INSURANCE

## RECOMMENDATION

That the Mayor and Board of Commissioners approve renewal of employee dental insurance with the Florida Municipal Insurance Trust (FMIT) using a Delta Dental plan, for a period of twelve (12) months commencing October 1, 2017.

## BACKGROUND

Last October the FMIT negotiated a new partnership with Delta Dental, the nation's largest dental provider. Advantages included:

- ✓ Lower monthly premiums while maintaining the same level of plan features
- ✓ More in-network providers – Delta Premier/PPO Networks offer more statewide providers
- ✓ Lower out-of-pocket costs – more in-network providers mean more claims paid in network
- ✓ No administrative changes – Florida League of Cities staff continue to answer employee questions and act as liaison with Delta.

FMIT members who normally renewed in January had the option of remaining with United Healthcare Dental until December 31, 2016 but paid the higher rates charged by UHC. The City opted to change to Delta on October 1, 2016, with an approximate annual savings of almost \$15,000.

FMIT has indicated that there will be no changes to coverages or premiums for FY 2018.

It is recommended that the City continue to pay the full premium cost for eligible employees and maintain its current level of contribution to all dependent tiers, as outlined below:

COVERAGE/ TIER	TOTAL MONTHLY PREMIUM	CITY PAID PORTION	EMPLOYEE PAID PORTION
EMPLOYEE	\$30.61	\$30.61	\$ 0.00
SPOUSE ONLY	\$30.74	\$ 1.35	\$29.39
CHILD (ONLY)	\$34.42	\$ 0.00	\$34.42
FAMILY (ONLY)	\$69.69	\$ 7.99	\$61.70