

PHARR-SAN JUAN-ALAMO ISD
RFP # 18-19-036

Summary of Group Dental Insurance Proposals
Proposal Received: June 24, 2019
Review Date: July 31, 2019

Proposal Number	Proposal Description	Agent	Insurance Company	Annual Cost	Increase / Decrease (\$)	Increase / Decrease (%)	Rate Guarantee	Comment
-	Current	Dennis Carruth	Delta Dental	\$ 1,972,380	-	-	-	
4	Renewal	Dennis Carruth Puro Aseguro, Inc. Carruth & Associates Lone Star Insurance Services Carlos Tamez	Delta Dental	\$ 1,972,380	-	-	3 Years	Year 3 rate increase not to exceed 8.5%
6	Lincoln Financial Group	Yvonne Ortegon Bob Trevino Carlos Tamez Newkirk & Newkirk Puro Aseguro, Inc. Lone Star Insurance Puro Aseguro, Inc. Bob Trevino Lone Star Insurance	Lincoln Financial Group	\$ 1,832,316	\$ (140,064)	-7.1%	3 Years	\$15,000 Implementation Credit not included in annual cost.
5	Humana	Humana Insurance Company	Humana Insurance Company	\$ 1,893,379	\$ (79,001)	-4.0%	3 Years	Option for Extended Annual Maximum Benefits rates will increase 2%.
1	Ameritas	Ameritas	Ameritas	\$ 1,978,026	\$ 5,646	0.3%	3 Years	
11	United Concordia Dental	First Financial Administrators, Inc. Nick Sullinger	United Concordia	\$ 1,800,614	\$ (171,766)	-8.7%	2 Years	Rates based on Out-of-Network Maximum Allowable Cost (MAC) Basis. Core Plan provides Non-Surgical Periodontics; Buy-up Plan Provides Surgical Periodontics.
10	SunLife	Puro Aseguro, Inc.	SunLife Financial	\$ 1,907,340	\$ (65,040)	-3.3%	1 Year	Year 2 Rate Cap is 2%
7	MetLife	Dennis Carruth / Highlander Financial / Newkirk & Newkirk / Yvonne Ortegon / Puro Aseguro, Inc. / Carlos Tamez / Bob Trevino Insurance Bob Trevino / Tamez Insurance Agency / Puro Aseguro, Inc. / Yvonne Ortegon / Texas Insurance Services Center / Highlander Financial Services	Metropolitan Life Insurance Company	\$ 1,926,928	\$ (45,452)	-2.3%	1 Year	1 Year. Rate Cap Years 2 & 3 is 7%
13	Unum	Bob Trevino / Highlander Financial Services / Puro Aseguro, Inc. / Texas Insurance Service Center / Yvonne Ortegon / Carlos Tamez	UNUM/Starmount Life Insurance Company	\$ 1,972,380	-	-	1 Year	Increase In Core Plan Deductible From \$85/\$255 to \$100/\$300
12	United Healthcare	United Healthcare	United Healthcare	\$ 2,001,555	\$ 29,175	1.5%	3 Years	
2	Blue Cross Blue Shield of Texas	Puro Aseguro, Inc. Bob Trevino Highlander Financial Services	Blue Cross Blue Shield of Texas	\$ 2,064,993	\$ 92,613	4.7%	3 Years	

PHARR-SAN JUAN-ALAMO ISD
 Dental Insurance RFP #18-19-036
 Proposal Number - Current
 Insurance Company: Delta Dental
 Authorized Representative: Kirk Lavalle
 Review Date: July 31, 2019

DENTAL BENEFITS - Current Plan		Core		Buy-Up		
Deductible						
Diagnostic & Preventive - Calendar Year		None		None		
All Others		\$85		\$75		
Orthodontic - Lifetime		None		None		
Family Deductible - Calendar Year		\$255		\$225		
Coinsurance-Plan Pays						
Type A: Diagnostic & Preventive		80%		80%		
Type B: Basic Restorative & Corrective		70%		80%		
Type C: Major Restorative & Corrective		50%		50%		
Simple Extractions		70%		80%		
Complex Extractions		70%		80%		
Anesthesia		50%		80%		
Endodontic		50%		80%		
Periodontic		50%		80%		
Implants		0%		50%		
Orthodontic - Children		50%		50%		
Maximum Benefit Limit						
Calendar Year Dental		\$1,000		\$1,500		
Lifetime Orthodontic - Children		\$1,000		\$1,500		
Coverage for Treatment in Mexico		Yes				
Rate Guarantee		3 Years				
PREMIUM QUOTE						
ACTIVE EMPLOYEES		Number	Core		Buy-Up	
		Units	Monthly	Monthly		
Core Plan			Rate	Amount	Rate	Amount
Coverage						
Employee Only		1,708	\$ 14.70	\$301,291		
Employee & Family		614	\$ 47.96	\$353,369		
2 Employee Non Family		242	\$ 14.70	\$42,689		
Total Annual		2564		\$697,349		
Buy-Up Plan						
Coverage						
Employee Only		1,120			\$ 18.98	\$255,091
Employee & Family		1,053			\$ 61.93	\$782,547
Total Annual		2,173				\$1,037,639
RETIRED EMPLOYEES						
Core Plan						
Coverage						
Employee Only		126	\$ 19.11	\$28,894		
Employee & Family		46	\$ 62.35	\$34,417		
Total Annual		172		\$63,312		
Buy-Up Plan						
Coverage						
Employee Only		278			\$ 24.67	\$82,299
Employee & Family		95			\$ 80.51	\$91,781
Total Annual		373				\$174,081
Total Annual				\$760,661		\$1,211,719
Total Combined Annual		5,282				\$1,972,380
Agent: Dennis Carruth & Associates - McAllen, TX						

Comments:

PHARR-SAN JUAN-ALAMO ISD
Dental Insurance RFP #18-19-036
Proposal Number: 1
Insurance Company: Ameritas
Authorized Representative: Zan Terry
Review Date: July 31, 2019

DENTAL BENEFITS - Current Plan		Core		Buy-Up	
Deductible					
Diagnostic & Preventive - Calendar Year		None		None	
All Others		\$85		\$75	
Orthodontic - Lifetime		None		None	
Family Deductible - Calendar Year		\$255		\$225	
Coinsurance-Plan Pays					
Type A: Diagnostic & Preventive		80%		80%	
Type B: Basic Restorative & Corrective		70%		80%	
Type C: Major Restorative & Corrective		50%		50%	
Simple Extractions		70%		80%	
Complex Extractions		70%		80%	
Anesthesia		50%		80%	
Endodontic		50%		80%	
Periodontic		50%		80%	
Implants		0%		50%	
Orthodontic - Children		50%		50%	
Maximum Benefit Limit					
Calendar Year Dental		\$1,000		\$1,500	
Diagnostic & Preventive		None		None	
Lifetime Orthodontic - Children		\$1,000		\$1,500	
Coverage for Treatment in Mexico		Yes			
Rate Guarantee		3 Years			
PREMIUM QUOTE		Core		Buy-Up	
ACTIVE EMPLOYEES	Number	Monthly		Monthly	
Core Plan	Units	Rate	Amount	Rate	Amount
Coverage					
Employee Only	1,708	\$ 14.20	\$291,043		
Employee & Family	614	\$ 47.96	\$353,369		
2 Employee Non Family	242	\$ 14.20	\$41,237		
Total Annual	2564		\$685,649		
Buy-Up Plan					
Coverage					
Employee Only	1,120			\$ 18.48	\$248,371
Employee & Family	1,053			\$ 61.94	\$782,674
Total Annual	2,173				\$1,031,045
RETIRED EMPLOYEES					
Core Plan					
Coverage					
Employee Only	126	\$ 19.12	\$28,909		
Employee & Family	46	\$ 62.34	\$34,412		
Total Annual	172		\$63,321		
Buy-Up Plan					
Coverage					
Employee Only	278			\$ 29.68	\$99,012
Employee & Family	95			\$ 86.84	\$98,998
Total Annual	373				\$198,010
Total Annual			\$748,970		\$1,229,055
Total Combined Annual	5,282				\$1,978,026
Agent: Puro Aseguro, Inc - Pharr, TX; Bob Trevino - Pharr, TX; Lone Star Insurance McAllen, TX					

Comments:

PHARR-SAN JUAN-ALAMO ISD
Dental Insurance RFP #18-19-036
Proposal Number: 2
Insurance Company: Blue Cross Blue Shield of Texas
Authorized Representative: Stephen Schimmel
Review Date: July 31, 2019

DENTAL BENEFITS - Current Plan		Core		Buy-Up	
Deductible					
Diagnostic & Preventive - Calendar Year		None		None	
All Others		\$85		\$75	
Orthodontic - Lifetime		None		None	
Family Deductible - Calendar Year		\$255		\$225	
Coinsurance-Plan Pays					
Type A: Diagnostic & Preventive		80%		80%	
Type B: Basic Restorative & Corrective		70%		80%	
Type C: Major Restorative & Corrective		50%		50%	
Simple Extractions		70%		80%	
Complex Extractions		70%		80%	
Anesthesia		50%		80%	
Endodontic		50%		80%	
Periodontic		50%		80%	
Implants		0%		50%	
Orthodontic - Children		50%		50%	
Maximum Benefit Limit					
Calendar Year Dental		\$1,000		\$1,500	
Lifetime Orthodontic - Children		\$1,000		\$1,500	
Coverage for Treatment in Mexico		Yes			
Rate Guarantee		3 Years			
PREMIUM QUOTE		Core		Buy-Up	
ACTIVE EMPLOYEES	Number	Monthly		Monthly	
Core Plan	Units	Rate	Amount	Rate	Amount
Coverage					
Employee Only	1,708	\$ 15.39	\$315,433		
Employee & Family	614	\$ 50.21	\$369,947		
2 Employee Non Family	242	\$ 15.39	\$44,693		
Total Annual	2564		\$730,073		
Buy-Up Plan					
Coverage					
Employee Only	1,120			\$ 19.87	\$267,053
Employee & Family	1,053			\$ 64.84	\$819,318
Total Annual	2,173				\$1,086,371
RETIRED EMPLOYEES					
Core Plan					
Coverage					
Employee Only	126	\$ 20.01	\$30,255		
Employee & Family	46	\$ 65.28	\$36,035		
Total Annual	172		\$66,290		
Buy-Up Plan					
Coverage					
Employee Only	278			\$ 25.83	\$86,169
Employee & Family	95			\$ 84.29	\$96,091
Total Annual	373				\$182,259
Total Annual			\$796,363		\$1,268,631
Total Combined Annual	5,282				\$2,064,993
Agent:	Puro Aseguro, Inc - Pharr, TX; Bob Trevino- Pharr, TX; Highlander Financial Services, LLC - Woodlands, TX				

Comments:

PHARR-SAN JUAN-ALAMO ISD
Dental Insurance RFP #18-19-036
Proposal Number - 4 (Renewal) BAFO
Insurance Company: Delta Dental
Authorized Representative: Kirk Lavalle
Review Date: July 31, 2019

DENTAL BENEFITS - Current Plan		Core		Buy-Up	
Deductible					
Diagnostic & Preventive - Calendar Year		None		None	
All Others		\$85		\$75	
Orthodontic - Lifetime		None		None	
Family Deductible - Calendar Year		\$255		\$225	
Coinsurance-Plan Pays					
Type A: Diagnostic & Preventive		80%		80%	
Type B: Basic Restorative & Corrective		70%		80%	
Type C: Major Restorative & Corrective		50%		50%	
Simple Extractions		70%		80%	
Complex Extractions		70%		80%	
Anesthesia		50%		80%	
Endodontic		50%		80%	
Periodontic		50%		80%	
Implants		0%		50%	
Orthodontic - Children		50%		50%	
Maximum Benefit Limit					
Calendar Year Dental		\$1,000		\$1,500	
Lifetime Orthodontic - Children		\$1,000		\$1,500	
Coverage for Treatment in Mexico		Yes			
Rate Guarantee		2 Years; Year 3 Maximum 8.5%			
PREMIUM QUOTE		Core		Buy-Up	
ACTIVE EMPLOYEES	Number	Monthly		Monthly	
Core Plan	Units	Rate	Amount	Rate	Amount
Coverage					
Employee Only	1,708	\$ 14.70	\$301,291		
Employee & Family	614	\$ 47.96	\$353,369		
2 Employee Non Family	242	\$ 14.70	\$42,689		
Total Annual	2564		\$697,349		
Buy-Up Plan					
Coverage					
Employee Only	1,120			\$ 18.98	\$255,091
Employee & Family	1,053			\$ 61.93	\$782,547
Total Annual	2,173				\$1,037,639
RETIRED EMPLOYEES					
Core Plan					
Coverage					
Employee Only	126	\$ 19.11	\$28,894		
Employee & Family	46	\$ 62.35	\$34,417		
Total Annual	172		\$63,312		
Buy-Up Plan					
Coverage					
Employee Only	278			\$ 24.67	\$82,299
Employee & Family	95			\$ 80.51	\$91,781
Total Annual	373				\$174,081
Total Annual			\$760,661		\$1,211,719
Total Combined Annual	5,282				\$1,972,380
Agent: Dennis Carruth & Associates - McAllen, TX					

Comments:

- Year 3 rate increase not to exceed 8.5%.

PHARR-SAN JUAN-ALAMO ISD
Dental Insurance RFP #18-19-036
Proposal Number: 5 - BAFO
Insurance Company: Humana
Authorized Representative: Richard D. Remmers
Review Date: July 31, 2019

DENTAL BENEFITS - Current Plan		Core		Buy-Up	
Deductible					
Diagnostic & Preventive - Calendar Year		None		None	
All Others		\$85		\$75	
Orthodontic - Lifetime		None		None	
Family Deductible - Calendar Year		\$255		\$225	
Coinsurance-Plan Pays					
Type A: Diagnostic & Preventive		80%		80%	
Type B: Basic Restorative & Corrective		70%		80%	
Type C: Major Restorative & Corrective		50%		50%	
Simple Extractions		70%		80%	
Complex Extractions		70%		80%	
Anesthesia		50%		80%	
Endodontic		50%		80%	
Periodontic		50%		80%	
Implants		0%		50%	
Orthodontic - Children		50%		50%	
Maximum Benefit Limit					
Calendar Year Dental		\$1,000		\$1,500	
Diagnostic & Preventive		None		None	
Lifetime Orthodontic - Children		\$1,000		\$1,500	
Coverage for Treatment in Mexico			Yes		
Rate Guarantee			3 Years		
PREMIUM QUOTE		Core		Buy-Up	
ACTIVE EMPLOYEES	Number	Monthly		Monthly	
Core Plan	Units	Rate	Amount	Rate	Amount
Coverage					
Employee Only	1,708	\$ 14.11	\$289,199		
Employee & Family	614	\$ 46.04	\$339,223		
2 Employee Non Family	242	\$ 14.11	\$40,975		
Total Annual	2564		\$669,397		
Buy-Up Plan					
Coverage					
Employee Only	1,120			\$ 18.22	\$244,877
Employee & Family	1,053			\$ 59.45	\$751,210
Total Annual	2,173				\$996,087
RETIRED EMPLOYEES					
Core Plan					
Coverage					
Employee Only	126	\$ 18.35	\$27,745		
Employee & Family	46	\$ 59.86	\$33,043		
Total Annual	172		\$60,788		
Buy-Up Plan					
Coverage					
Employee Only	278			\$ 23.68	\$78,996
Employee & Family	95			\$ 77.29	\$88,111
Total Annual	373				\$167,107
Total Annual			\$730,185		\$1,163,194
Total Combined Annual	5,282				\$1,893,379
Agent:	Yvonne Ortegon - Weslaco, TX; Bob Trevino - Pharr, TX; Carlos Tamez - Weslaco, TX; Newkirk & Newkirk - McAllen, TX; Puro Aseguro, Inc. - Pharr, TX; Lone Star Insurance - McAllen, TX				

Comments:

- Option for Extended Annual Maximum Benefits rates will increase 2%.

PHARR-SAN JUAN-ALAMO ISD
Dental Insurance RFP #18-19-036
Proposal Number: 6 - BAFO
Insurance Company: Lincoln Financial Group
Authorized Representative: Bradley Murphy
Review Date: July 31, 2019

DENTAL BENEFITS - Current Plan		Core		Buy-Up	
Deductible					
Diagnostic & Preventive - Calendar Year		None		None	
All Others		\$75		\$75	
Orthodontic - Lifetime		None		None	
Family Deductible - Calendar Year		\$225		\$225	
Coinsurance-Plan Pays					
Type A: Diagnostic & Preventive		80%		80%	
Type B: Basic Restorative & Corrective		70%		80%	
Type C: Major Restorative & Corrective		50%		50%	
Simple Extractions		70%		80%	
Complex Extractions		70%		80%	
Anesthesia		50%		80%	
Endodontic		50%		80%	
Periodontic		50%		80%	
Implants		0%		50%	
Orthodontic - Children		50%		50%	
Maximum Benefit Limit					
Calendar Year Dental		\$1,000		\$1,500	
Diagnostic & Preventive		None		None	
Lifetime Orthodontic - Children		\$1,000		\$1,500	
Coverage for Treatment in Mexico		Yes			
Rate Guarantee		3 Years			
PREMIUM QUOTE		Core		Buy-Up	
ACTIVE EMPLOYEES	Number	Monthly		Monthly	
Core Plan	Units	Rate	Amount	Rate	Amount
Coverage					
Employee Only	1,708	\$ 13.66	\$279,975		
Employee & Family	614	\$ 44.55	\$328,244		
2 Employee Non Family	242	\$ 13.66	\$39,669		
Total Annual	2564		\$647,888		
Buy-Up Plan					
Coverage					
Employee Only	1,120			\$ 17.63	\$236,947
Employee & Family	1,053			\$ 57.53	\$726,949
Total Annual	2,173				\$963,896
RETIRED EMPLOYEES					
Core Plan					
Coverage					
Employee Only	126	\$ 17.75	\$26,838		
Employee & Family	46	\$ 57.92	\$31,972		
Total Annual	172		\$58,810		
Buy-Up Plan					
Coverage					
Employee Only	278			\$ 22.92	\$76,461
Employee & Family	95			\$ 74.79	\$85,261
Total Annual	373				\$161,722
Total Annual			\$706,698		\$1,125,618
Total Combined Annual	5,282				\$1,832,316
Agent:	Puro Aseguro, Inc - Pharr, TX; Carruth & Associates - McAllen, TX; Lone Star Insurance Services - McAllen, TX; Carlos Tamez - Weslaco, TX				

Comments:

- \$15,000 Implementation Credit not included in annual cost.

PHARR-SAN JUAN-ALAMO ISD
Dental Insurance RFP #18-19-036
Proposal Number: 7
Insurance Company: Metropolitan Life Insurance
Authorized Representative: Robert Johnson
Review Date: July 31, 2019

DENTAL BENEFITS - Current Plan		Core		Buy-Up	
Deductible					
Diagnostic & Preventive - Calendar Year		None		None	
All Others		\$85		\$75	
Orthodontic - Lifetime		None		None	
Family Deductible - Calendar Year		\$255		\$225	
Coinsurance-Plan Pays					
Type A: Diagnostic & Preventive		80%		80%	
Type B: Basic Restorative & Corrective		70%		80%	
Type C: Major Restorative & Corrective		50%		50%	
Simple Extractions		70%		80%	
Complex Extractions		70%		80%	
Anesthesia		50%		80%	
Endodontic		50%		80%	
Periodontic		50%		80%	
Implants		0%		50%	
Orthodontic - Children		50%		50%	
Maximum Benefit Limit					
Calendar Year Dental		\$1,000		\$1,500	
Lifetime Orthodontic - Children		\$1,000		\$1,500	
Coverage for Treatment in Mexico		No Information			
Rate Guarantee		1 Year; Rate Cap Year 2 & 3			
PREMIUM QUOTE		Core		Buy-Up	
ACTIVE EMPLOYEES	Number	Monthly		Monthly	
Core Plan	Units	Rate	Amount	Rate	Amount
Coverage					
Employee Only	1,708	\$ 13.74	\$281,615		
Employee & Family	614	\$ 44.84	\$330,381		
2 Employee Non Family	242	\$ 13.74	\$39,901		
Total Annual	2564		\$651,897		
Buy-Up Plan					
Coverage					
Employee Only	1,120			\$ 18.98	\$255,091
Employee & Family	1,053			\$ 61.93	\$782,547
Total Annual	2,173				\$1,037,639
RETIRED EMPLOYEES					
Core Plan					
Coverage					
Employee Only	126	\$ 19.11	\$28,894		
Employee & Family	46	\$ 62.35	\$34,417		
Total Annual	172		\$63,312		
Buy-Up Plan					
Coverage					
Employee Only	278			\$ 24.67	\$82,299
Employee & Family	95			\$ 80.51	\$91,781
Total Annual	373				\$174,081
Total Annual			\$715,209		\$1,211,719
Total Combined Annual	5,282				\$1,926,928
Agent:	Dennis Carruth-McAllen, TX; Highlander Financial Services-Woodlands, TX; Newkirk & Newkirk-McAllen, TX; Yvonne Ortegon-Weslaco, TX; Puro Aseguro, Inc.-Pharr, TX.; Carlos Tamez - Weslaco, TX; Bob Trevino Insurance - Pharr, TX				

Comments:

PHARR-SAN JUAN-ALAMO ISD
Dental Insurance RFP #18-19-036
Proposal Number: 10 - BAFO
Insurance Company: Sun Life Financial
Authorized Representative: Sun Life Financial
Review Date: July 31, 2019

DENTAL BENEFITS - Current Plan		Core		Buy-Up	
Deductible					
Diagnostic & Preventive - Calendar Year		None		None	
All Others		\$85		\$75	
Orthodontic - Lifetime		None		None	
Family Deductible - Calendar Year		\$255		\$225	
Coinsurance-Plan Pays					
Type A: Diagnostic & Preventive		80%		80%	
Type B: Basic Restorative & Corrective		70%		80%	
Type C: Major Restorative & Corrective		50%		50%	
Simple Extractions		70%		80%	
Complex Extractions		70%		80%	
Anesthesia		50%		80%	
Endodontic		50%		80%	
Periodontic		50%		80%	
Implants		0%		50%	
Orthodontic - Children		50%		50%	
Maximum Benefit Limit					
Calendar Year Dental		\$1,000		\$1,500	
Lifetime Orthodontic - Children		\$1,000		\$1,500	
Coverage for Treatment in Mexico		No Information Provided			
Rate Guarantee		3 Years			
PREMIUM QUOTE		Core		Buy-Up	
ACTIVE EMPLOYEES		Monthly		Monthly	
		Rate		Rate	
		Amount		Amount	
Core Plan					
Coverage					
Employee Only	1,708	\$ 14.22	\$291,453		
Employee & Family	614	\$ 46.37	\$341,654		
2 Employee Non Family	242	\$ 14.22	\$41,295		
Total Annual	2564		\$674,402		
Buy-Up Plan					
Coverage					
Employee Only	1,120			\$ 18.35	\$246,624
Employee & Family	1,053			\$ 59.89	\$756,770
Total Annual	2,173				\$1,003,394
RETIRED EMPLOYEES					
Core Plan					
Coverage					
Employee Only	126	\$ 18.49	\$27,957		
Employee & Family	46	\$ 60.28	\$33,275		
Total Annual	172		\$61,231		
Buy-Up Plan					
Coverage					
Employee Only	278			\$ 23.85	\$79,564
Employee & Family	95			\$ 77.85	\$88,749
Total Annual	373				\$168,313
Total Annual		\$735,634		\$1,171,707	
Total Combined Annual		5,282		\$1,907,340	
Agent:	Puro Aseguro, Inc. - Pharr, TX				

Comments:

PHARR-SAN JUAN-ALAMO ISD
Dental Insurance RFP #18-19-036
Proposal Number: 11 - BAFO
Insurance Company: United Concordia
Authorized Representative: Stephen Kowalski
Review Date: July 31, 2019

DENTAL BENEFITS - Current Plan		Core		Buy-Up		
Deductible						
Diagnostic & Preventive - Calendar Year		None		None		
All Others		\$85		\$75		
Orthodontic - Lifetime		None		None		
Family Deductible - Calendar Year		\$255		\$225		
Coinsurance-Plan Pays						
Type A: Diagnostic & Preventive		80%		80%		
Type B: Basic Restorative & Corrective		70%		80%		
Type C: Major Restorative & Corrective		50%		50%		
Simple Extractions		70%		80%		
Complex Extractions		70%		80%		
Anesthesia		50%		80%		
Endodontic		50%		80%		
Periodontic		50%		80%		
Implants		0%		50%		
Orthodontic - Children		50%		50%		
Maximum Benefit Limit						
Calendar Year Dental		\$1,000		\$1,500		
Diagnostic & Preventive		None		None		
Lifetime Orthodontic - Children		\$1,000		\$1,500		
Coverage for Treatment in Mexico		Yes				
Rate Guarantee		2 Years; Year 3 Rate Cap 7%				
PREMIUM QUOTE						
ACTIVE EMPLOYEES		Number	Core		Buy-Up	
			Monthly	Monthly		
Core Plan		Units	Rate	Amount	Rate	Amount
Coverage						
Employee Only		1,708	\$ 14.21	\$291,248		
Employee & Family		614	\$ 32.14	\$236,808		
2 Employee Non Family		242	\$ 14.21	\$41,266		
Total Annual		2564		\$569,322		
Buy-Up Plan						
Coverage						
Employee Only		1,120			\$ 18.35	\$246,624
Employee & Family		1,053			\$ 59.87	\$756,517
Total Annual		2,173				\$1,003,141
RETIRED EMPLOYEES						
Core Plan						
Coverage						
Employee Only		126	\$ 18.47	\$27,927		
Employee & Family		46	\$ 60.27	\$33,269		
Total Annual		172		\$61,196		
Buy-Up Plan						
Coverage						
Employee Only		278			\$ 23.45	\$78,229
Employee & Family		95			\$ 77.83	\$88,726
Total Annual		373				\$166,955
Total Annual				\$630,517		\$1,170,097
Total Combined Annual		5282				\$1,800,614
Agent: Nick Sullinger - McAllen, TX; First Financial - Houston, TX						

Comments:

1. Rates based on Out-of-Network Maximum Allowable Cost (MAC) Basis.
2. Core Plan provides Non- Surgical Periodontics; Buy -up Plan Provides Surgical Periodontics.

PHARR-SAN JUAN-ALAMO ISD
 Dental Insurance RFP #18-19-036
 Proposal Number: 12
 Insurance Company: United Healthcare
 Authorized Representative: Carolina Walker
 Review Date: July 31, 2019

DENTAL BENEFITS - Current Plan		Core		Buy-Up		
Deductible						
Diagnostic & Preventive - Calendar Year		None		None		
All Others		\$85		\$75		
Orthodontic - Lifetime		\$85		\$75		
Family Deductible - Calendar Year		\$255		\$225		
Coinsurance-Plan Pays						
Type A: Diagnostic & Preventive		80%		80%		
Type B: Basic Restorative & Corrective		70%		80%		
Type C: Major Restorative & Corrective		50%		50%		
Simple Extractions		70%		80%		
Complex Extractions		70%		80%		
Anesthesia		50%		80%		
Endodontic		50%		80%		
Periodontic		50%		80%		
Implants		0%		50%		
Orthodontic - Children		50%		50%		
Maximum Benefit Limit						
Calendar Year Dental		\$1,000		\$1,500		
Diagnostic & Preventive		None		None		
Lifetime Orthodontic - Children		\$1,000		\$1,500		
Coverage for Treatment in Mexico		No Direct Payments				
Rate Guarantee		3 Years				
PREMIUM QUOTE						
ACTIVE EMPLOYEES		Number	Core		Buy-Up	
			Monthly	Monthly		
Core Plan		Units	Rate	Amount	Rate	Amount
Coverage						
Employee Only		1,708	\$ 14.92	\$305,800		
Employee & Family		614	\$ 48.68	\$358,674		
2 Employee Non Family		242	\$ 14.92	\$43,328		
Total Annual		2564		\$707,802		
Buy-Up Plan						
Coverage						
Employee Only		1,120			\$ 19.26	\$258,854
Employee & Family		1,053			\$ 62.84	\$794,046
Total Annual		2,173				\$1,052,901
RETIRED EMPLOYEES						
Core Plan						
Coverage						
Employee Only		126	\$ 19.39	\$29,318		
Employee & Family		46	\$ 63.26	\$34,920		
Total Annual		172		\$64,237		
Buy-Up Plan						
Coverage						
Employee Only		278			\$ 25.03	\$83,500
Employee & Family		95			\$ 81.68	\$93,115
Total Annual		373				\$176,615
Total Annual				\$772,039		\$1,229,516
Total Combined Annual		5,282				\$2,001,555
Agent:	Bob Trevino- Pharr, TX; Highlander Financial Services - Woodlands, TX; Yvonne Ortegon - Weslaco, TX; Puro Aseguro, Inc - Pharr, TX; Texas Insurance Service Center - Harlingen, TX; Newkirk & Newkirk - McAllen, TX					

Comments:

PHARR-SAN JUAN-ALAMO ISD
Dental Insurance RFP #18-19-036
Proposal Number: 13
Insurance Company: UNUM/Starmount Life Insurance
Authorized Representative: Renee Willis
Review Date: July 31, 2019

DENTAL BENEFITS - Current Plan		Core		Buy-Up	
Deductible					
Diagnostic & Preventive - Calendar Year		None		None	
All Others		\$100		\$75	
Orthodontic - Lifetime		None		None	
Family Deductible - Calendar Year		\$300		\$225	
Coinsurance-Plan Pays					
Type A: Diagnostic & Preventive		80%		80%	
Type B: Basic Restorative & Corrective		70%		80%	
Type C: Major Restorative & Corrective		50%		50%	
Simple Extractions		70%		80%	
Complex Extractions		70%		80%	
Anesthesia		50%		80%	
Endodontic		50%		80%	
Periodontic		50%		80%	
Implants		0%		50%	
Orthodontic - Children		50%		50%	
Maximum Benefit Limit					
Calendar Year Dental		\$1,000		\$1,500	
Diagnostic & Preventive		None		None	
Lifetime Orthodontic - Children		\$1,000		\$1,500	
Coverage for Treatment in Mexico		Yes			
Rate Guarantee		1 Year, Rate Cap Year 2 & 3			
PREMIUM QUOTE					
ACTIVE EMPLOYEES		Core		Buy-Up	
	Number	Monthly		Monthly	
Core Plan	Units	Rate	Amount	Rate	Amount
Coverage					
Employee Only	1,708	\$ 14.70	\$301,291		
Employee & Family	614	\$ 47.96	\$353,369		
2 Employee Non Family	242	\$ 14.70	\$42,689		
Total Annual	2564		\$697,349		
Buy-Up Plan					
Coverage					
Employee Only	1,120			\$ 18.98	\$255,091
Employee & Family	1,053			\$ 61.93	\$782,547
Total Annual	2,173				\$1,037,639
RETIRED EMPLOYEES					
Core Plan					
Coverage					
Employee Only	126	\$ 19.11	\$28,894		
Employee & Family	46	\$ 62.35	\$34,417		
Total Annual	172		\$63,312		
Buy-Up Plan					
Coverage					
Employee Only	278			\$ 24.67	\$82,299
Employee & Family	95			\$ 80.51	\$91,781
Total Annual	373				\$174,081
Total Annual			\$760,661		\$1,211,719
Total Combined Annual	5,282				\$1,972,380
Agent:	Bob Trevino - McAllen, TX; Tamez Insurance Agency - Weslaco, TX; Puro Aseguro, Inc - Pharr, TX; Texas Insurance Service Center - Harlingen, TX; Yvonne Ortegon - Weslaco, TX; Highlander Financial Services LLC - Woodlands, TX				

Comments:

- 1) Variation in deductible for Core Plan
- 2) Variation in Benefits:

<u>Current</u>	<u>New</u>
Exam 1/6 Months	2/12 Months
X-Ray 1/5 Years	1/2 Years
Fluoride To Age 14	To Age 16