


Meeting Date:	May 12, 2026
Agenda Topic:	Dental Insurance
Type of Item:	Consent 
Guiding Outcome:	Exceptional Workplace Environment
Summary:	This item requests approval of the Cigna dental benefit for the 2026-2027 plan year.
Background Information/ Previous Board Action:	<p>On July 25, 2023, the Board approved two Preferred Provider Organization (PPO) dental plans with BlueCross BlueShield of Texas (BCBSTX) for the 2023-2024 plan year, which included a two-year rate guarantee. The transition to BCBSTX also enabled the District to secure a rate cap for the second year of its medical plan. In addition, since September 1, 2019, the District has offered a Dental Health Maintenance Organization (DHMO) plan through Cigna.</p> <p>Higginbotham, the District's benefits broker, reported that BCBSTX proposed a 9.5% rate increase for the 2026-2027 plan year for the current PPO plans. In response, Higginbotham solicited competitive proposals and received an offer from Cigna that includes a 2.5% lower rate than BCBSTX, a two-year rate cap, a broader provider network, and enhanced plan features.</p>
Potential Operational Impact:	As part of bundling the existing DHMO plan with the proposed PPO plans, Cigna has agreed to a rate pass on the DHMO through August 31, 2028.
Potential Financial Impact	This is a voluntary, employee-paid benefit. All associated costs are the responsibility of participating employees.
Recommendation (Consent or New Business Only):	It is recommended that the Board approve Cigna's proposal for dental insurance for the 2026-2027 plan year, with the option of renewal for up to two additional one-year periods at guaranteed rates.
Division:	Business & Administrative Services
Department:	Benefits
Staff Member(s) Responsible:	Dr. Jeremy Thompson, Deputy Superintendent Chris Bomberger, Executive Director of Administrative Services Sarah Johnson, Director of Benefits
Attachments:	2026-05-12 Cigna Dental Plan 2026-2027