

Executive Summary: Delta Dental and Delta Vision Renewals

This summary introduces the dental insurance renewal options offered through Delta Dental of Illinois (DDIL). The 12-month dental option adjusts current monthly premiums by 4.1% across both employee and family tiers, bringing the projected annualized district expense to \$98,096.82 (an increase of \$3,880.26 over current annual premiums). As an alternative, the 24-month rate guarantee carries a substantially higher 8.3% upfront increase (\$102,020.70 annualized).

Additionally, the vision plan, DeltaVision, is a rate pass for both the 12- and 24-month options.

Current Dental Enrollment & Census Profile

The proposed costs are calculated utilizing the district's active enrollment. Meridian CUSD 223 currently maintains a participant base of 155 total enrollees:

- Employee (Single) Tier: 111 enrolled members
- Family Tier: 44 enrolled members

Dental Plan Design & Network Structure

The renewal preserves the district's current, highly utilized plan architecture, meaning staff members will experience zero disruptions to their existing covered services, copays, or maximum limits:

- Plan Model: Delta Dental PPO Plus Premier. This dual-network design grants staff maximum access across both the high-discount PPO network and the safety-net Premier network, preventing providers from balance-billing our employees for covered charges.
- Annual Maximum Benefit: \$1,000 per person.
- Deductible: \$25 per person / \$75 per family (applies to Basic and Major restorative services).
- Lifetime Orthodontic Maximum: \$1,000 per person (eligible for dependent children up to age 19; adults are excluded).

Dental Co-Insurance Coverage Breakdown

Staff members maintain 100% coverage for preventative health care, with incentivized tier discounts when choosing PPO network dentists:

Covered Service Tier	Delta Dental PPO Network	Delta Dental Premier Network	Non-Network Providers
Preventive &	100%	100%	100%

Diagnostic (Cleanings/X-Rays)			
Basic Restorative Services (Fillings, etc.)	90%	80%	80%
Major Restorative Services (Crowns, Bridges)	60%	50%	50%
Orthodontics (Dependent Children to Age 19)	50%	50%	50%

Dental Premium Rate and Cost Impact Comparison

The following table contrasts current monthly and annual expenditure baselines against the recommended 12-month renewal contract and the optional 24-month rate structure:

Enrollment Coverage Tier	Current Enrollment	Current Monthly Rates	12-Month Monthly Rates	12-Month % Change	24-Month Monthly Rates	24-Month % Change
Employee (Single)	111	\$32.14	\$33.46	+4.1%	\$34.80	+8.3%
Family	44	\$97.36	\$101.37	+4.1%	\$105.42	+8.3%
Total Annual Expense	155	\$94,216.56	\$98,096.82	+4.1%	\$102,020.70	+8.3%

Current Vision and Proposed Renewal Rates

The following table shows our current DeltaVision rates with a rate pass for both the 12- and

24-month renewal options:

Enrollment Coverage Tier	Current Enrollment	Current Monthly and Proposed 12- and 24-Month Renewal Rates
Employee (Single)	80	\$37.36
Employee + 1	16	\$14.79
Family	28	\$22.19
Total Annual Expense	124	\$17,361.12

Recommendation

The Administration recommends that the Board of Education consider the approval of the dental insurance program 12- month renewal with Delta Dental of Illinois, effective September 1, 2026. The proposed 4.1% premium rate adjustment on the 12-month option is a favorable, routine renewal factor that reflects general dental health trend inflation. It preserves an excellent benefit structure that protects our employees' oral health without shifting significant cost burdens onto staff or restricting provider access.

Additionally, the administration recommends that the Board of Education consider the approval of the vision plan 24-month renewal with DeltaVision. The rate pass is a favorable renewal for the district.