

## Dental Insurance

**Background:** In 2010, South Lake Schools used Delta Dental for all eligible employees in the District. MESSA also provided the third party administration of claims and both the specific and aggregate stop loss insurance for the employee health benefit plan.

**Process:** Pursuant to the Public Employee Health Benefits Act, 207 PA 106, MCL 124.75, the District asked Preferred Benefits to solicit bids for a self funded dental insurance program with third party administration (TPA) services. Bids were solicited from the following carriers for the dental insurance and TPA services:

AlwaysCare

Blue Cross

Automated Benefit Services, Inc. (ABS)

Delta Dental of Michigan

MESSA

MetLife

Based on contractual obligations beginning October 1, 2011, MESSA was awarded the bid for the dental insurance for the teachers. Beginning August 1, 2011, ABS was awarded the bid for the services for self funded dental insurance option with third party administration for the District's dental insurance for the rest of the eligible employees.