



## Department of Employee Relations

**Cavalier Johnson**  
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Director

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January 26, 2022

Alderman Michael Murphy, Chairman  
City of Milwaukee Common Council Finance and Personnel Committee  
200 East Wells Street, Room 205  
Milwaukee, WI 53202

**File No: 211412 Authorizing DER to Issue a Request for Proposal for Dental Insurance Benefits**

Dear Alderman Murphy and Finance Committee Members:

The City of Milwaukee currently provides dental benefits to employees through three different plan options. There are two pre-paid dental HMO style plans offered through CarePlus Dental and Delta Dental where there are a limited number of dental providers and most services are covered at a higher rate with a more generous annual maximum. The City also offers a fee-for-service PPO dental plan through Delta Dental which gives employees a larger choice of providers, but members pay a higher portion of the services with a more conservative annual maximum.

For all dental plans, the City contributes a fixed amount of the total dental premium and works to limit increases to employees by issuing periodic Request for Proposals (RFP) to ensure high quality benefits at a competitive rate. The goal is to keep the dental plans as affordable as possible while offering good provider choices and plan options for employees.

The current contracts with CarePlus and Delta Dental expire on December 31, 2022. The DER will work with Gallagher Benefits Services to execute a Request for Proposal process for dental insurance benefits. A review team will be selected to evaluate the responses including a financial analysis by Gallagher. The DER will return to the Finance and Personnel Committee later this year with a recommendation for dental insurance providers for City employees.

I am happy to answer any questions regarding this file.

Sincerely,  
Renee Joos  
Employee Benefits

