

TO: Plymouth District Library Board
RE: 2022 Dental Insurance Renewal

DATE: December 21, 2021
FROM: Shauna Anderson, Director

Our dental insurance is set to expire at the end of December. Our current Insurance broker, Kapnick, secured the renewal rates listed below for Delta Dental in 2022.

The 7.55% increase to the plan is not insignificant, however, the cost can be managed by the current benefit budget line allocation. Additionally, dental insurance does not count toward the library's limits on insurance payments for public employees under PA 152. Therefore, I recommend renewing our current plan with Delta Dental and requiring no additional employee contributions to these premiums.

Delta Dental Renewal - Plymouth District Library

Renewal Period: 01/01/2022 - 12/31/2022
 Group Number: 58041

Current Plan	Coverage for all 19+ with Pediatric dental plan	Pediatric Dental Plan	
Dental Network:	Delta Preferred & Premier	High Pediatric	
Deductible:	\$50 / \$150 (waived for preventive services)	<u>In Network</u>	<u>Out of Network</u>
Annual Maximum:	\$1,000	None	None
Out of Pocket Maximum:	N/A	None	None
		\$350/700	None
	Benefit Percentage	Benefit Percentage (Under age 19)	
	<u>Delta Preferred</u>	<u>Delta Premier or Out of Network¹</u>	
Preventive Services	100%	100%	100%
Radiographs	100%	100%	100%
Oral Surgery	80%	80%	60%
Minor Restorative Services	80%	80%	60%
Periodontic Services	50%	50%	60%
Endodontic Services	50%	50%	60%
Major Restorative Services	50%	50%	50%
Prosthodontic Services	50%	50%	50%
Orthodontia Services	50%	50%	N/A
			N/A

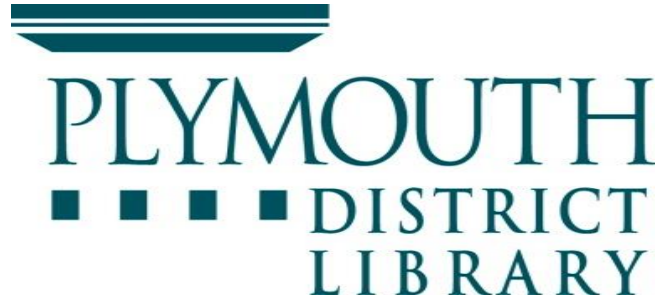
	Current Rates*	Renewal Rates*	% Difference
Dental Rate			
Single	6 \$39.10	\$43.09	10.20%
Two Person	3 \$74.67	\$81.68	9.39%
Family	5 \$143.44 14	\$152.21	6.11%
Monthly Premium	\$1,175.81	\$1,264.63	
Annual Premium	\$14,109.72	\$15,175.56	
Difference		\$1,065.84	7.55%

A.M. Best Rating: A (Excellent)
¹ Employee is responsible for any balance billing for out-of-network claims.

**RESOLVED BY _____, SECONDED BY _____, TO APPROVE THE RENEWAL OF THE LIBRARY'S
CURRENT PLAN WITH DELTA DENTAL AND REQUIRING NO ADDITIONAL EMPLOYEE CONTRIBUTIONS
TOWARD THE INCREASE IN PREMIUMS FOR THE 2022 FISCAL YEAR.**

AYES_____

NAYS_____.



9.4

TO: Plymouth District Library Board
RE: Emergency Leave Renewal

DATE: December 21, 2021
FROM: Shauna Anderson, Director

COVID-19 continues to present challenges for the staffing of the library. In order to ensure that staff are not coming to work when they have symptoms, I recommend renewing the library's two weeks of Emergency Leave (EL). I recommend renewing a full two weeks for all full-time staff and pro-rated time for part-time and temporary staff, throughout the entire 2022 fiscal year. EL is set to expire on December 31, 2021. It has been an invaluable resource in preventing workplace exposure and encouraging employee adherence to our mitigation policies.

RESOLVED BY _____, SECONDED BY _____, TO APPROVE THE RENEWAL OF THE LIBRARY'S TWO WEEKS OF EMERGENCY LEAVE FOR ALL FULL-TIME STAFF AND PRO-RATED TIME FOR PART-TIME AND TEMPORARY STAFF THROUGH THE ENTIRE 2022 FISCAL YEAR.

AYES____

NAYS____.