



MOVING FORWARD TOGETHER ▶▶▶▶

September 23, 2022

Delta Dental and Delta Vision

About three years ago we decided to drop our dental and vision coverage with our outside vendor because the Department of Employee Insurance started offering these benefits through BC/BS.

Over time, I've learned that most districts in the area still maintain their coverage with Delta Dental also. Many new transfers into the district are unable to keep their dental coverage unless they pay COBRA rates to Delta Dental, which many of them choose to do in order to keep their provider.

Because of many requests to add Delta Dental to our benefit package, I recently contacted Gross Insurance and asked them to quote both dental and vision services. Gross Insurance agency works with many of the districts in the Northern KY area.

When comparing coverage benefits between Delta Dental and BC/BS, there are no significant differences in most categories; where there are differences, Delta Dental has better coverage. Delta Dental rates are lower and guaranteed for the next three years. BC/BS rates are increasing for PY 2023. There are more than twice the number of providers who accept Delta Dental coverage over BC/BS. This has been a complaint since we switched.

Since customer satisfaction is always my goal, I would like to offer these choices to our employees during the upcoming open enrollment period with board approval. We will continue to offer BC/BS for PY 2023 and evaluate the number of employees who stay with that plan this time next year.

Thanks,
Kim

The Newport Independent School District will partner with families and the community to nurture, educate, and instill core values in all students to ensure they reach their fullest potential.

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