



AGENDA COVER MEMO

Memorandum Date: July 29, 2025

Order Date: July 29, 2025

TO: Board of County Commissioners

DEPARTMENT: Human Resources

PRESENTED BY: James Trujillo, Workforce Wellness Manager

AGENDA ITEM TITLE: ORDER/ In the Matter of Authorizing the Renewal of the Agreement with Willamette Dental Insurance, Inc. for Plan Year 2025-2026 and Delegating Authority to the County Administrator to Execute the Agreement

I. MOTION

Move approval of Order 24-08-20-XX authorizing the renewal of the Agreement with Willamette Dental for plan year 25-26 and delegating authority to the County Administrator to execute the Agreement.

II. AGENDA ITEM SUMMARY

The County offers two group dental plans to employees and their eligible dependents. The Agreement with Willamette Dental Insurance, Inc. automatically renews on July 1, 2024, for a twelve (12) month period unless it is terminated by either party.

The Board is being asked to delegate authority for the County Administrator to execute the Agreement for the 2025-2026 plan year.

III. BACKGROUND/IMPLICATIONS OF ACTION

A. Board Action and Other History

Order 99-6-23-6 authorized the award of a contract to Willamette Dental and delegated authority to the County Administrator to enter into the contract.

On June 9, 2020, the Board approved the recommendation to transition to a self-insured Agreement effective January 1, 2021, in Board Order 20-06-09-04. The transition was postponed due to COVID-19.

On June 22, 2021, the Board approved the transition to a self-insured Agreement effective July 1, 2021, in Board Order 21-06-22-07.

The current Agreement was effective July 1, 2022. The Agreement renews automatically unless it is terminated by either party.

B. Policy Issues

The County is required to meet the obligations made to our employees to provide “Employee and eligible dependent dental insurance...” Renewing the Agreement with Willamette Dental Group provides for continuity of dental care for 1,016 subscribers and their dependents.

C. Board Goals

Providing dental care to employees and their dependents directly relates to the County’s Strategic Priority to “Develop strategies to improve employee well-being, addressing workload capacity and the mental, physical, and financial components of wellness.”

D. Financial and/or Resource Considerations

For Fiscal Year (FY) 2025-2026 Willamette Dental Insurance, Inc. presented no administrative rate increases and offered a rate pass. The monthly composite rate for dental care is \$118.73 per employee per month (1,016 subscribing employees) which is a 24.8% increase over the previous year. We estimate a total annual cost, based on claims volume, of \$1.59M. The required advanced deposit for the renewal term is \$95,000.00 plus a \$15,000.00 monthly care delivery deposit for a total of \$110,000.00. The projected cost increases are due to Willamette Dental returning to full staffing levels and eliminating the backlog of patients waiting for care.

The cost of this Agreement will be paid with revenue collected from the health insurance premiums charged to departments and COBRA payments in the plan year FY 25-26.

E. Health Implications

There are no negative health implications. We have an opportunity to positively impact employee health via robust wellness initiatives and continued access to dental insurance for employees and their eligible dependents.

F. Analysis

Lane County employees have the option of two (2) dental plans. The majority of employees choose Willamette Dental Group (WDG) due to the level of benefits provided. Continuing affordable dental insurance maintains benefits as part of the employee's total compensation. Willamette Dental has struggled with dentist labor shortages over the past few years. This has created service delays for our employees. Willamette dental has confirmed that a full staff of dentists are now hired and trained. All back-log patient needs have been scheduled and they are now engaged with all current subscribers.

G. Alternatives/Options

Delegate authority to the County Administrator to renew the Agreement for plan year 2025-2026.

Given the timing of this Agreement and the plan year beginning July 1, 2025, any changes from the recommended option could not occur until plan year 2026-2027.

IV. **RECOMMENDATION**

Staff recommends approval of the renewal Agreement and delegation to the County Administrator to execute the Agreement.

V. **TIMING/IMPLEMENTATION**

The plan year 2025-2026 is effective July 1, 2025. Renewal of this Agreement will occur soon as possible upon Board approval.

VI. **FOLLOW-UP**

The renewal Agreement will be executed by the County Administrator and the Agreement with Willamette Dental Insurance, Inc. will stay in effect for the twelve-month plan year July 1, 2025 – June 30, 2026.

VII. **ATTACHMENTS**

- A. Board Order
- B. Willamette Self-Funded Renewal Letter

BEFORE THE BOARD OF COMMISSIONERS OF LANE COUNTY, OREGON

ORDER NO: 25-07-29-XX

In the Matter of Authorizing the Renewal
of the Agreement with Willamette Dental
Insurance, Inc. for plan year 2025-2026
and Delegating Authority to the County
Administrator to Execute the Agreement

WHEREAS, the County is required to meet the obligations it has made to its employees to provide employee and eligible dependent dental insurance; and

WHEREAS, the current self-insured agreement with Willamette Dental Insurance, Inc. is up for renewal July 1, 2025; and

WHEREAS, the County transitioned to a self-insured agreement with Willamette Dental Insurance, Inc. in plan year 21-22; and

WHEREAS, the County must renew the agreement with Willamette Dental Insurance, Inc. to continue services for plan year 25-26.

NOW, THEREFORE, the Board of County Commissioners of Lane County **ORDERS** as follows:

1. That the renewal agreement with Willamette Dental Insurance, Inc. for plan year 25-26 is approved.
2. That the County Administrator is delegated authority to execute the necessary documents to renew the agreement.

ADOPTED this 29th day of July 2025.

David Loveall, Chair
Lane County Board of Commissioners



First in Proactive Dental Care

6950 NE Campus Way, Hillsboro, OR 97124
 Tel.: 1 (855) 4DENTAL | Fax: (503) 952-2200
www.willamettedental.com

June 24, 2025

Lane County
 125 East 8th Ave.
 Eugene, OR 97401

Re: Self-Funded Administration Renewal for Group #SO11
Effective Date: July 1, 2025

We are pleased to confirm the July 1, 2025 Administrative Services Only renewal for Lane County. Based upon our annual review, the Administrative Service Fee will remain unchanged effective July 1, 2025 for 12 months. The \$9.20 Administrative Services fee includes \$2.95 (Per Employee Per Month) commission.

*Administrative Services Fee	Current	Renewal
Per Employee Per Month	\$9.20	\$9.20

*Administration Services Fee includes \$2.95 Per Employee Per Month Commission.

Willamette Dental Insurance, Inc. generally requires a deposit equal to one month of estimated care delivery costs for the 2025-2026 plan year. The required deposit is \$15,000 effective July 1, 2025. This is in addition to the accumulative deposits from prior years totaling \$95,500.00.

If terms of this renewal are acceptable to you, please countersign below and return to Michelle Goff. Michelle can be reached at 360-719-8015 with any questions regarding this renewal. We value and thank you for your business.

Sincerely,

Underwriting Department
 Willamette Dental Insurance, Inc.

Agreed and Accepted by:
Lane County

Signature: _____

Printed: _____

Title: _____

Date: _____