



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 Delta Dental Plan of Oregon for Plan Year 2025-2026 and Delegating Authority to the County Administrator to Execute the Agreement

I. MOTION

Move approval of the Order authorizing the renewal of the agreement with Delta Dental Plan of Oregon for plan year 2025-2026 and delegating authority to the County Administrator to execute the agreement.

II. AGENDA ITEM SUMMARY

The County offers two (2) group dental plans to employees and their eligible dependents. The agreement with Delta Dental Plan of Oregon (Delta Dental operated by Moda) renews on July 1, 2025, for a twelve (12) month period.

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 03-5-21-10 authorized the contract for dental insurance to ODS Health Plans (now Delta Dental operated by Moda) and delegated authority to the County Administrator to execute the agreement. The agreement renews automatically unless it is terminated by either party, and the preventive benefits have not changed.

The dental insurance through ODS Health Plans is now operated by Delta Dental. Delta Dental is owned by Moda Health.

B. Policy Issues

The County is required to meet the obligations it has made to its employees to provide “Employee and eligible dependent dental insurance...” Renewing with Delta Dental provides for continuity of dental care for 744 active subscribers and their dependents.

C. Board Goals

Providing dental care to employees and their dependents directly relates to the County’s Strategic Priority of Our People and Organizational Health – implement opportunities to improve employee well-being and promote a positive workplace culture with purpose and potential.

D. Financial and/or Resource Considerations

For FY 2025-2026 Delta Dental presented no increases and offered a rate pass for this cycle. The monthly composite rate (\$114.00) is based on 744 active subscribers. The estimated twelve (12) month budget is at \$1.25M. Claims are anticipated to decrease this fiscal year due to fewer subscribers.

These expenses will be paid with revenue collected from the dental insurance premiums paid by Departments and COBRA amounts charged in the FY 2025-2026 plan year, along with the spend down of fund reserves resulting from prior year premium refunds from Delta. The spend down of reserves results in internal rates for the Delta plan staying flat with no increase for department budgets between FY 24-25 and FY 25-26.

E. Health Implications

We have an opportunity to positively impact employee health via robust wellness initiatives and continued access to health insurance for employees and their eligible dependents.

F. Analysis

Lane County employees have the choice of two (2) dental plans. Employees are more likely to choose Delta Dental if they want to have a greater choice of dentists and more flexibility of provider options.

G. Alternatives/Options

Approve the renewal of the agreement and delegate authority to the County Administrator to execute the agreement for 2025-2026.

Given the timing of this agreement and the plan year beginning July 1, 2025, any changes from these options could not occur until plan year 25-26.

IV. RECOMMENDATION

Staff recommends approval of the renewal and delegation as described in this memo.

V. TIMING/IMPLEMENTATION

The 2025-2026 plan year begins July 1, 2025. Renewal of this agreement is needed to ensure continuity of coverage.

VI. FOLLOW-UP

The renewal agreement will be executed by the County Administrator and the agreement with Delta Dental will stay in effect for a twelve (12) month plan year July 1, 2025 – June 30, 2026.

VII. ATTACHMENTS

- A. Board Order
- B. Delta 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 Delta Dental Plan
of Oregon 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, employees have the choice of two (2) dental plans; and

WHEREAS, employees choose Delta Dental Plan of Oregon in order to continue to receive care from their current dental provider; and

WHEREAS, the County must renew the agreement with Delta Dental Plan of Oregon to continue services for plan year 2025-2026; and

WHEREAS, the current agreement with Delta Dental Plan of Oregon is up for renewal July 1, 2025.

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

1. That the renewal agreement with Delta Dental Plan of Oregon for plan year 2025-2026 is approved.
2. That the County Administrator is delegated authority to execute the necessary documents to renew the agreement.

ADOPTED this 29 day of July, 2025.

David Loveall, Chair
Lane County Board of Commissioners



Lane County
Group Policy 10001718
July 1, 2025

Dear Sue,

Thank you for choosing Delta Dental for the employees of Lane County and their families. We appreciate your business and look forward to a continued partnership. Delta Dental is committed to working closely with you during the renewal process.

We work hard to maintain competitive rates for our customers. Below you will find renewal offer, to take effect on July 1, 2025. This renewal assumes no change in benefit designs or significant change in enrollment.

Delta Dental Plan Renewal					
	EE Only	EE + 1	EE + 2 or more	Composite	% Increase
Current Delta Dental Rates	\$53.00	\$95.00	\$150.00	\$114.00	
Renewing Delta Dental Rates	\$53.00	\$95.00	\$150.00	\$114.00	

Enclosed you will find the following:

- Benefit Summaries – Outlines the group's current benefit plan design. Updated summary will be provided once the renewal decisions are confirmed
- Contract Changes – The Group Plan Change Form outlines the contract revisions filed with the Oregon Insurance Division. The Group Plan Change form also lists group policy changes along with handbook language clarifications. Accepted changes will be effective upon renewal.

We are proud of our relationship with Lane County and look forward to working with you on the upcoming renewal. Should you have questions regarding the information presented, please feel free to contact me at 503-265-5605 or via email at alex.vandyke@modahealth.com.

Sincerely,

Alex Van Dyke
Account Executive, Sales & Account Services
Moda Health and Delta Dental of Oregon and Alaska

Enclosures