

# The State of Delaware

Dental Request for Proposals (RFP) –  
Scope of Services

State Employee Benefits Committee Meeting

March 23, 2026

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# Background

- The State of Delaware (the State) engaged Willis Towers Watson (WTW) to support evaluation of the dental plan offerings for the Group Health Insurance Program's (GHIP) dental programs
- Current contracts for both dental carriers, Delta Dental and Dominion National, will expire, June 30, 2027
- There is an optional mix of dental plans offered to participants
  - Delta Dental offers a Dental Preferred Provider Organization (DPPO) Plan
  - Dominion National offers a Dental Health Maintenance Organization (DHMO) Plan
- The State provides dental benefit to approximately 82,826 members, including State employees, pensioners, some participating groups members, and their covered spouses and dependent children<sup>1</sup>
  - Delta Dental DPPO: 77,436
  - Dominion National DHMO: 5,390
- The State's Dental benefit is a fully insured contract; Delta Dental and Dominion National are the claims fiduciary and assumes the financial risk associated with insuring this benefit, which also means the vendor establishes the premium rates for this plan
- Dental benefit is voluntary: 100% of premiums are paid by employee/pensioner (there is no cost-sharing with the State)

1. Source: Plan Enrollment Highlights – Quarter 1 of FY2026; <https://dhr.delaware.gov/benefits/facts-figures/documents/enrollment-highlights.pdf?ver=1205>

# Considerations for the next Dental RFP

- Dental RFP will evaluate several key elements of the State's dental plan offerings, including:
  - Optimal mix of dental plans offered to participants
  - Suggest including alternatives such as a second DPPO option with reduced coverage for a lower premium (i.e., a High and Low plan structure vs. the current DPPO and DHMO structure).
  - Impact on plan participants in terms of premium cost, provider access and potential provider disruption will be important considerations
- Opportunities to offer enhanced plan provisions without significant increases to plan premiums
- Clinical integration and focus on broader health topics such as opioid prescription drug management and enhanced benefits for certain conditions (e.g., diabetes)
- Adoption of innovation such as technology engagement solutions and virtual dentistry

# Proposed RFP objectives

- Have a ***strong reputation*** and ***historical experience*** in the dental insurance market;
- Provide ***competitive financial terms and performance guarantees***;
- Possess and ***grow*** during the contract an ***extensive network of providers*** in Delaware;
- Process and pay claims in a ***timely manner***;
- Provide ***excellent customer service*** to participants;
- Possess the capability to ***accept electronic transfer of enrollment and payroll files*** according to the State's existing schedule;
- Provide ease of access to a member-facing ***secure web portal*** for enrollment and account information;
- Offer ***state of the art administrative services*** including a web portal for program management;
- Support the State with ***communication*** to all eligible employees about the dental insurance program, inclusive of open enrollment, direct mailings, and other types of media;
- ***Distribution*** of member id cards, benefit information, and ***education*** for patients and providers;
- Offer opportunities for ***enhanced plan provisions*** without significant increases to plan premiums;
- Provide ***clinical integration*** and focus on broader health topics such as opioid prescription drug management and enhanced benefits for certain conditions (e.g., diabetes);

# Proposed RFP objectives (continued)

- Adoption of **innovation** such as technology engagement solutions and virtual dentistry;
- Provide **excellent account management services** to the Statewide Benefits Office (SBO), including **timely reporting and superior implementation support**;
- Offer two DPPO plan options (Low/High) that **provide meaningful choice** based upon the needs of the plan participants;
- **Compliant** with the submission requirements set forth in the RFP document;
- Possible integration with new Enterprise Resource Planning (ERP) system: The State is conducting a separate RFP for an ERP system and it is possible that this will result in a change to the State's ERP system, which would be announced in 2026. It is anticipated that there would be a multi-year implementation process following that announcement. The State would like to understand how bidders have dealt with a system change like this with other clients as the implementation of the new ERP would occur after the initial start date of the dental contract;
- Have **experience** working with plan sponsors of **similar size** and **complexity** to the State; and
- **Be responsive** to changes in the program and requests of the SEBC and the SBO.

# Next steps

- SBO and WTW will incorporate feedback from the SEBC on the scope of services and into the Dental RFP as it is developed
- SEBC will review the Dental RFP at the April 20, 2026 SEBC discussion and provide feedback on the full RFP document
- SBO and WTW will incorporate feedback from the SEBC into the final version of the RFP for the SEBC's approval
- SEBC will vote on the Dental RFP for approval at the May 11, 2026 SEBC meeting

# Appendix

# Current Programs – effective July 1, 2025

- Below highlights the current program offerings:

Plan Feature	Delta Dental PPO Plan		Dominion National DHMO Plan***	
	Delta PPO Dentists**	Delta Premier Dentists & Out-of-Network Dentists**	In-Network	Out-of-Network
<b>Diagnostic and Preventive Services (exams, cleanings, x-rays)</b>	100% covered, not subject to deductible	20% coinsurance, not subject to deductible	100% covered*	Not covered
<b>Deductible (Per plan year)</b>	\$50 per individual/ \$150 per family	\$50 per individual/ \$150 per family	N/A	N/A
<b>Annual Maximum</b>	\$1,500 per individual	\$1,500 per individual	N/A	N/A
<b>Fillings</b>	20% coinsurance after deductible	20% coinsurance after deductible	\$58 per filling (3 surface/silver)	Not covered
<b>Root Canals</b>	20% coinsurance after deductible	20% coinsurance after deductible	\$325 per root canal (anterior tooth)	Not covered
<b>Crowns</b>	50% coinsurance after deductible	50% coinsurance after deductible	\$495 per crown (porcelain/metal)	Not covered
<b>Complete Dentures</b>	50% coinsurance after deductible	50% coinsurance after deductible	\$664	Not covered
<b>Implants, Surgical Placement</b>	50% coinsurance after deductible	50% coinsurance after deductible	\$507	Not covered
<b>Orthodontics (child)</b>	\$50 lifetime deductible, \$1000 lifetime maximum	\$50 lifetime deductible, \$1000 lifetime maximum	\$3,764	Not covered
<b>Orthodontics (adult)</b>	\$50 lifetime deductible, \$1000 lifetime maximum	\$50 lifetime deductible, \$1000 lifetime maximum	\$4,024	Not covered

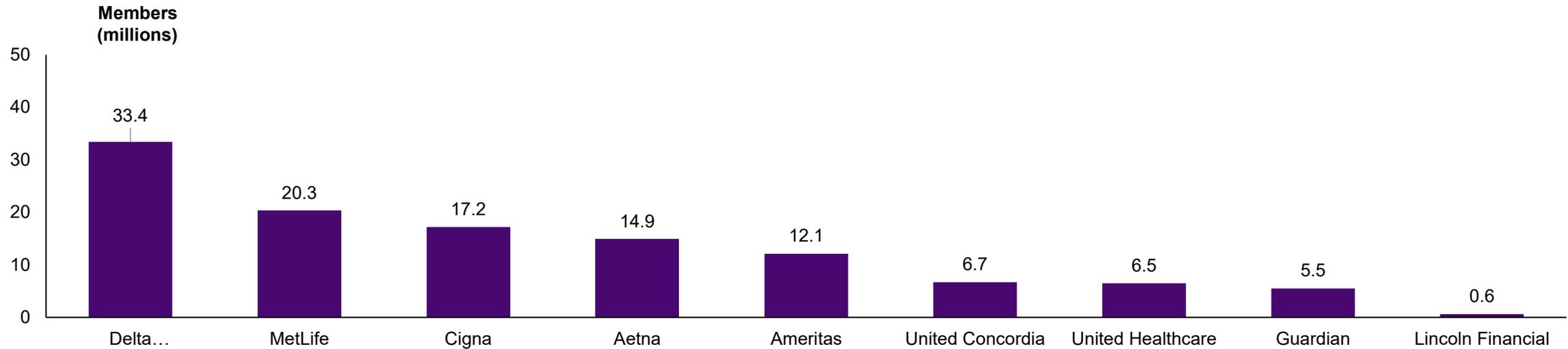
\*Each family member who receives two cleanings during the plan year from a participating Dominion network dentist receives a \$20 reward.

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and 80th percentile for non-Delta Dental dentists.

\*\*\*For the Dominion National DHMO Plan please refer to the summary of benefits for a complete list of ADA codes/fees and plan limitations/exclusions.

1. Source: State of Delaware Dental Plan Comparison Chart for State Employees; <https://dhr.delaware.gov/benefits/dental/documents/dental-rates-agency-education-fy26.pdf>

# Dental vendor landscape



	Delta	MetLife	Cigna	Aetna	Ameritas	United Concordia	UnitedHealthcare (UHC)	Guardian	Lincoln Financial Group
<b>Members<sup>1</sup></b>	33.4 million	20.3 million	17.2 million	14.9 million	12.1 million	6.7 million	6.5 million	5.5 million	600 thousand
<b>DPPO network size<sup>2</sup></b>	1	8	2	5	4	3	9	6	7
<b>DHMO # states</b>	50	5	49/44	47	NA	11	3	12	3
<b>DHMO network size<sup>3</sup></b>	1	8	2/4	3	NA	6	5	7	NA
<b>Medical integration</b>	No	No	Yes	Yes	No	Yes	Yes	No	No
<b>Member web capabilities</b>	Fair/good	Good	Very good	Good	Fair	Fair	Fair	Fair	Fair

<sup>1</sup>Commercial membership – 2024 national dental RFI; <sup>2</sup>1/2026, Zelis PPO general network size ranking — confirmed unique general dentist count; <sup>3</sup>10/2025 Zelis DHMO provider count (general dentists and specialists)

DPPO – Preferred Provider Organization  
DHMO – Dental Health Maintenance Organization