

**Request for Proposal (RFP)
for Dental Insurance**

Draft Scope of Services

March 23, 2026

Scope of Services

On behalf of the State of Delaware, the State Employee Benefits Committee (SEBC) is seeking proposals to continue providing group dental insurance to approximately 83,000 members, which includes active and retired employees of the State of Delaware including employees and retirees from non-State groups that are allowed to participate in the dental plan according to Delaware Code (e.g. municipalities, local fire departments), plus their covered spouses and dependent children.

There are two dental plan options offered:

- Delta Dental offers a Dental Preferred Provider Organization (DPPO) Plan
- Dominion National offers a Dental Health Maintenance Organization (DHMO) Plan

The State's contracts with both dental carriers, Delta Dental and Dominion National, will expire on June 30, 2027.

Although the current dental program includes both a DPPO and a DHMO, this RFP will focus exclusively on a dual-option Dental PPO offering, consisting of a High and a Low plan. The group dental plan is 100% employee-pay-all and is not included with the health plan (i.e., requires a separate enrollment election).

The SEBC desires to contract with an organization specializing in providing dental insurance effective July 1, 2027. The organization must have prior experience directly related to the services requested in this RFP and must be able to demonstrate clearly their ability to perform the required scope of services within the timeline requested. The selected organization shall be required to provide the following services, at a minimum:

- have a strong reputation and historical experience in the dental insurance market;
- provide competitive financial terms and performance guarantees;
- provide competitive performance guarantees;
- possess and grow during the contract term an extensive network of providers in Delaware;
- process and pay claims in a timely manner;

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- 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;
- provide support for all program-related member communications including 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);
- adoption of innovation such as technology engagement solutions and virtual dentistry;
- provide excellent account management services to the Statewide Benefits Office (SBO), including superior implementation support and dedicated, expert, and accessible account management staff;
- 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 in the past if it is not at the start of the contract the resulting agreement;
- have experience working with plan sponsors that are of similar size and complexity to the State; and
- be responsive to changes in the program and requests of the SEBC and the SBO.