

**RESOLUTION NO. 68-2025**

Introduced by Joel Hagy

**A RESOLUTION RATIFYING THE INTERIM CITY MANAGER'S ACCEPTANCE OF THE PROPOSAL AND ENTERING INTO AN AGREEMENT WITH TRUASSURE INSURANCE COMPANY FOR THE PROVISION OF DENTAL INSURANCE COVERAGE THROUGH OCTOBER 1, 2027**

**WHEREAS**, the City of Huron's current agreement with TruAssure Dental expires on December 31, 2025; and

**WHEREAS**, the City has received a proposal to renew dental coverage for its full-time employees through TruAssure Dental through October 1, 2027; and


**WHEREAS**, to timely effectuate the new contract terms to coincide with the City's open enrollment period for benefits to start on October 1, 2025, it was necessary for the Interim City Manager to execute this agreement prior to obtaining Council approval.

**NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF HURON, OHIO:**

**SECTION 1.** That the Interim City Manager's acceptance of the proposal and execution of an agreement with TruAssure Insurance Company for the provision of dental insurance coverage through October 1, 2027, which agreement shall be substantially in the form of Exhibit "A" attached hereto and made a part hereof, is hereby ratified.

**SECTION 2.** That this Council hereby finds and determines that all formal actions relative to the adoption of this Resolution were taken in an open meeting of the Council and that all deliberations of this Council and of its committees, if any, which resulted in formal action, were taken in meetings open to the public in full compliance with applicable legal requirements, including O.R.C. §121.22 of the Revised Code.

**SECTION 3.** That this Resolution shall go into effect and be in full force and effect immediately upon its adoption.

  
Monty Tapp, Mayor

ATTEST:   
Clerk of Council

ADOPTED: 14 OCT 2025



## Dental Benefits Renewal

### PRESENTED TO

City of Huron

Effective Date  
January 1, 2026

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Proposal Date  
September 18, 2025

Linda Remington

Account Manager

630-718-4781

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TruAssure  
Insurance Company  
111 Shuman Boulevard  
Naperville, Illinois 60563

[truassure.com](http://truassure.com)



## Your TruAssure Dental Plan Renewal

### Renewal Package for City of Huron

Enclosed is TruAssure's renewal package for City of Huron, TAIC Group #20092. It includes your renewal rates and underwriting assumptions.

I welcome the opportunity to review this information with you. If you have questions or would like to discuss your renewal, please contact me.

If you have no questions once you have reviewed this renewal package, please sign and return the signature page to us. If we do not receive this notification from you at least 30 days prior to your renewal date, we will assume you agree to the proposed rates and renew your current dental plan with the rates included in this renewal package.

### Non-Benefit Eligible Employees

At TruAssure, we strive to help your employees keep their teeth as healthy as possible. Good oral health is a vital part of overall well-being. For non-benefit eligible employees, TruAssure offers dental plans for individuals and their families. Please see the enclosed brochure or visit **[www.truassure.com](http://www.truassure.com)** for more details on our individual product offerings.

### Reminder For Your Employees

Employees can view their benefit information online through the Member Portal at **[truassure.com](http://truassure.com)**.

TruAssure offers our members access to one of the largest dental networks nationwide through the DenteMax Plus dental network, which includes participating dentists from the DenteMax, United Concordia and GEHA Connection dental networks. With more than 360,000 dentist locations nationwide, we make it easy for members to find a network dentist. On average, members can save 20 to 40 percent on dental treatment with a network dentist.

### Oral Health is Important to Overall Health

Visit **[truassureblog.com/library](http://truassureblog.com/library)** to find oral health resources that can answer your oral health questions and offer information to help ensure a lifetime of healthy smiles.

Thank you for choosing TruAssure Insurance Company for your dental benefit needs. The TruAssure team truly values your business and hopes to provide your employees with dental benefits for many years to come. We are dedicated to providing your employees with the coverage they need to maintain good oral health, and we are committed to delivering excellent customer service and a hassle-free experience.



## Current Plan Design Summary for City of Huron

20092	In-Network	Out-of-Network
Annual Maximum Limit	\$1,000	\$1,000
Individual Deductible	\$25	\$25
Family Deductible	\$75	\$75
<b>Preventive Services (Coverage A)</b> Exams (three per benefit year) Emergency exams Cleanings (three per benefit year) Bitewing x-rays Full-mouth x-rays Fluoride treatment Space maintainers Sealants	Plan Pays 100% (Deductible does not apply)	Plan Pays 100% (Deductible does not apply)
<b>Basic Services (Coverage B)</b> Palliative treatment Fillings (posterior composites covered) Oral surgery - Simple extractions Oral surgery - Surgical extractions Oral surgery - All other General Anesthesia Periodontics (Gum disease treatment) Endodontics (Root canals)	Plan Pays 80% (Deductible applies)	Plan Pays 80% (Deductible applies)
<b>Major Services (Coverage C)</b> Denture relines and rebases; adjustments Repairs to dentures, crowns and bridges Crowns, onlays, post and core Complete and partial dentures Fixed bridge work Implants	Plan Pays 50% (Deductible applies)	Plan Pays 50% (Deductible applies)
<b>Orthodontics (Coverage D)</b> Dependent children eligible to age 19 Full-time students eligible to age 19 Adults are eligible for coverage	Plan Pays 50% (Deductible does not apply)	Plan Pays 50% (Deductible does not apply)
Orthodontics Lifetime Maximum	\$1,500	\$1,500

Your TruAssure group dental plan is offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and GEHA Connection dental networks. DenteMax Plus dentists accept new patients. In-network services are paid off the PPO fee schedule. Out-of-network services are based on the 90th R&C percentile of reasonable and customary fees (90th R&C).

The information on this sheet is a brief summary of your dental plan and the services it covers. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions, or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact TruAssure.



## Renewal Claims/Premium Experience

### Prior Period

Month/ Year	EE	EE+S	EE+C	FAM	Total	Number of Claims	Paid Claims	Earned Premium	Earned Loss Ratio
Sep-23	21	4	11	15	51	13	\$2,259.88	\$3,368.85	67.1%
Oct-23	21	4	12	15	52	11	\$1,407.19	\$3,396.17	41.4%
Nov-23	21	4	12	14	51	23	\$2,963.73	\$3,282.66	90.3%
Dec-23	20	4	13	14	51	26	\$4,280.19	\$3,329.57	128.6%
Jan-24	21	5	12	13	51	20	\$2,683.02	\$3,226.41	83.2%
Feb-24	21	5	12	13	51	17	\$2,832.09	\$3,226.41	87.8%
Mar-24	21	5	12	13	51	15	\$2,437.52	\$3,226.41	75.5%
Apr-24	20	5	12	14	51	13	\$2,042.95	\$3,312.60	61.7%
May-24	19	5	13	14	51	27	\$5,509.43	\$3,312.60	166.3%
Jun-24	19	6	12	15	52	12	\$2,515.10	\$3,456.05	72.8%
Jul-24	20	6	12	13	51	28	\$5,644.84	\$3,182.12	177.4%
Aug-24	18	6	11	14	49	20	\$3,518.36	\$3,240.99	108.6%
Total	242	59	144	167	612	225	\$38,094.30	\$39,560.84	96.3%
Average	20	5	12	14	51				

### Current Period

Month/ Year	EE	EE+S	EE+C	FAM	Total	Number of Claims	Paid Claims	Earned Premium	Earned Loss Ratio
Sep-24	19	6	12	14	51	18	\$2,808.27	\$3,268.31	85.9%
Oct-24	17	6	13	14	50	16	\$3,095.77	\$3,362.13	92.1%
Nov-24	17	6	13	15	51	20	\$2,732.46	\$3,362.13	81.3%
Dec-24	17	6	13	15	51	11	\$2,253.19	\$3,475.64	64.8%
Jan-25	18	6	9	14	47	13	\$3,139.12	\$3,259.82	96.3%
Feb-25	19	6	9	13	47	20	\$4,358.29	\$3,168.97	137.5%
Mar-25	19	6	9	14	48	17	\$2,691.81	\$3,288.62	81.9%
Apr-25	19	6	9	14	48	22	\$4,348.89	\$3,288.62	132.2%
May-25	18	6	9	14	47	17	\$2,554.40	\$3,259.82	78.4%
Jun-25	17	6	9	14	46	14	\$2,357.30	\$3,231.02	73.0%
Jul-25	17	5	9	18	49	15	\$2,819.85	\$3,499.12	80.6%
Aug-25	18	5	9	18	50	25	\$5,245.81	\$3,678.06	142.6%
Total	215	70	123	177	585	208	\$38,405.16	\$40,142.26	95.7%
Average	18	6	10	15	49				

## Renewal Claim Calculation

Prior Period	9/1/2023	through	8/31/2024
Current Period	9/1/2024	through	8/31/2025
Renewal Period	1/1/2026	through	12/31/2026

	Current	Prior
Paid Claims	\$38,405.16	\$38,094.30
Incurred But Not Reported Adjustment	\$175.53	\$174.11
Incurred Claims	\$38,580.69	\$38,268.41
Exposures	585	612
Average Incurred Claim Cost	\$65.95	\$62.53
Trend	1.034	1.059
Trended Experience	\$68.16	\$66.24
Benefit/Network Adjustments	1.00	1.00
Projected Paid Claims	\$68.16	\$66.24
Experience Period Weighting	75.0%	25.0%
Blended Experience Composite		\$67.68
Manual Composite		\$51.04
Experience Credibility		45.0%
Total Projected Composite		\$58.53
Projected Enrollment		50
Projected Net Paid Claims		\$35,116.86
	Retention	16.00%
	Commission	10.00%
<b>Total Needed Premium</b>		\$47,455.21
Current Annual Premium		\$44,136.72

Current Enrollment	Current Rates	12 Month Renewal Rate
Employee: 18	\$28.80	\$30.97
Employee + Spouse: 5	\$60.36	\$64.90
Employee + Child(ren): 9	\$78.24	\$84.12
Family: 18	\$119.65	\$128.65

## Proposed Renewal Rates

### City of Huron -- Renewal Plan 1

Current Employment		Current Rates	12 Month Renewal Rate
EE:	18	\$28.80	\$30.97
EE+S	5	\$60.36	\$64.90
EE+C	9	\$78.24	\$84.12
FAM:	18	\$119.65	\$128.65
Annual Expense:		\$44,136.72	\$47,455.21

## Underwriting Considerations

### Census Data

#### Total Current Enrollment Counts

Single	18	During the current experience period, City of Huron averaged 49 enrollees.
Family	32	
Total	50	

### Guarantee Terms

#### Policies and Claim Settlement Practices

All TruAssure standard processing policies, limitations and exclusions apply.

**TruAssure reserves the right to recalculate rates in the event of any of the following:**

Change in effective date.

The number of eligible or enrolled employees changes by more than 15% from that identified in this quote.

The number of enrolled employees falls below the required 5 to maintain individually underwritten status.

New or changes to legislation or regulations that affect the benefits payable, eligibility or contractual provisions.

### Broker Compensation

Proposed rates include the following broker commissions:

Fully Insured PPO: 10.0%

UW/AS

GM/26



## Proposed Renewal Rates - Option #1

An option is given to renew with a 21 month contract period to align with medical. Next renewal will be 10/1/2027. Group may have an adds-only open enrollment 1/1/2027.

Current Employment		Current Rates	21 Month Renewal Rate
EE:	18	\$28.80	\$30.97
EE+S	5	\$60.36	\$64.90
EE+C	9	\$78.24	\$84.12
FAM:	18	\$119.65	\$128.65
Annual Expense:		\$44,136.72	\$47,455.21

## Underwriting Considerations

### Census Data

Total Current Enrollment Counts

Single 18

Family 32

Total 50

During the current experience period, City of Huron averaged 49 enrollees.

### Guarantee Terms

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All TruAssure standard processing policies, limitations and exclusions apply.

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New or changes to legislation or regulations that affect the benefits payable, eligibility or contractual provisions.

### Broker Compensation

Proposed rates include the following broker commissions:

Fully Insured PPO: 10.0%

UW/AS

GM/26



## Renewal Acceptance

If we do not receive notification from you at least 30 days prior to your renewal date, we will assume you agree to the proposed rates and renew your current dental benefit plan with the above noted 12 month renewal rates.

1. The proposed renewal rates will be in effect for the following time period:  
1/1/2026 through 12/31/2026 unless the 21 month renewal rates are selected
2. All of our standard processing policies, limitations and exclusions apply.
3. Please acknowledge your acceptance of these terms and rates by signing below and returning this page. You can fax or email a copy of this letter to:

Linda Remington  
TruAssure  
111 Shuman Boulevard  
Naperville, IL 60563  
Phone: 630-718-4781  
Fax: 630-718-4781  
lremington@truassure.com

Please select an option

- ☐ 12 month renewal rates  
☒ 21 month renewal rates

Agreed and accepted:  
City of Huron - TAIC Group #20092 -- Plan 1

By: \_\_\_\_\_

Date: 09/29/2025

Title: Interim City Manager