

**GMSD Board Work Session**  
**March 10, 2026 5:30 PM**  
Board Room, GMSD Office

1. Voluntary Dental Insurance RFP
2. Approval of the *PE* and *CTE Information Technology & Advanced Manufacturing* Textbook
3. Further Business



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To: GMSD Board of Education  
From: GMSD Human Resources Department  
Re: Dental RFP Summary  
Date: March 10, 2026 Work Session

**VOLUNTARY DENTAL INSURANCE**

**Current GMSD Dental Plan:** Two-plan design (base and buy-up) for employees and family members utilizing MetLife. This is a voluntary product paid by employees. Currently, the annual cost for both plans is approximately \$401,194.

**RFP Respondents:** Voluntary Dental RFPs were received from Blue Cross Blue Shield of TN, Delta Dental, and MetLife.

**Estimated Annual Costs (based on current census):**

MetLife: \$481,433    Delta Dental: \$454,525    Blue Cross Blue Shield: \$505,514

|                     | Base            |                 |              |          |
|---------------------|-----------------|-----------------|--------------|----------|
|                     | MetLife Current | MetLife Renewal | Delta Dental | BCBST    |
|                     | 10 month        | 10 month        | 10 month     | 10 month |
| Employee Only       | \$33.70         | \$40.44         | \$38.18      | \$42.47  |
| Employee+1          | \$70.75         | \$84.90         | \$80.15      | \$89.15  |
| Employee+Family     | \$101.09        | \$121.31        | \$114.53     | \$127.37 |
| Percentage Increase |                 | 20.01%          | 13.31%       | 26.04%   |
|                     |                 | 20.00%          | 13.28%       | 26.00%   |
|                     |                 | 20.00%          | 13.30%       | 26.00%   |
|                     | Buy-up          |                 |              |          |
| Employee Only       | \$48.61         | \$58.33         | \$55.07      | \$61.25  |
| Employee+1          | \$102.11        | \$122.53        | \$115.68     | \$128.65 |
| Employee+Family     | \$145.87        | \$175.04        | \$165.26     | \$183.79 |
| Percentage Increase |                 | 19.99%          | 13.28%       | 26.00%   |
|                     |                 | 20.00%          | 13.29%       | 25.99%   |
|                     |                 | 20.00%          | 13.29%       | 25.99%   |

**Dental RFP Analysis:**

- The RFP from MetLife is a one-year rate guarantee.
- The RFP from Blue Cross Blue Shield is a two-year rate guarantee with a 5% rate cap on the third year.
- The RFP from Delta Dental is a three-year rate guarantee with a 5% rate cap on years four and five.
- All three insurers utilize different networks, though GMSD staff have experience with both the Delta Dental and MetLife networks.

**Recommendation:** The GMSD Human Resources Department, along with the full support of our benefits consultant, Employee Security Planning LLC, is recommending the GMSD Board of Education accept the Voluntary Dental proposal offer with Delta Dental.

***Alignment to GMSD's Strategic Plan:***

**Goal 3:** Attract, Build, and Celebrate Exemplary Employees

**Objective 3.3:** Foster a culture of ongoing appreciation, recognition, and support that honors employee commitment and promotes long-term retention.

**Strategy 3.3.1:** Clearly define, routinely evaluate, and consistently communicate a comprehensive compensation approach that honors the contributions of all employees.

**Strategy 3.3.2:** Support employee wellness through programs that strengthen physical health, emotional well-being, and social connection.