

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 West Burrell Avenue  
Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 14

**SUBJECT:** Receive and Approve Plan Year 2026 Dental Marketing Report and Recommendation (A)

**PURPOSE:** That the Board receive the Dental marketing report and approve the recommendation of Dental PPO and DHMO vendor for the upcoming plan year.

**DESCRIPTION:**

Keenan conducted a Dental Request for Proposal (RFP) on behalf of SJVIA to evaluate competitive options for both PPO and DHMO dental plans for the 2026 plan year. Five carriers submitted proposals, with four fully evaluated across key areas, including provider network strength, administrative capabilities, financial cost, and performance guarantees.

All PPO carriers were able to match the current plan design with minor adjustments. The evaluation included a detailed analysis of in-network coverage, out-of-network exposure, and projected costs. Based on combined scores, Carrier 853 received the highest overall ranking.

For the DHMO plan, limited data availability restricted the depth of analysis, particularly around network and pricing comparisons. However, all carriers attempted to replicate the current plan design, and Keenan assessed DHMO network strength by estimating overlap with PPO providers. Only three carriers offered performance guarantees for the DHMO plan. Based on the cost proposal alone, Carrier 962 was ranked the highest.

Based on the highest-ranking carriers' proposals, the 2026 plan year costs for the dental PPO plan is projected to be approximately \$5.81 million, while the DHMO plan is estimated to be \$830,709.

**AGENDA:** San Joaquin Valley Insurance Authority


**DATE:** August 22, 2025

**FISCAL IMPACT/FINANCING:**

To be determined.

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Hollis Magill  
SJVIA Manager

  
\_\_\_\_\_  
Lupe Garza  
SJVIA Assistant Manager