

**2026-02-P: Dental Insurance Plan Provider**

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**To All Bidders:****General:**

- This addendum shall be read in conjunction with the original RFP documents.
- Where inconsistent with the above, this addendum shall govern.
- No consideration shall be allowed for increases (extras) to the RFP Price, or otherwise to modify the RFP Submission, due to any failure of the Applicants being familiar with this addendum.
- The Applicant should insert in the Submission the numbers of addenda received by them during the RFP period. This addendum forms an integral part of the RFP Submissions and is included therein.
- It is the Applicant's responsibility to ensure all addenda have been received by the Applicant prior to RFP closing.

**Scope of this Addendum:****Please note answers/clarification to Questions from prospective Applicants:**

1. **Please provide three full years of Dental Plan Experience which include (a) premium and paid claims; (b) rate history including date of rates; and (c) single/family volume under the Plan.**

**Response:** Please refer to the attached spreadsheet.

2. **What is the renewal date?**

**Response:** WorkplaceNL has an experience period of March to February with a renewal date of October 1<sup>st</sup> each year.

3. **Is WorkplaceNL using an electronic enrolment file generated from their HRIS system to manage enrolment with their current carrier (i.e. an HRIS file)?**

**Response:** WorkplaceNL is currently using the Oracle Cloud Fusion HCM system and does have an electronic interface with the current benefit provider. Interface capabilities are not a mandatory requirement but would be rated as a value-added service. If capabilities exist, it is not expected that the interface be live at the beginning of the contract; ideally, the interface will be live within the first 6-12 months under the contract.

**Attachments: Spreadsheet**

**Purchasing Manager: Carla Reid**

**Date: May 28, 2026**

**WorkplaceNL Claims Experience Summary**

Period	Premium Amount	Paid Claim Amount
March 2025 - February 2026	353,691	260,230
March 2024 - February 2025	340,245	255,223
March 2023 - February 2024	331,661	259,669

**WorkplaceNL - Dental Claims by Category**

Report Period : 2025-03-01 to 2026-02-28

Dental Procedure	Claimant Count	Number of Paid Claims	Total Claims Paid Amount
Basic Care	517	1,304	\$ 111,642
Endodontic Services	12	16	\$ 9,555
Major Care	20	37	\$ 14,555
Orthodontic Services	29	110	\$ 13,809
Periodontic Services	35	56	\$ 12,976
Preventive Services	538	1,777	\$ 97,692
<b>Total</b>	<b>1,151</b>	<b>3,300</b>	<b>\$ 260,230</b>

**WorkplaceNL - Dental Claims by Category**

Report Period : 2024-03-01 to 2025-02-28

Dental Procedure	Claimant Count	Number of Paid Claims	Total Claims Paid Amount
Basic Care	524	1,373	\$ 112,202
Endodontic Services	10	10	\$ 6,503
Major Care	16	40	\$ 15,258
Orthodontic Services	31	169	\$ 19,451
Periodontic Services	29	58	\$ 11,267
Preventive Services	534	1,803	\$ 90,542
<b>Total</b>	<b>1,144</b>	<b>3,453</b>	<b>\$ 255,223</b>

**WorkplaceNL - Dental Claims by Category**

Report Period : 2023-03-01 to 2024-02-29

Dental Procedure	Claimant Count	Number of Paid Claims	Total Claims Paid Amount
Basic Care	530	1,440	\$ 114,330
Endodontic Services	13	22	\$ 11,057
Major Care	23	41	\$ 15,367
Orthodontic Services	39	200	\$ 23,609
Periodontic Services	30	51	\$ 7,939
Preventive Services	550	1,803	\$ 87,367
<b>Total</b>	<b>1,185</b>	<b>3,557</b>	<b>\$ 259,669</b>

**WorkplaceNL - Dental Rate History**

Effective Date	Single (Bi-Weekly)	Family (Bi-Weekly)
2025-10-01	20.54	53.10
2024-10-01	20.14	52.06
2023-09-01	19.56	50.54
2022-10-01	18.12	46.82

Note: The above rates represent the full bi-weekly premiums, premiums are cost shared 50/50

**WorkplaceNL - Current Plan Participation**

Coverage	Employees	Family Members	Total
Single	102		102
Family	227	457	684
<b>Total</b>	<b>329</b>	<b>457</b>	<b>786</b>