

**A RESOLUTION AUTHORIZING THE AWARD OF CONTRACT FOR
GROUP DENTAL BENEFITS TO DELTA DENTAL OF NJ, INC.**

WHEREAS, the Borough of Wharton, (hereinafter, the Borough) offers a comprehensive Dental Benefits as part of the Employee Health Benefits Program, currently administered through Metropolitan Life Insurance Company; and

WHEREAS, the Borough's Health Benefits Consultant (hereinafter, the HBC) conducted due diligence and approached both MetLife (the incumbent Carrier) and Delta Dental of NJ (a leading Provider of Dental Benefits) and consequently provided the Borough with an analysis of the Renewal Offers from each that included network utilization, cost analysis and also focused on maintaining the current level of benefit and accessibility; and

WHEREAS, both Carriers provided proposals that provide all coverages/benefits to remain unchanged and that in the final analysis, the Proposal provided by Delta Dental of NJ offers the best combination of maintaining the existing coverage level with a lower increase than that of Metropolitan Life Insurance Company and further:

- Provides for a Base Plan (PPO Plus Premier) that meets the contractual obligations of the existing plan to all eligible Participants; and
- Provides an Alternate Plan (PPO Plan) that offers a notable benefit enhancement, utilizing Delta's PPO National Network that will deliver the expanded benefits in a cost-effective manner, based upon the deeper discounts in Provider fees of the PPO network, in comparison to the Delta Premier National Network; and

WHEREAS, the Borough Administrative Team and the HBC reviewed the Proposal and determined such Proposal should be presented to the Governing Body with a recommendation for favorable action.

NOW, THEREFORE BE IT RESOLVED, by the Mayor and Council of the Borough of Wharton, County of Morris, State of New Jersey, that, upon review of findings and analysis conducted by the Business Administrative Team and Health Benefits Consultant, hereby accepts the recommendation and approves the award of dental benefit coverage to Delta Dental of NJ, in accordance with the analysis prepared by the HBC and annexed hereto; and

BE IT FURTHER RESOLVED, said authorization is for a **January 1, 2026**, effective date or as soon thereafter as administratively practical; and

BE IT FURTHER RESOLVED, this contract award is through a duly licensed and admitted Insurance Company within the State of NJ and therefore, such award is exempt from the requirements set forth by P.L. 2004, Chapter 19 (as amended by P.L. 2005, c.51) N.J.S.A.19:44A-20.5 et seq.; and

BE IT FURTHER RESOLVED, a certified copy of this Resolution shall be forwarded to PIA Security Programs, A Division of World Insurance Associates, LLC; 429 Hackensack Street, P.O. Box 818 Carlstadt NJ, Health Benefits Consultant to the Borough, the Borough Chief Financial Officer and Municipal Auditor.

Adopted: January 26, 2026

ATTEST:

BOROUGH OF WHARTON

**Cheryl Muzzillo,
Borough Clerk**

**WILLIAM J. CHEGWIDDEN,
MAYOR**