

**Subject:** 2025-26 Insurance Contributions Update

**From:** Kim Zupancich <zupancichk@mokena159.org>

**Date:** 5/9/2025, 9:02 AM

**To:** Kelli MacMillan <macmillank@mokena159.org>

**CC:** Teri Shaw <shawt@mokena159.org>, Steve Stein <steins@mokena159.org>

Good Morning Kelli,

The current cost per pay period is as follows:

<b>Effective 7/1/2025</b>		<b>Medical (Per Pay Period)</b>			
	A	B	C		
<b>\$500 PPO Plan - Certified/Classified FTE 1</b>	<b>Total Per Pay Cost</b>	<b>Employer Per Pay Cost</b>	<b>Employee Per Pay Cost</b>	<b>Current Cost Per Pay Period</b>	
Employee only	640.79	640.79	0.00		\$0.00
Employee + children	1,229.89	793.84	436.05		\$348.36
Employee + spouse	1,273.53	746.60	526.93		\$458.20
Employee + family	1,862.63	910.38	952.25		\$883.04
<b>\$500 SELECT PPO Plan - Certified/Classified FTE 1</b>	<b>Total Per Pay Cost</b>	<b>Employer Per Pay Cost</b>	<b>Employee Per Pay Cost</b>	<b>Current Cost Per Pay Period</b>	
Employee only	516.48	516.48	0.00		\$0.00
Employee + children	991.30	693.55	297.75		\$241.11
Employee + spouse	1,026.47	657.50	368.98		\$328.71
Employee + family	1,501.29	754.80	746.50		\$686.47
<b>HMO Plan - Certified/Classified FTE 1</b>	<b>Total Per Pay Cost</b>	<b>Employer Per Pay Cost</b>	<b>Employee Per Pay Cost</b>	<b>Current Cost Per Pay Period</b>	
Employee only	469.50	469.50	0.00		\$0.00
Employee + children	901.13	701.86	199.27		\$158.87
Employee + spouse	933.09	688.50	244.60		\$230.63
Employee + family	1,364.73	777.71	587.02		\$564.39
<b>Options PPO Plan - Certified/Classified FTE 1</b>	<b>Total Per Pay Cost</b>	<b>Employer Per Pay Cost</b>	<b>Employee Per Pay Cost</b>		
Employee only	613.40	613.40	0.00		
Employee + children	1,177.32	786.56	390.76		
Employee + spouse	1,219.09	753.80	465.29		
Employee + family	1,783.01	895.66	887.35		

We have eliminated the Health Savings Plan, as we currently do not have any staff members enrolled. The insurance committee reviewed (2) alternative plan designs and decided to implement the Options PPO Plan as a cost-effective option for our employee population.

Let me know if you have additional questions,

**Kim Zupancich, SPHR | HR Coordinator**

**Mokena School District 159**

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----- Forwarded message -----

From: **Kelli MacMillan** <[macmillank@mokena159.org](mailto:macmillank@mokena159.org)>

Date: Thu, May 8, 2025 at 1:04 PM

Subject: Re: 2025-26 Insurance Contributions Update

To: Kim Zupancich <[zupancichk@mokena159.org](mailto:zupancichk@mokena159.org)>, Steve Stein <[steins@mokena159.org](mailto:steins@mokena159.org)>

Hi Kim,

What we have seen previously in the committee meeting materials varies from the spreadsheet attached. For clarity, can you lay the current costs for each election next to the new rates? For avoidance of doubt it would be helpful to reference the number of employees with each election option, because the descriptions of the plans don't match the Alliant materials previously presented- it's hard to reconcile what I'm looking at.

I noticed a plan is being eliminated and we're electing a different plan. Can you add color to why/what was decided on that?

Appreciate your help,  
Kelli

On Wednesday, May 7, 2025, Kim Zupancich <[zupancichk@mokena159.org](mailto:zupancichk@mokena159.org)> wrote:

Good Morning,

Attached are the revised 2025-26 insurance contributions effective 7/1/2025.

As discussed, we did receive an additional 1% discount, as reflected in the attached rates.

We will host our open enrollment meetings the week of May 19th.

Let me know if you have any questions,

**Kim Zupancich, SPHR | HR Coordinator**  
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