



## PUTNAM COUNTY COMMUNITY UNIT SCHOOL DISTRICT #535

### Recommendation for the Board of Education

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**Meeting:** May 20<sup>th</sup>, 2025

**Item:** Employee Insurance Plans

**Recommendation:** I recommend the Board of Education approve the health, dental, and vision insurance plans for employees as reviewed and selected by the Insurance Committee. Kepple Healthcare Consulting has been a critically important partner for the District in selecting plans that address employees' needs while also being financially responsible. An overview of the decision and timeline is as follows:

- The District again applied to join two insurance cooperatives managed by Kepple. However, the District's average loss ratio, which is the cost of claims, was high. This ratio has been trending downward for the last few months, so we are hopeful about joining a cooperative in future years.
- The renewal from BCBS is 11.93%, which is a 3.93% increase from last year. Kepple advocated for BCBS to bring down the renewal by 2% more, but BCBS was reluctant to move on it.
- Kepple attempted to get quotes from other insurance companies, but they did not quote because it would have been more of a cost than what is offered by BCBS.
- The plans as recommended by Kepple were approved by the Committee. These plans include two PPOs and an HSA.
- Enrollment is now open for employees through May 21<sup>st</sup>, 2025.

### Included Files

- *2025-2026 Plan Costs* – The flyer outlines the cost of plans to employees as well as the District.
- *Kepple Flyer with Plans* – This flyer includes the details of the three plans being offered to employees.