



April 15, 2026

TO: Tarin Kendrick
FROM: Kathy Gavin
RE: EBC Renewal Update

The Educational Benefit Cooperative (EBC) is an entity created under Illinois state law that allows school districts to join together to purchase insurance. NTDSE links with 134 other school districts and 3 sub-pools through EBC to purchase affordable medical and dental insurance for qualifying staff members. Joining with other school districts allows NTDSE to receive the benefit of reduced healthcare costs by participating in a larger “group buy”.

NTDSE received the final FY 27 rate increases at the EBC membership meeting held on March 19, 2026. Rate increases are as follows:

PPO	HMO	Dental
16.2%	16.4%	3.9%

The NTDSE Governing Board is currently in negotiations with the Union. Employee insurance is one of the items that will be reviewed and discussed during the collective bargaining process. An update will be provided at the May meeting.

Thank you.