

To: Board of Education

From: Dr. Melydi Huyett, Superintendent

Subject: Action Item – Approve the Insurance Renewal for FY 27 – October 21, 2026

PROPOSED MOTION BY THE BOARD OF EDUCATION

That the Board approves the insurance renewal for FY 27, as presented.

Moved by _____; Seconded by _____

YEA	NAY	YEA	NAY
_____ David Fritts	_____	_____ Kathleen Schaefer	_____
_____ Melissa Gates	_____	_____ Jon Wadsworth	_____
_____ Linda LeBlanc-Parks	_____	_____ Linda Wegner	_____
_____ Brandon Rogers	_____		

Background:

MMA, our insurance consultant, has met with administration and the insurance committee regarding the Employee Health Insurance Plan renewal for FY 27. Given our current health insurance costs, which includes medical claims, Rx claims, stop-loss coverage, and various administrative fees, the renewal premium will be an increase of 15.2%. The District has traditionally referred to this renewal premium as the COBRA rate and it is used to calculate employee contributions to the plan. These recommended COBRA rates are as follows.

<i>Plan Coverage</i>	<i>Tier II/Month</i>	<i>Tier III/Month</i>	<i>FY 26 (Tier II)</i>
Single	\$1,400.00	\$1,349.00	\$1,171.00/month
Employee+1	\$3,235.00	\$3,090.00	\$2,682.00/month
Family	\$3,666.00	\$3,534.00	\$3,067.00/month

These rates are effective 1/1/27 and go through 12/31/27.

Insurance Committee information/recommendation to the Board:

- The District is currently operating at a combined plans Loss Run of 88.1%, meaning the premium payments are 12% greater than the actual claims.
- Continue to offer two plans: Tier II and Tier III.

Dixon Public Schools, in cooperation with the community, will provide students with a comprehensive educational program that produces well-educated, self-sufficient, and involved citizens.

- At the October 2026 Board of Education meeting, the Board is being asked to approve MOU's regarding the implementation of the HDHP-HSA plan for open enrollment beginning November 2026.
- Employee contributions are part of contract negotiations.

Recommendation:

It is the recommendation of administration for the Board to approve the Employee Health Insurance renewal as presented.

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