New Berlin CUSD #16
600 N. Cedar St., New Berlin, IL 62670 ( 217) 488-2040 www.pretzelpride.com

October 13, 2026

TO: All Employees

FROM: Lori D. Niemeier, CSBO, SFO

RE: Health, Dental, Vision & Life Insurance Renewal

I want to inform you that December 1, 2026, marks the effective date for the renewal of the District's health, dental, vision and life insurance policies. On October 9, 2026, I received renewal information from our broker, Jeremy Travelstead with American Central Insurance, for these products.

Here are some key highlights from our meeting:

- The proposed rate increase from BCBS for health insurance was 7.9%.
  - Aetna, UHC, Angle, Trustmark, Nationwide and CIGNA declined to bid.
- **IMPORTANT:** There have been a few changes to co-pays and maximum out-of-pocket amounts under the BCBS plan. These adjustments were made by BCBS as part of their statewide plan design changes. The updates have been highlighted in the Medical Executive Summary for your reference.
- Guardian proposed a slight increase in dental and vision insurance rates for the upcoming plan year. While BCBS also submitted a competitive quote for dental, vision, and life insurance, the NBEA Insurance Advisory Committee thoroughly reviewed both options. After careful consideration, the committee concluded that renewing with Guardian remains the most beneficial option for District employees in terms of plan stability, provider access, and overall value.
- For your reference, I am providing links to three key documents:
  - Medical & Ancillary Executive Summary
  - FY27 Deduction Comparison
  - 2026-2027 Insurance Options

**Open Enrollment**

- Open Enrollment for health, dental, vision and life insurance begins today and will close on **November 30, 2026**. Deductions begin on **November 1, 2026**, therefore, any changes that you would like to make will need to be turned in as soon as possible.
- Open Enrollment for American Fidelity will be October 13-16, 2026.

In the meantime, if you have any questions, please do not hesitate to contact me or Terri in the District Office.