



# UNITED TOWNSHIP

## HIGH SCHOOL DISTRICT 30

To: Board of Education  
From: Janice Roome, Comptroller  
Date: October 19, 2026  
CC: Dr. Jay Morrow  
RE: Health, Vision, Dental, and Life Insurance Rates for 2027

### Health

2027 is our 11th year of a self-funded insurance plan through Blue Cross Blue Shield of Illinois. This plan has been beneficial to our employees and the Board of Education as most years premium increases have remained below market increases and our reserve fund had represented approximately four months of estimated claims. Our increases have been as follows:

|                   |                                                                       |
|-------------------|-----------------------------------------------------------------------|
| Year 2 and Year 3 | No increase in premiums                                               |
| Year 4            | 9.5% increase in premiums                                             |
| Year 5            | 2.0% increase in premiums, with option to review in six months        |
| Year 6            | 2.0% increase in premiums, with option to review in six months        |
| Year 7            | 5.0% increase in premiums, with option to review in six months        |
| Year 8            | 2.0% increase in premiums January 1, additional 5.0% increase July 1. |
| Year 9            | 15.0% increase in premiums, with option to review in six months       |
| Year 10 - 2026    | 5.0% increase in premiums January 1, Additional 15% increase July 1   |

During 2024, the health insurance fund realized significant losses, primarily due to increased usage and health care costs. With the changes to the plan and rate adjustments January 1, 2025, the reserve account has been more stable, but has not rebuilt additional reserves.

Each year the actuaries and underwriters at Blue Cross Blue Shield calculate our expected claims based on 24 months of claim experience but weighted 73% on the last 12 months. This is then translated into the percentage increase for our upcoming plan year. While we are self-funded, we are still required to have minimum fund reserves based on actuarial calculations. We must be able to pay out any “run-out” expenses from existing claims as well as expenses for new claims for the upcoming year. For 2027, the Blue Cross Blue Shield increase estimate is 2.2% to 21%.

Based on experience to date, Blue Cross Blue Shield claim estimates, our current Health Insurance Reserve Policy and the recommendations of the consultant, we are recommending the following:



### Life

- Provider: Equitable
- Monthly increase in premiums of 18%. Rate is guaranteed for two years.
- Premium paid 100% by district for \$25,000 policy per employee
- Voluntary optional coverage paid 100% by employee

| 2026 Monthly Premium |          |       | 2027 Monthly Premium |          |       |
|----------------------|----------|-------|----------------------|----------|-------|
| Employee             | District | Total | Employee             | District | Total |
| -                    | 3.63     | 3.63  | -                    | 4.28     | 4.28  |

For all coverages our consultant, Assured Partners has done comparison with other providers to insure we are still getting the most advantageous rates and coverage. He has also investigated alternatives to the self-insured plan and is recommending no change at this time.

The District's cost for providing the health and vision benefit for fiscal year 2024-2025 was \$2,014,558, a 10.7% increase over 2024-2025.

The cost to the district of providing the life insurance benefit in fiscal year 2024-2025 was \$15,505, an .6% increase over 2024-2025.

The open enrollment period will run from November 1 through November 30, 2026, with the insurance plan effective date of January 1, 2027.

We recommend that the Board of Education approve the health, vision, dental, and life insurance renewal rates for 2027 as presented.