

BOARD REPORT

TO: Board of Education

FROM: Director of Human Resources Emily Herman

DATE: Monday, October 26, 2026



TOPIC/PURPOSE OF REPORT: Dental Insurance Premium Rate Increase

REFERENCE TO POLICY/STRATEGIC PLAN: Minn. Stat. § 471.6161 Group Insurance

RECOMMENDED BOARD ACTION: Consent Action Item

DATE FOR BOARD ACTION: Monday, October 26, 2026

REPORT

During the most recent reporting period, the plan maintained average monthly enrollment and participants effectively utilized their coverage, with close to 80% of all claim dollars spent in-network. The plan also demonstrated positive engagement with its specialized care programs like Little Partners Type I Services and Diabetes/Pregnancy Type II Services. Furthermore, preventative care engagement for vulnerable populations improved over the last year, as the proportion of active periodontal members receiving targeted services increased by 7.6% in one year.

Following a review of these utilization trends and the plan's overall financial health, the Insurance Committee, in consultation with insurance consultant National Insurance Services (NIS), evaluated the district's self-funded dental insurance plan on October 21, 2026 and recommended a 3% increase in dental premiums, effective January 1, 2027.

RECOMMENDATION

The recommendation is for the board of education to approve the dental insurance premium rate increase.