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Approval of the Health Insurance Renewal

Purpose
To present the traditional Blue Cross Blue Shield PPO health insurance renewal for Board of Education approval and review the timeline for open enrollment and implementation. Securing stable, comprehensive medical and prescription coverage for district personnel is a primary fiduciary responsibility and operational necessity for the Board.

Background and Information
The district employee benefit plan provides comprehensive medical, prescription drug, dental, and vision coverage to eligible staff members under the terms governed by the Collective Bargaining Agreement and district insurance provisions.

- The established health insurance program ensures employee wellbeing, supports staff retention, and maintains competitive compensation packages across the region.
- The annual renewal process involves analyzing claims experience, negotiating rates with medical carriers, and ensuring full compliance with state and federal mandates.
- Collective bargaining guidelines and committee structures guide the collaborative review of plan designs ahead of the upcoming open enrollment period.

2026 Health Insurance Renewal Structure
Following comprehensive administrative review and stakeholder committee discussions, the administration has prepared a renewal structure designed to maintain plan stability, preserve existing benefits including weight loss medication tiers, and support continuity of care.

- The renewal maintains the traditional Blue Cross Blue Shield PPO plan design with all current prescription drug tiers intact.
- The total negotiated annual cost for the traditional PPO renewal is $4,640,664.00, representing a 27.95 percent increase from the previous baseline.
- The structure aligns directly with established collective bargaining provisions, ensures continuity of care for staff, and provides a stable benefit platform for the district.

Process and Timeline
The health insurance renewal and open enrollment cycle occurs annually in the fall, aligning with statutory requirements and preceding the January implementation window.

- During October and November, the administration and the Insurance Committee review preliminary renewal figures, carrier options, and financial impacts.
- In November, the administration presents the negotiated traditional PPO renewal for formal Board approval.
- Following Board approval, the administration coordinates with the broker and carrier to launch open enrollment sessions, update employee documentation, and finalize payroll deduction alignments.

Administrative Recommendation
The administration recommends the Board of Education approve the traditional Blue Cross Blue Shield PPO health insurance renewal as presented.