WEST CHICAGO ELEMENTARY SCHOOLS
DISTRICT 33
Reach Higher. Achieve Together.
Alcanza Más. Logrando Juntos.

TO Board of Education
FROM Karen Apostoli, Executive Director of Business and Operations
Sarah Burnett, Assistant Superintendent of Human Resources
DATE November 19, 2026
SUBJECT 2027 Insurance Renewal

This memo is:

- ☐ Information only.
- ☐ Information with a recommendation and a request for Board consent.
- ☑ Information with a recommendation, and a request for Board approval by vote.

Date by which a Board decision is needed: November 19, 2026

Previous memos on this topic can be found:

- ☐ in previous Board packet(s) dated:
- ☐ or attached to this memo

Basic Information/Overview	Administration is asking the Board of Education to approve the renewal of health, dental, and vision insurance for the 2027 calendar year.
Strategic Plan Goal Alignment	Goal 3, Goal 5
Background or historical information	Blue Cross Blue Shield (BCBS) has been the health and dental carrier for District 33 for over 15 years. Each summer, negotiations occur between BCBS and District 33 regarding annual renewal rates. Rate increases can occur for a variety of reasons, chief among them being the health claims of the district. **Medical Renewal** Initially, the BCBS renewal was an 18.08% increase. The final negotiated renewal rate was a 5.10% increase. To achieve this percentage while avoiding significant increases in prescription costs and other plan changes, the insurance committee agreed to the following changes for 2027: • GLP-1 medications prescribed solely for weight loss will no longer be covered • GLP-1 medications prescribed for eligible medical diagnoses will remain covered, subject to appropriate documentation from the individual's physician. • Emergency Room copays increased to $350.00 Aetna and Cigna declined to present offers. United Healthcare quote was a 23.96% increase.

	<u>Dental Renewal</u> Remains with BCBS, and the Insurance Committee agreed to a 5.50% increase in dental. **<u>Vision Renewal</u>** Remains with **BCBS with a 0% increase and a 3-year rate guarantee.**

Previous decisions, actions, or parameters that relate to this topic or issue	
Recommendation	The administration recommends renewing with: ● Blue Cross Blue Shield Medical with a 5.10% increase with the following changes: ○ GLP-1 medications prescribed solely for weight loss will no longer be covered ○ GLP-1 medications prescribed for eligible medical diagnoses will remain covered, subject to appropriate documentation from the individual's physician. ○ Emergency Room copays increased to $350.00 ● Continuing with Blue Cross Blue Shield Vision with a 0% increase, ● Continuing with Blue Cross Blue Shield Dental with a 5.5% increase, and ● Continuing with Blue Cross Blue Shield long-term disability
Other Questions	