



School Board Meeting Agenda Memorandum

Kylie Johnson, HR Director
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DATE: August 18, 2025

TO: Mark Jenson, Superintendent and Board of Education

FROM: Kylie Johnson – Human Resources Director

SUBJECT: **Life and Long-Term Disability Insurance Renewal**

The Life and Long-Term Disability (LTD) Insurance Benefits offered to eligible district employees are administered by National Insurance Services and are up for renewal. For the most recent renewal, in 2022, there was a rate decrease of 10% for LTD and no change to life insurance rates. For the 2025 renewal, there will be no change to LTD or life insurance rates. LTD renewal rates are guaranteed for three years, and life insurance rates for one year, assuming no changes to the current benefit structure.

Rates effective 7-1-25 will be:

LIFE INSURANCE: \$.085 per thousand for life insurance and \$.02 per thousand for Accidental Death and Dismemberment. Life insurance premiums are paid for by the district. These rates are guaranteed for one year.

LONG-TERM DISABILITY INSURANCE: \$0.176 per \$100 of covered payroll. The premiums for LTD insurance are paid by employees via payroll deduction. There is no cost to the district for LTD insurance premiums. These rates are guaranteed for three years.

Attached are copies of the contract renewal with National Insurance Services.

Administration recommends approval of the renewal of the Life and LTD contracts with Madison National Life / National Insurance Services.

CC: Matie Hanson
Jason Kuehn