



Executive Summary Board of Education Meeting

DATE: February 5, 2026

TOPIC: PPO Medical Plan Enhancement

PREPARED BY: Courtney Whited

Recommended for:

- Action
- Discussion
- Information

Purpose/Background:

The SD74 Insurance and Wellness Committee met on December 11, 2025 for the sole purpose of taking a vote on the following ballot:

VOTING BALLOT

Please check YES or NO to indicate whether or not the Lincolnwood School District 74 Board of Education should consider enhancing the current PPO medical insurance coverage as follows:

Cover all ACA Preventive Medical and Drug List – No member cost share at an estimated cost increase of 0.42% effective July 1, 2026. This amount is NOT included in any increase that would be applicable after the March 2026 Final Renewal Meeting effective July 1, 2026.

Ballots were tallied during the meeting.

The results were a total of eight (8) YES votes and zero (0) NO votes.

Fiscal Impact:

Currently, the SD74 portion of shared PPO costs on the January 2026 Educational Benefits Cooperative (EBC) invoice is \$172,580 which yields an annual estimated FY26 cost of \$2,071,000.

Therefore, a 0.42% (or 0.0042) increase on the District's share of the FY27 annual PPO costs would approximately equate to \$8,700.

Please consider this increase does not include the typical annual increase that takes effect in July. EBC recently indicated its member school districts should anticipate a 17% to 22% annual increase going into July 2026. For reference, a 20% increase would cause the SD74 annual amount to increase by \$414,200.

Recommendation:

The Finance Committee members in attendance stated their support of the Administration's recommendation to the Board of Education for a 0.42% increase on the District's share of the Fiscal Year 2027 PPO costs to add preventive care benefits at an estimated annual increase of \$8,700.