



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.