

BOARD REPORT

TO: Board of Education

FROM: Emily Herman, Director of Human Resources

DATE: Monday, October 27, 2025



TOPIC/PURPOSE OF REPORT: Insurance Plan Design Changes

REFERENCE TO POLICY/STRATEGIC PLAN: Minn. Stat. § 471.6161 Group Insurance

RECOMMENDED BOARD ACTION: Consent Action Item

DATE FOR BOARD ACTION: Monday, October 27, 2025

REPORT

The District's Insurance Committee recommends board approval of the HealthPartners insurance renewal for the upcoming two plan years. The Teachers' union has approved a waiver of the HITTA process for this renewal. The renewal reflects an average 8% increase in medical insurance premiums in year one, with a 12% cap in year two, and includes the addition of a \$3,700 deductible Health Savings Account (HSA) plan.

For dental insurance, remaining with HealthPartners, a 3% increase in premiums is recommended. Board approval ensures continuation of benefits with updated plan options and premium adjustments for all eligible employees.

RECOMMENDATION

The recommendation is for the board of education to approve the Medical and Dental Insurance rates and addition of HSA option.