

# J. STERLING MORTON HIGH SCHOOL DISTRICT #201

Premium Equivalent Rates  
October 1, 2025 Renewal Date

Policy Year	ASO - Expected Basis 10/1/2025 - 9/30/2026	
Carrier:	BCBS of IL	
Policy Contract/Funding Arrangement:	ASO	
Specific Deductible:	\$200,000	
Specific Contract Type:	Paid	
Aggregate Contract Type:	Paid	
Aggregate Corridor:	125%	
Covered Under Specific:	Medical & Rx	
Covered Under the Aggregate:	Medical & Rx	
Rx Offer:	Enriched	
Rx Network:	Traditional Select	
Rx Drug List:	Performance	
<b>Medical &amp; Pharmacy</b>		
Administration Expenses	\$552,408.00	
Specific Premium	\$2,095,254.12	
Aggregate Premium	\$40,041.00	
Pharmacy Rebates	-\$1,290,120.00	
Medical Rebate	-\$10,680.00	
Physician Service Fees	\$2,323,537.20	
HMO Managed Care Fee	\$92,975.40	
Expected Claims Projection	\$14,278,903.39	
PCORI Fees	\$3,050.13	
Alliant Consulting Fee	\$77,000.00	
Benefits Administrator Salary	\$50,000.00	
One-time Wellness Credit	-\$50,000.00	
<b>TOTAL Medical and Pharmacy Costs</b>	<b>827</b>	<b>\$18,162,369.24</b>

Premium Equivalent Rates		2024/2025 Current Rates	2025/2026 Current Rates	FINAL SOLD
<b>PPO - Administrators, Teachers, Clerical, Cafeteria, Nurses &amp; NBE (PJ2405)</b>				
Employee Only	129	1,061.64	1,248.78	(+17.6%)
Family	157	2,533.30	2,979.87	(+17.6%)
<b>Est. Total Equivalent Rates</b>	<b>286</b>	<b>\$6,416,153.96</b>	<b>\$7,547,173.15</b>	<b>(+17.6%)</b>
<b>PPO - Maintenance, Security, Aides &amp; Retirees (P55665)</b>				
Employee Only	17	1,061.64	1,248.78	(+17.6%)
Family	14	2,533.30	2,979.87	(+17.6%)
<b>Est. Total Equivalent Rates</b>	<b>31</b>	<b>\$642,168.47</b>	<b>\$755,367.88</b>	<b>(+17.6%)</b>
<b>HMO BA - Administrators, Teachers, Clerical, Cafeteria, Nurses &amp; NBE (B02672/B55663)</b>				
Employee Only	129	747.50	879.27	(+17.6%)
Family	211	1,868.76	2,198.18	(+17.6%)
<b>Est. Total Equivalent Rates</b>	<b>340</b>	<b>\$5,888,839.62</b>	<b>\$6,926,905.52</b>	<b>(+17.6%)</b>
<b>HMO BA - Maintenance, Security, Aides &amp; Retirees (B55662/B04429)</b>				
Employee Only	82	747.50	879.27	(+17.6%)
Family	49	1,868.76	2,198.18	(+17.6%)
<b>Est. Total Equivalent Rates</b>	<b>131</b>	<b>\$1,834,375.79</b>	<b>\$2,157,733.71</b>	<b>(+17.6%)</b>
<b>BCO (274443)</b>				
Employee Only	22	877.65	1,032.36	(+17.6%)
Family	17	2,094.70	2,463.95	(+17.6%)
<b>Est. Total Equivalent Rates</b>	<b>39</b>	<b>\$659,019.18</b>	<b>\$775,188.98</b>	<b>(+17.6%)</b>
<b>TOTAL COMBINED ANNUAL COSTS</b>	<b>827</b>	<b>\$15,440,557.01</b>	<b>\$18,162,369.24</b>	
<b>Increase / Decrease Over Current Year (\$)</b>			<b>\$2,721,812.23</b>	
<b>Increase / Decrease Over Current Year (%)</b>			<b>17.6%</b>	

## Notes:

Enrollment based on 2025 renewal.