

Woodridge School District #68
Insurance Committee Meeting Minutes
February 3, 2026

Present: Curt Saindon (Business Office) Sharon Maloney (Employee Benefits)
Grant Petit (Maintenance) Jeff Sikita (Custodial)
Jake Engler (Principal) Michelle Swanson (Special Other)
Cricel Molina DeMesa (Board)

Absent: Connor Cummings (WEA) Christina Briarton (WEA)
Shari Walker (WESS) Kaela Araiza (Human Resources)

Guests: Erica Mendoza, Gallagher Benefit Consultants/EBC

- The meeting began at 4:03pm in the Boardroom at DAC. We briefly reviewed the agenda and began the meeting with quick introductions. Curt mentioned that we are still looking for a second member from both the WEA and WESS. He stated that Sheri Walker (WESS) and Christina Briarton (WEA) can recommend anyone they want to fill those openings. Curt also mentioned that he will send out an email to everyone after this meeting with the Meeting Minutes and all related documents. He will then try to set up a time to meet over at JJH with Connor, Christina and Sheri to review this meeting and plan for the final review meeting in March. Curt mentioned that after everyone reviews the minutes and meeting information, they can let him know if they have any questions or need additional information prior to the March Final Review Meeting, where a recommendation will be developed for the April Board Meeting.
- Sharon pointed out the Financial Summary Spreadsheet and noted that there was nothing unusual or out of the ordinary related to the activity on the spreadsheet.
- Curt reminded everyone that the Spring Biometric Health Screenings would be held the weeks of March 2nd and March 9th with a morning designated for each school and DAC to host a screening. Sharon will be sending out signup information and reminders as we get closer to those dates. By completing the screening, an employee can access additional Board share contributions for health insurance premiums, so encourage everyone you know to participate.
- Erica then presented the Voluntary Products Market Review and discussed the reviewed Legal Services Program, the Identify Theft Program and the Pet Insurance Program. These programs would be offered through the BenefitsSolver platform and be provided through the EBC on a voluntary/employee pay basis, and they would replace the similar standalone programs we currently have in place through MetLife. After a brief discussion it was decided to have Erica see if MetLife would match the program offered by ARAG, and if so then we would recommend adding the three MetLife programs (legal, identity theft and pet insurance) beginning on 7/1/26.

- Erica then spent the rest of the meeting reviewing the results of the EBC's Preliminary Renewal Meeting and the reasons behind our larger than normal anticipated premium increases for next year (for Woodridge, without adjustment, the anticipated premium increases would be 18.8% for the PPO's, 16.4% for the HMO's and 4.4% for the Dental Insurance Program). Some of the increase related to our poor claims experience this year, as well as that of the EBC pool as a whole, the related need to replenish our reserve fund and build back up our Working Cash Fund, some related to the higher than normal medical trend for next year, and some related to the ever escalating prescription drug costs tied to both dramatically increased costs for specialty drugs and the increased utilization for higher priced maintenance drugs. In the end, Curt stated that the health insurance premium increases are about double what we have recently received (7%-10% for the PPO and 5%-8% for the HMO) and are much larger than anything we have seen over the past 15+ years. Therefore, we probably need to consider some minor benefit and coverage adjustments for the first time in over a decade, to help keep the increase manageable. Erica then went over some possible plan benefit adjustments that could shave anywhere from about 3.6% to 8.8% off the PPO rates and 1.0% to 6.2% off the HMO rates. The committee right away focused on the least aggressive and most minimal changes as a way to save some costs, but not drastically alter our existing benefit structure or plans. For the PPO and BCO Plans, focusing on Option 1 (increasing the single deductible by \$100 and the family deductible by \$300, adjusting out-of-pocket limits to stay in sync with the new deductibles, adjusting the Generic, Formulary and Non-Formulary Drug Co-pays to match normal/common limits, and implementing a "Specialty Drug Co-Pay" of \$100 for those high cost drugs was recommended. Curt also asked Erica to investigate what the premium adjustment would be if we only increased the Specialty Drug Co-pay to the proposed Non-Formulary Co-pay limit (\$50 recommended). These changes are expected to reduce PPO premiums by 3% to 4%. It was recommended to only adjust the CDHP PPO deductible by the IRS required \$100 for single coverage and \$200 for family coverage with no change to the Board Share amount (no additional saving to premiums here). Finally, it was also recommended to make some minor adjustments to the HMO IL and Blue Advantage HMO plans to adjust the Emergency Room Co-Pay (waived if admitted), the Office Visit Co-Pay for PCP and Specialist visits, and to implement a Specialty Drug Co-Pay similar to what was being considered for the PPO plans. This was estimated to save about 2.0%-2.5% for the HMO IL plan and about 1.0%-1.5% for the Blue Advantage HMO plan. Erica will fine tune these options with underwriting and present them at the March Final Renewal Meeting once we know what the final increases will be. The committee agreed that our goal should be to get the overall premium increases down under 15% if possible, without making any major changes to the book of benefits. Curt also noted that the EBC Wellness Incentive Program was being restructured and that rebates under the program would be reduced. Finally, Curt mentioned that the Gallagher/EBC Management Team proposed adding a new "Money Talks" financial wellness program, but that many were opposed to adding this program as it would cost the EBC money in a year when premiums are going up so much. It may not get approved.
- Erica mentioned that underwriting needs time to prepare final, adjusted premium rates depending on what we recommend/request to be changed, if anything, and she asked if we

could push back the beginning of our Open Enrollment Period from April 21st (the day after the April Board Meeting) to May 4th (the first Monday in May). We could still provide for a 4 week Open Enrollment Period and close it on Friday May 29th. The Committee agreed to this timeline.

- The meeting adjourned at 5:20PM and all were encouraged to attend the Final Renewal Meeting on March 24th, as we will be deciding on final plan design adjustments for the health insurance programs, if any, and preparing a final recommendation for the April Board Meeting.