

**Red Wing Public Schools**  
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**School Board Meeting Agenda Item**

Topic: Health and Dental Insurance Plans for 2022  
Contact(s):  
Presenter(s): Jackie Paradis, Business Manager

Nature of Action Requested by Board

Board action ☒  
Board information or scheduled report ☐

Background Information

The Labor Management Committee (LMC) met September 28 to hear renewal rates from Blue Cross Blue Shield (BCBS) for 2022. Initial renewal was coming in at 11.2%. Prior to the Sept 28 meeting Intellicents had negotiated BCBS down to 7.1%. The LMC instructed Intellicents to continue negotiations with BCBS. At the LMC meeting on Oct 5, Intellicents presented a 5% renewal. The LMC is recommending the board approve the renewal at 5%. Rates are listed below.

Health Plan	2021 Monthly Premium	2022 Monthly Premium	% increase/decrease
Single \$3,000	\$695.00	\$729.75	5.0%
Family \$6,000	\$1,743.86	\$1,831.05	5.0%
Single \$5,000	\$615.00	\$645.75	5.0%
Family \$10,000	\$1,543.13	\$1,620.29	5.0%
Single \$350	\$920.77	\$966.81	5.0%
Family \$350	\$2,310.37	\$2,425.89	5.0%
Medicare Cost Plan	\$277.00	\$293.50	5.95%
Medicare Supplement	\$342.00	\$358.50	4.82%

Note: Single and Family \$350 health insurance plans are only available to the retirees who are currently enrolled. No additional employees may enroll in those plans. Medicare Cost plan is available to retirees who reside in Aitkin, Carlton, Cook, Goodhue, Itasca, Kanabec, Koochiching, Lake, Le Sueur, McLeod, Mille Lacs, Pine, Pipestones, Rice, Rock, Sibley, St. Louis, Stevens, Traverse, or Yellow Medicine Counties. The Medicare Supplement (Plan N) is available outside those areas.

Recommendation

I move to approve Blue Cross Blue Shield as the District's health insurance provider for calendar year 2022.