

Denton Independent School District
BlueCross BlueShield Medical Insurance
May 14, 2024

SUMMARY:

This item requests approval of BlueCross BlueShield (BCBS) Medical Insurance for the 2024-2025 plan year.

BOARD VALUES

Growth & Management...In the pursuit of excellence, we value

- providing leadership and/or oversight to ensure Denton ISD meets all fiscal, legal and regulatory requirements.
- demonstrating effective and efficient management of district resources.

Culture & Climate...In the pursuit of excellence, we value

- promoting health, wellness, and emotional well-being.

PREVIOUS BOARD ACTION:

The Board approved a resolution on June 13, 2023, to allow the Superintendent (Dr. James Wilson) to approve health insurance benefits for the 2023-2024 plan year. BlueCross BlueShield medical insurance was selected for the plan year with an additional 2nd year option with a maximum rate cap of 9.5%. For the 2023-2024 plan year, Voluntary Vision Insurance was offered through Superior Vision and Basic and Voluntary Life was offered through OneAmerica. Open enrollment was conducted from July 10 through July 29, 2023.

BACKGROUND INFORMATION:

The financial impact of no additional public-school funding (per pupil allotment) since 2019 will impact Denton ISD ability to provide annual raises to all employees. When rate discussions began in March 2024, the goal of the Benefits Department was to find a way to limit the increases on medical plan costs and voluntary benefit plan costs to the participating employees. During the evaluation process, it was determined that eligible employees who select Voluntary Vision and Voluntary Life Insurance, will pay lower monthly premiums with the BCBS offerings for the 2024-2025 plan year, over the offerings through the current carriers. Higginbotham Public Services (FBS), our broker, was instrumental in negotiating on the District's behalf to ensure all options were evaluated to present viable options for plan year 2024-2025.

FISCAL IMPLICATIONS:

Eligible Employee participation in this benefit is voluntarily. Denton ISD provides a contributory amount of \$260 per participating employee for medical health plans and provides Basic Life insurance to all eligible employees. All costs associated with voluntary benefits selected, including Voluntary Vision and Voluntary Life Insurance, are the responsibility of the employee.

BENEFIT OF ACTION:

Allows eligible Denton ISD employees the option of securing medical plan health insurance and voluntary vision insurance along with life insurance benefit for the 2024-2025 plan year.

SUPERINTENDENT'S RECOMMENDATION:

It is recommended that the proposal from BlueCross BlueShield Medical Insurance for the 2024-2025 plan year be approved. It is further recommended that BlueCross BlueShield offerings of Voluntary Vision plans (High and Low with a 4-year rate lock), as well as Basic Life Insurance and Voluntary Life Insurance plans, be approved.

STAFF PERSONS RESPONSIBLE:

Dr. Jeremy Thompson, Deputy Superintendent
Chris Bomberger, Executive Director Risk Management, Benefits & Child Nutrition
Sarah Johnson, Benefits Director

ATTACHMENT:

None

APPROVAL:

Signature of Staff Member Proposing Recommendation: _____

Signature of Divisional Assistant Superintendent: _____

Signature of Superintendent: _____