

April 16, 2025

To: Board of Education

From: Martin Hickman

Re: Employee Group Medical, Dental, and Life Insurance Renewal

The Health Insurance Committee has approved the following for the Health and Dental renewal for the 2025-2026 plan year.

- Health Insurance Committee has approved the following for the July 1st, 2025 effective date:
 - Offer 3 PPO plans –
 - Gold Level Plan (\$750 deductible)
 - Silver Level Plan (\$1,000 deductible)
 - Bronze Level Plan (\$2,500 deductible (BCO) and \$3,000 deductible (PPO)
 - Offer HDHP with HSA - \$5,000 deductible
 - Stop Loss Deductible – recommend renewing with the current deductible of \$200,000
 - Medical – the BCBS projected total cost of \$23,602,691
 - Dental – the BCBS projected total cost of \$1,197,613

Recommendation for the board to formally approve the contracts as noted below

- Approve renewal of Health and Dental self-insured insurance with Blue Cross Blue Shield of IL through Clemens & Associates.