



Future Ready. Community Strong.

Agenda IV.B.2.

April 10, 2025

To: Board of Education
Theresa Battle, superintendent

From: Stacey Sovine, executive director of administrative services

Date: April 10, 2025

Re: Approve Premiums and Rates for FY26 Employee Benefits

RECOMMENDATION: That the Board of Education approves the FY26 premiums and rates for employee benefits.

Below are the premiums/rates for the respective employee benefits for our July 1, 2025 through June 30, 2026 plan year.

Health Self-Insured Employee Benefit:

HRA Contribution match to deductible (\$1,000 single/\$2,000 family deductible):
Family coverage, Annual premium of \$38,055.88 and a \$2,000 HRA contribution for a monthly combined premium of \$3,337.99.

Single coverage, Annual premium of \$14,838.20 and a \$1,000 HRA contribution for a monthly combined premium of \$1,319.85.

Dental Self-Insured Employee Benefit:

Family coverage full monthly premium rates \$102.20 and an annual cost of \$1,226.40.

Single coverage full monthly premium rates \$39.13 and an annual cost of \$469.54.

Employer and Employee portion of above premiums and rates are dependent upon contract language covering employee's employment with the district.

Group Life / AD&D Insurance:

Rates hold at \$0.050 per \$1,000 effective July 1, 2025

Long Term Disability Insurance:

Rates hold at \$0.0355 per \$1,000 effective July 1, 2025