



New Berlin CUSD #16

600 N. Cedar St., New Berlin, IL 62670

(217) 488-2040

www.pretzelpride.com

October 15, 2024

TO: All Employees
FROM: Lori D. Niemeier, CSBO
RE: Health, Dental, Vision & Life Insurance Renewal

I want to inform you that December 1, 2024, marks the effective date for the renewal of the District's health, dental, vision and life insurance policies. Earlier today, Mrs. Larson and I met with Jeremy Travelstead from American Central Insurance, our broker for these products, to discuss the renewal rates and available options.

Here are some key highlights from our meeting:

- The District's Loss Ratio standards at 130%, indicating that BCBS paid out more in claims than it collected in premiums.
 - The initial proposed rate increase from BCBS for health insurance was 14.55%. However, thanks to Jeremy's negotiations, we have reduced that increase to 7.10%.
 - Aetna, Health Alliance and United Health Care declined to bid.
 - Signa is no longer providing coverage in this area.
- Guardian has decided not to implement any rate increases for dental, vision, and life insurance premiums, so those will remain the same as in previous years.
- For your reference, I am providing links to four documents: the Medical Executive Summary, Ancillary Cost Analysis, FY25 Deduction Comparison and the 2024-2025 Insurance Options form. The FY25 Deduction Comparison outlines the 2023-2024 premiums and board contributions alongside the new 2024-2025 rates, detailing the impact on employees.
 - [Medical Executive Summary](#)
 - [Ancillary Cost Analysis](#)
 - [FY25 Deduction Comparison](#)
 - [2024-2025 Insurance Options](#)

Open Enrollment

- I will release information later this week regarding open enrollment for health, dental vision and life insurance.
- Open Enrollment for American Fidelity will be November 4-8, 2024. We will be sending out meeting times in the near future.

In the meantime, if you have any questions, please do not hesitate to contact me or Terri in the District Office.

Jill Larson
Superintendent

Hattie Llewellyn
High School Principal

Brandon Radford
Jr. High Principal

Matthew Jokisch
Elementary Principal

Jodi Acree
Elementary Assistant Principal