ISD 917
January 2026 Health & Dental Insurance Update

Oct 7, 2025 Board Meeting

Recommended Board Actions

- Approve 2.5% increase in calendar 2026 Medical premium
  - Increase Stop Loss deductible from $75,000 to $100,000
  - Terminate contract with Healthiest You for Teledoc service and transfer service to UnitedHealth Care (at no charge)

- Approve 0.0% increase in calendar 2026 Dental premium

- Approve adding Dependent Care Flexible Spending Account
  - Allows employees to set up a pre-tax payroll deduction of up to $7,500 for day care expense
  - Net neutral cost to the District (admin cost are offset by savings on FICA contributions)

Overview of Current Plan Performance

Medical:

- Total costs are running at 73% of expected for the current plan year to date. This compares to 92% this time last year
- Estimated plan year to date reserve has grown by $522,600 compared to $316,200 through this time last year
- Through July, there are 3 members in excess of the specific stop loss level, with 4 in total generating at least 50% of the specific stop loss amount plan year to date
- Claims on a per member basis are down 14% over this time last year

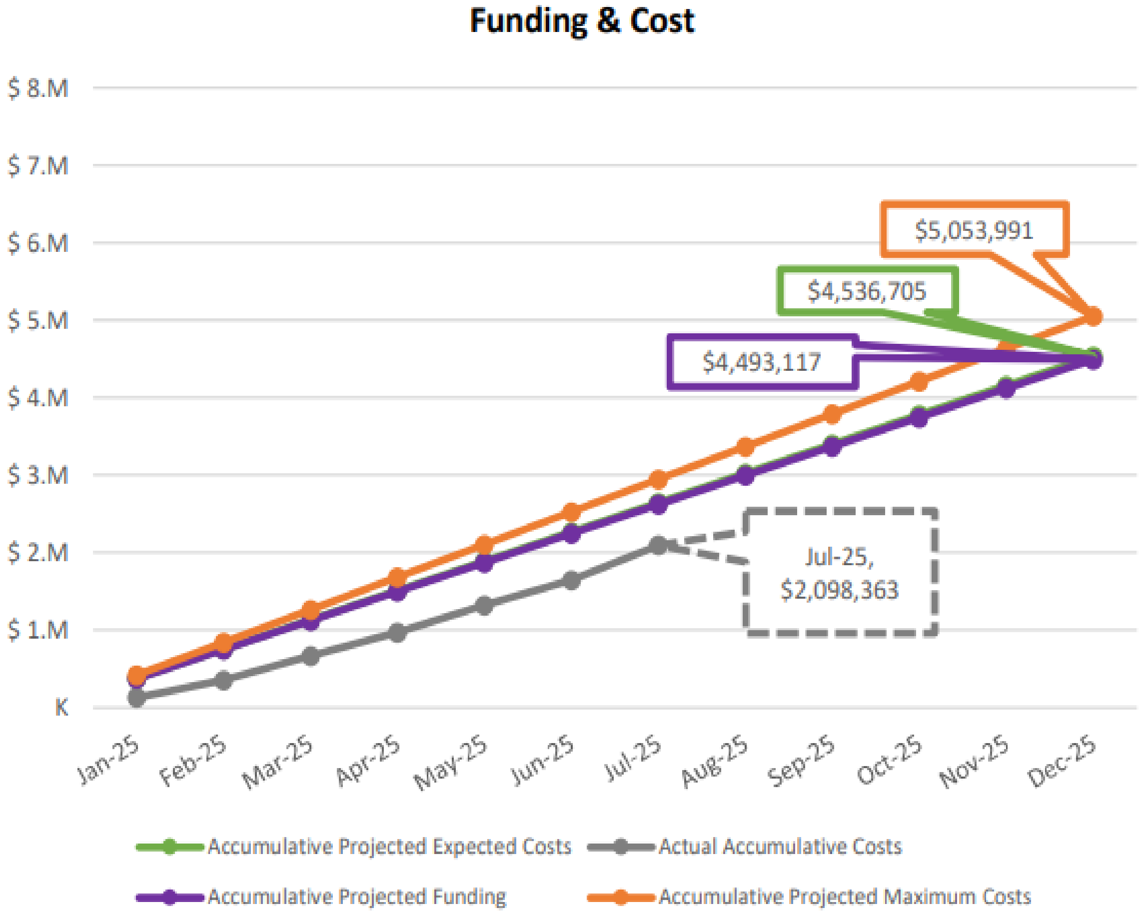
Dental:

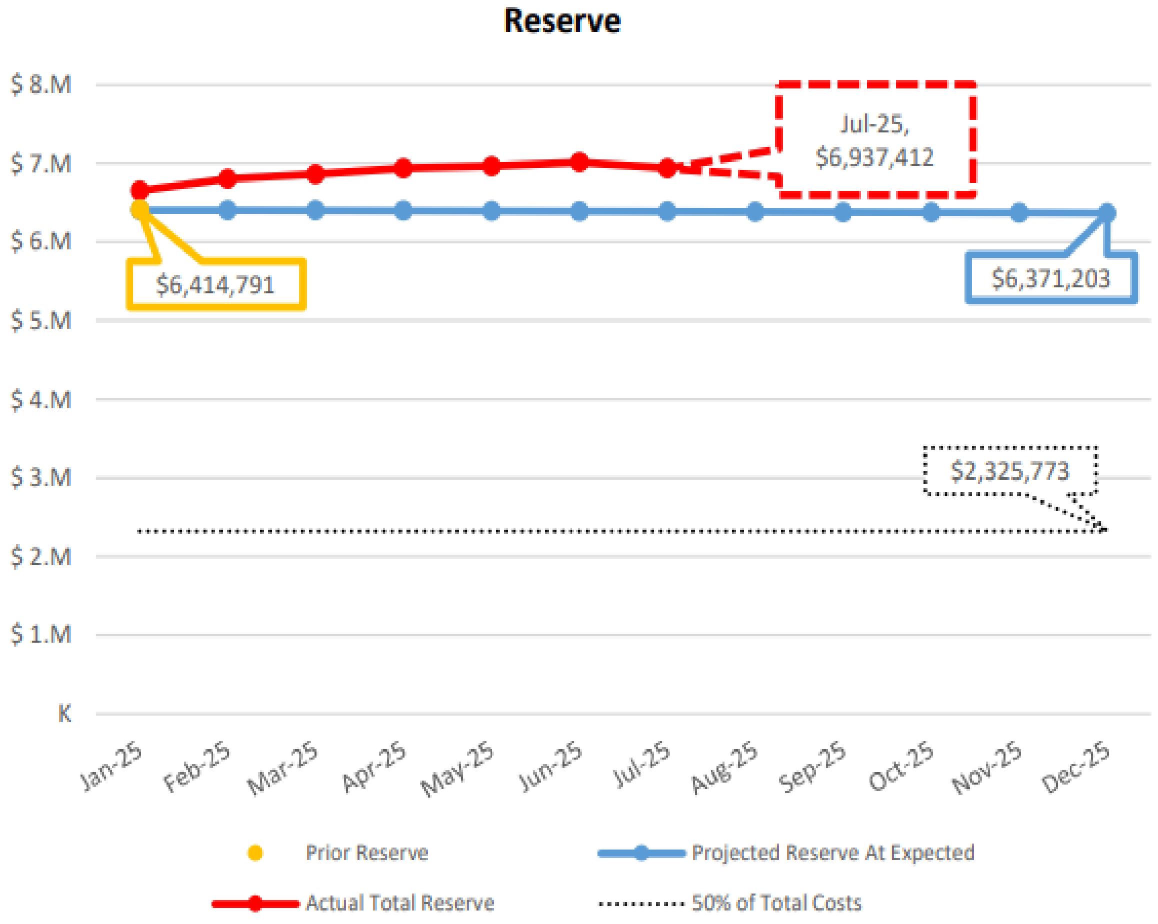
- Total costs are running at 110% of funding for the current plan year to date
- Estimated plan year to date reserve has decreased $27,600
- Total paid claims plan year to date are down by 1% from this time last year.

Medical Plan Performance

Medical Plan Performance

Plan Year January 2025 - December 2025





Medical Underwritting Detail

Self Funded Medical Renewal

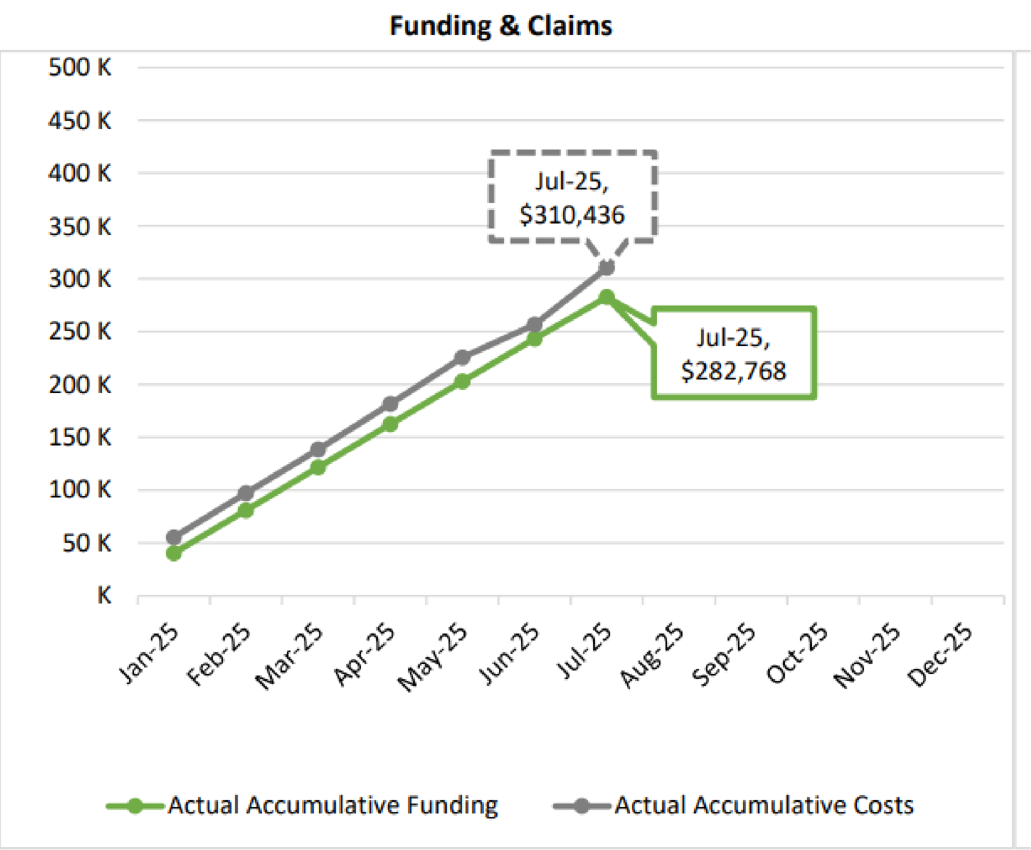
	Current		Renewal - Illustrative	Renewal - Illustrative	OneDigital	OneDigital
	UHC/UHC		UHC/UHC	UHC/UHC *Alternate*	Underwriting	Underwriting
Current Enrollment						
Total Enrollment	**341**		**341**	**341**	**341**	**341**
Total Members	**528**		**528**	**528**	**528**	**528**
Fixed Costs						
Stop-Loss Coverage Contract	12/24		12/24	12/24	12/24	12/24
Specific Individual Deductible	**$75,000**		**$75,000**	**$100,000**	**$75,000**	**$100,000**
Single	$228.52		$285.65	$244.48	$285.65	$244.48
Family	$228.52		$285.65	$244.48	$285.65	$244.48
Total Annual Specific Premium:	**$935,104**		**$1,168,880**	**$1,000,412**	**$1,168,880**	**$1,000,412**
Aggregate Premium - PEPM						
Single	$13.97		$15.48	$15.85	$15.48	$15.85
Family	$13.97		$15.48	$15.85	$15.48	$15.85
Total Annual Aggregate Premium:	**$57,165**		**$63,344**	**$64,858**	**$63,344**	**$64,858**
Annual Reinsurance Premium:	**$992,269**		**$1,232,224**	**$1,065,270**	**$1,232,224**	**$1,065,270**
Administration Services			**24.18%**	**7.36%**	**24.18%**	**7.36%**
Medical Administration						
Single	$28.50		$28.50	$28.50	$28.50	$28.50
Family	$28.50		$28.50	$28.50	$28.50	$28.50
HealthiestYou	$11.50		$0.00	$0.00	$0.00	$0.00
Consulting Fee	$11.00		$11.00	$11.00	$11.00	$11.00
Annual Administration Cost	**$208,692**		**$161,634**	**$161,634**	**$161,634**	**$161,634**
Rebate Estimate	**($150,000)**		**($150,000)**	**($150,000)**	**($150,000)**	**($150,000)**
Savings & Network Fees	**$9,254**		**$9,254**	**$9,254**	**$9,254**	**$9,254**
Total Annual Fixed Cost	**$1,050,961**		**$1,243,858**	**$1,076,904**	**$1,243,858**	**$1,076,904**
Difference To Current Fixed Costs			**18.35%**	**2.47%**	**18.35%**	**2.47%**
Expected Annual Claims	**$3,443,191**	**341**	**$3,844,148**	**$4,015,072**	**$3,419,156**	**$3,544,156**
Difference To Current Expected Annual Claims			**11.64%**	**16.61%**	**-0.70%**	**2.93%**
Maximum Annual Claims (Attachment Point)	**$3,959,670**	**1.15**	**$4,420,770**	**$4,617,332**	**$3,932,029**	**$4,075,779**
Expected Grand Total Costs						
Current Contract Expected	**$4,494,152**					
Expected Renewal Cost			**$5,088,006**	**$5,091,976**	**$4,663,014**	**$4,621,060**
Difference To Current Expected			**$593,853**	**$597,824**	**$168,862**	**$126,908**
			13.21%	**13.30%**	**3.76%**	**2.82%**
Current Claims Funding						

Increase Stop Loss deductible

Contract directly with UHC for Teledoc virtual appointments

Expected Total Cost increase of 2.82%

Dental Plan Performance



Current Estimated Plan Year Reserve:	($27,668)
Estimated Prior Reserve:	$676,303
Total Reserve:	$648,635

Equivalent to 14.63 months of annualized spend

Dental plan is running above current funding, but has a large reserve