



St. Louis Park Public Schools

St. Louis Park Public Schools
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To: Superintendent, Dr. Hines
From: Patricia Magnuson, Director of Business Services, and Jason Loewe, Director of Human Resources
Date: April 22, 2025
Subject: SLP Self-Funded Benefits

Dear Superintendent, Dr. Hines,

Below is an outline of the Insurance Committee's recommendations for the 2025-2026 plan year. These recommendations will be presented to the school board at the regular board meeting on April 22, 2025.

Insurance Committee Overview:

The Insurance Committee consists of representatives from all unions and employee groups within the district and is led by the Director of Human Resources, the Director of Business Services, and Chase Ambrosia, our OneDigital Consultant. The committee meets monthly from October to May each year.

Key Updates for the Upcoming Plan Year:

- **Health Plan – UMR:** The district will remain with UMR, with an 8% rate increase for the 2025-2026 plan year.
- **Dental Plan – Delta:** No changes to the existing plan or rates.
- **FSA/Dependent Accounts - BRI:** No changes to the plan.
- **Life AD&D/STD/LTD – The Standard:** No changes to the existing plan or rates.
- **Healthy Savings:** After evaluating the cost-benefit ratio, the committee recommends discontinuing this program.
- **UMR OnePass Membership:** a fitness and well-being program that provides members access to a nationwide network of gyms, studios, online workouts, and grocery delivery services.

Self-Funded Insurance Rates:

2024-2025 Premiums		2025-2026 Premiums		2024-2025 Premiums		2025-2026 Premiums	
Health-UNITED-UMR		Health-UNITED-UMR		Dental-Delta		Dental-Delta	
Plan A		Plan A		Plan A		Plan A	
Tier	Rate	Tier	Rate	Tier	Rate	Tier	Rate
Single	\$927.00	Single	\$1,001.00	Single	\$651.24	Single	\$651.24
Single + 1	\$1,968.00	Single + 1	\$2,125.00	Family	\$1,448.52	Family	\$1,448.52
Family	\$2,739.00	Family	\$2,958.00	% Increase	0.0%	% Increase	0.0%
% Increase	5.5%	% Increase	8.0%	Plan B		Plan B	
Plan B		Plan B		Tier	Rate	Tier	Rate
Tier	Rate	Tier	Rate	Single	\$566.28	Single	\$566.28
Single	\$781.00	Single	\$842.00	Family	\$1,259.64	Family	\$1,259.64
Single + 1	\$1,657.00	Single + 1	\$1,788.00	% Increase	0.0%	% Increase	0.0%
Family	\$2,308.00	Family	\$2,490.00				
% Increase	3.3%	% Increase	8.0%				

Open Enrollment Period:

Open enrollment will take place from **May 6, 2025, to May 15, 2025**. During this time, employees can:

- Enroll in or make changes to your health, dental, and FSA/Dependent plans.
- Add or remove dependents.
- Update beneficiary information.

Important: If you do not make changes during the open enrollment period, your current selections will automatically carry over, except for FSA elections, which must be re-selected annually.

Jason Loewe
Director of Human Resources