



# Oak Park Elementary School District 97

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**TO: Members, Board of Education  
Dr. Al Roberts, Superintendent**

**FROM: Trish Carlson/Therese O'Neill**

**RE: Medical and Dental Insurance Rates – 2012-2013 School Year**

**DATE: April 24, 2012**

The Insurance Committee has been conducting on-going meetings over the course of this entire school year, becoming more educated to the various components of medical insurance, supported by the District's insurance consultant, The Bjork Group, and its representatives (John Bjork, Jim Hodgdon and Sue Rand). The composition of the committee includes representatives from all categories of staff (teachers, teacher assistants, secretaries, custodians, administration and Board of Education).

Throughout this year the committee has worked to find insurance options to offset a potential very significant rise in rates. Two informational sessions were held for all employees on the benefits of an HSA plan, which we will be adding as an alternative. This is a health savings account that has a very large deductible but then has full PPO coverage.

We recently received the definite numbers and it will be a 33% increase for medical rates and a 3% increase for HMO Dental and 6% increase for PPO Dental.

The recommendation that will be brought forth to you on May 8 for action will be to approve the 2012-2013 insurance rates as indicated above.