UNITED TOWNSHIP
HIGH SCHOOL DISTRICT 30

To: Board of Education
From: Janice Roome, Comptroller
Date: October 20, 2025
CC: Dr. Jay Morrow
RE: Health, Vision, Dental, and Life Insurance Rates for 2026

Health

2026 is our 10th year of a self-funded insurance plan through Blue Cross Blue Shield of Illinois. This plan has been beneficial to our employees and the Board of Education as most years premium increases have remained below market increases and our reserve fund has represented approximately four months of estimated claims. Our increases have been as follows:

Year 2 and Year 3	No increase in premiums
Year 4	9.5% increase in premiums
Year 5	2.0% increase in premiums, with option to review in six months
Year 6	2.0% increase in premiums, with option to review in six months
Year 7	5.0% increase in premiums, with option to review in six months
Year 8	2.0% increase in premiums January 1, additional 5.0% increase July 1.
Year 9 - 2025	15.0% increase in premiums, with option to review in six months

During 2024, the health insurance fund realized significant losses, primarily due to increased usage and health care costs. With the changes to the plan and rate adjustments January 1, 2025, the reserve account has been more stable to date in 2025.

Each year the actuaries and underwriters at Blue Cross Blue Shield calculate our expected claims based on 24 months of claim experience but weighted 73% on the last 12 months. This is then translated into the percentage increase for our upcoming plan year. While we are self-funded, we are still required to have minimum fund reserves based on actuarial calculations. We must be able to pay out any “run-out” expenses from existing claims as well as expenses for new claims for the upcoming year. For 2026, the Blue Cross Blue Shield increase estimate is 3.6% to 16.3%.

Based on experience to date, Blue Cross Blue Shield claim estimates, our current Health Insurance Reserve Policy and the recommendations of the consultant, we are recommending the following:

1. No changes to the plan

2. Increase monthly premiums for single and family coverage by 5% with an option to review in six months.

	Current	2025 Monthly Premium			2026 Monthly Premium		
	# In Plan	Employee	District	Total	Employee	District	Total
Single	104	171.92	722.76	894.68	180.87	758.54	939.41
Family	70	1,003.34	1,193.80	2,197.14	1,058.27	1,248.73	2,307.00

Vision

- Provider: VSP
- No increase (year four of a four-year rate guarantee)
- Under the collective bargaining agreement, the district pays up to $4 for single coverage and $11 for family coverage.

	Current	2025 Monthly Premium			2026 Monthly Premium		
	# in Plan	Employee	District	Total	Employee	District	Total
Single	96	1.05	4.00	5.05	1.05	4.00	5.05
Family	77	-	10.85	10.85	-	10.85	10.85

Dental

- Provider: Delta Dental
- No increase in premiums

	Current	2025 Monthly Premium			2026 Monthly Premium		
	# In Plan	Employee	District	Total	Employee	District	Total
High Plan							
Employee	59	36.44	-	36.44	36.44	-	36.44
Employee + 1 Dependent	11	71.02	-	71.02	71.02	-	71.02
Family	44	122.39	-	122.39	122.39	-	122.39
Low Plan							
Employee	24	26.27	-	26.27	26.27	-	26.27
Employee + 1 Dependent	7	50.38	-	50.38	50.38	-	50.38
Family	6	81.19	-	81.19	81.19	-	81.19

The low plan has a lower annual maximum per person and percentage of care covered. The high plan also includes orthodontic care for dependents under age 19.

Life

- Provider: Equitable
- No change in premiums
- Premium paid 100% by district for $25,000 policy per employee
- Voluntary optional coverage paid 100% by employee

2025 Monthly Premium				2026 Monthly Premium		
Employee	District	Total		Employee	District	Total
-	3.63	3.63		-	3.63	3.63

For all coverages our consultant, Assured Partners has done comparison with other providers to insure we are still getting the most advantageous rates and coverage.

The District's cost for providing the health and vision benefit for fiscal year 2024-2025 was $1,819,683, a 13.4% increase over 2023-2024.

The cost to the district of providing the life insurance benefit in fiscal year 2024-2025 was $15,405, an 1.5% increase over 2023-2024.

The open enrollment period will run from November 1 through November 30, 2025, with the insurance plan effective date of January 1, 2026.

We recommend that the Board of Education approve the health, vision, dental, and life insurance renewal rates for 2026 as presented.