

7.1 APPROVAL OF INSURANCE COMMITTEE RECOMMENDATIONS OF MEDICAL AND DENTAL INSURANCE PLANS FOR THE 2025-2026 SCHOOL YEAR

A. SUBJECT

The Board of Education is asked to review and approve the recommendations of the District's Insurance Committee regarding premiums for the District's medical and dental plans for the 2025-26 school year.

B. INFORMATION

The Insurance Committee met on May 27th, 2025 and members listened to a presentation by Dave O'Hara and Blake Gotkowski of the Horton Group, the District's benefit consultant firm. Mr. O'Hara shared an overview of the performance of the District's medical insurance plan. Mr. O'Hara provided information on three portions of the District's plan that are currently up for renewal. The data shared served as evidence to support the Horton Group's recommendation for a 5.0% increase in the medical plan premiums with Blue Cross/Blue Shield for the upcoming year. Mr. O'Hara also stated that his recommended increase was below industry standards for this year. After discussion, the Committee voted unanimously to recommend that the District increase medical premiums by 5% for the 2025-26 school year.

Mr. O'Hara also reviewed the District's dental plan for the last year and based on past fluctuations and performance he recommended that the District increase premium rates by 5% for the 2025-26 school year. The Committee voted unanimously to bring this recommendation to the Board.

C. RECOMMENDATION

The Superintendent recommends approval of the Insurance Committee's recommendations for a 5% increase in medical insurance premiums for the period of July 1, 2025 through June 30, 2026; and to approve the Committee's recommendation for a 5% increase for dental insurance premiums for the same period.

D. SUGGESTED MOTIONS

Move to approve the recommendation for a 5% increase in medical and dental insurance premiums for the period of July 1, 2025 through June 30, 2026.