



# Oak Park Elementary School District 97

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To: Members, Board of Education  
Dr. Carol Kelley, Superintendent

From: Laurie Campbell, Assistant Superintendent for Human Resources

Re: Dental Insurance Rates – 2019-2020 School Year  
Unum Long Term Disability Rates – 2019-2020 School Year

Date: April 9, 2019

School District 97 provides two different dental plans for insurance eligible employees – self-funded Dental PPO and Dental HMO both offered through BlueCross BlueShield. Overall, both plans have performed well. The contributions necessary to fund the PPO for the upcoming year are projected to be 0.1% greater than the 2018-2019 contribution rates. Additionally, the HMO premium rates do not need to increase. Gallagher Benefits, the District's Insurance Consultant, has completed an analysis of the performance of both plans and has recommended no change in the HMO rates for the July 1<sup>st</sup> plan renewal and a 0.1% increase in the PPO rates.

In addition to dental renewal rates, the District received renewal information from the district's long-term disability carrier, Unum. Their rates will not change for the 2019-2020 year. The Benefits Committee recommends that the Board accept and approve the Unum renewal rates for the 2019-2020 school year.

The District 97 Benefits Committee reviewed renewal information for both plans late last week and is recommending approval as presented.