



Meeting Date: June 9, 2026

Agenda Topic: Medical Benefit Plan Discussion

Type of Item: Report

Guiding Outcome: Responsible Fiscal Stewardship

Summary: The District's 2026–2027 benefits plan design, programs, and rates are focused on addressing rising healthcare and pharmacy costs while supporting long-term sustainability.

Background Information/  
Previous Board Action: Since 2023, Higginbotham Public Sector (HPS), serving as the district's broker, has supported the district with rate negotiations as well as the enrollment process during open enrollment and throughout the plan year.

On June 10, 2025, the Board approved self-insured medical plan rates from Blue Cross Blue Shield of Texas (BCBSTX). The Administrative Services Only (ASO) contract with BCBSTX, along with individual stop-loss coverage of \$415,000 and aggregate stop-loss coverage of \$23,864,000, is in place for the 2025–2026 plan year to cover liability for claims. In addition, a Pharmacy Benefit Manager (PBM) contract for prescription drug services was approved by the Board of Trustees during the May 12, 2026, board meeting. Medical plan cost increases is passed on to employees.

Potential Operational Impact: Applicable large employers must offer full-time employees affordable, minimum-value health coverage to at least 95% of full-time employees and their dependents (up to age 26) in accordance with the Affordable Care Act.

Potential Financial Impact: Denton ISD contributes \$260 per eligible plan participant. The remainder of the cost is a voluntary, employee-paid benefit.

Recommendation (Consent or New Business Only):

Division: Business & Administrative Services

Department: Benefits

Staff Member(s) Responsible: Dr. Jeremy Thompson, Deputy Superintendent  
Chris Bomberger, Executive Director of Administrative Services  
Sarah Johnson, Director of Benefits

Attachments: 2026-06-09 Denton ISD Medical Plan Report 2026-2027  
2026-06-09 Denton ISD & TRS Medical Plan Rates 2026-2027