



St. Louis Park Public Schools

INDEPENDENT SCHOOL DISTRICT NO. 283 St. Louis Park Public Schools REQUEST FOR SCHOOL BOARD ACTION

DATE OF BOARD MEETING: April 22, 2025

SUBJECT: 2025-2026 Rates for District Self-Funded Group Health and Dental Insurance

DEPARTMENTS: Human Resources and Business Services

APPROVAL OF ADMINISTRATORS: Patricia Magnuson, Director of Business Services
Jason Loewe, Director of Human Resources

RESOLUTION FOR BOARD TO ADOPT:

RESOLVED that the School Board of Independent School District No. 283 approves the following self-funded rates for District group health and dental insurance for the 12-month period from July 1, 2025 to June 30, 2026 with United HealthCare UMR and Delta Dental.

2025-2026 Self-Funded Insurance Rates

| 2024-2025 Premiums | | 2025-2026 Premiums | |
|--------------------|------------|--------------------|------------|
| Health-UNITED-UMR | | Health-UNITED-UMR | |
| Plan A | | Plan A | |
| Tier | Rate | Tier | Rate |
| Single | \$927.00 | Single | \$1,001.00 |
| Single + 1 | \$1,968.00 | Single + 1 | \$2,125.00 |
| Family | \$2,739.00 | Family | \$2,958.00 |
| Ave % Increase = | 5.5% | Ave % Increase = | 8.0% |
| Plan B | | Plan B | |
| Tier | Rate | Tier | Rate |
| Single | \$781.00 | Single | \$842.00 |
| Single + 1 | \$1,657.00 | Single + 1 | \$1,788.00 |
| Family | \$2,308.00 | Family | \$2,490.00 |
| Ave % Increase = | 3.3% | Ave % Increase = | 8.0% |
| Dental-Delta | | Dental-Delta | |
| Plan A | | Plan A | |
| Tier | Rate | Tier | Rate |
| Single | \$651.24 | Single | \$651.24 |
| Family | \$1,448.52 | Family | \$1,448.52 |
| Ave % Increase = | 0.0% | Ave % Increase = | 0.0% |
| Plan B | | Plan B | |
| Tier | Rate | Tier | Rate |
| Single | \$566.28 | Single | \$566.28 |
| Family | \$1,259.64 | Family | \$1,259.64 |
| Ave % Increase = | 0.0% | Ave % Increase = | 0.0% |