

To: Board of Education

From: Margo Empen, Superintendent

Subject: Action Item – Approve the Implementation of a High Deductible Healthcare Plan with Health Savings Accounts – April 16, 2025

PROPOSED MOTION BY THE BOARD OF EDUCATION

That the Board approve the implementation of a High Deductible Healthcare Plan (HDHP) with Health Savings Account (HSA), as presented.

Moved by \_\_\_\_\_; Seconded by \_\_\_\_\_

| YEA                     | NAY | YEA                | NAY |
|-------------------------|-----|--------------------|-----|
| ___ David Fritts        | ___ | ___ Brandon Rogers | ___ |
| ___ Melissa Gates       | ___ | ___ Jon Wadsworth  | ___ |
| ___ Kathleen Schaefer   | ___ | ___ Linda Wegner   | ___ |
| ___ Linda LeBlanc-Parks | ___ |                    |     |

**Background:** The following information was provided by Mr. Campbell:

In March 2025, the Board of Education was informed that the insurance committee had come to an agreement to move forward with a High Deductible Health Plan (HDHP) with a Health Saving Account (HSA). Over the past couple of years, the Board has been informed of rising health insurance costs and the impact on the operations of the District (See page #2 of memo).

Section 13.9 of the DEA Collective Bargaining Agreement outlines the parameter of the Insurance Committee which contains members from various groups within the District including: DEA, DESPA, Non-Certified Non-Union, Administration, LCSEA Members, and the Board of Education. Section 13.9 states “The committee will meet at least once every quarter with the purpose to: obtain and review documents necessary to monitor the health plan such as renewal rate projections; explore additional types of insurance coverage; and make recommendations to the Board regarding health insurance plans and coverage”.

At the March 4, 2025 Health Insurance Committee meeting, the committee agreed to continue with the recommendation to implement a HDHP.

Below is a general timeline of actions for implementation...

- March 2025: Insurance Committee recommendation to move forward
- March 2025: Board of Education notification
- April 2025: Begin staff education of program components and general information
- April 2025: Request Board of Education approval of HDHP-HSA implementation
- April 2025: DEA-DESPA Bargaining Groups negotiations of a MOU

· July 2025: Implementation in accordance with MOU negotiations

Included in your packet

1) Summary of Health Insurance Payments for the past 4 years

2) HDHP-HSA Presentation from Marsh-McClennon presented to the Health Insurance Committee

It is the recommendation of District Administration, in cooperation with the Insurance Committee, that the Board of Education approve the implementation of a HDHP-HSA insurance option.