



**Subject:** Approve EBC Insurance Renewal  
**Date:** April 14, 2026

The final health insurance rates for next year were approved at the EBC final renewal meeting held in March. The rates changed slightly from the preliminary meeting which was reported to the Board in February. There are no changes to coverages or lines of insurance.

The premium changes received from EBC for the 2026-2027 renewal are:

- HMO = 14.4%
- PPO = 16.2%
- Dental = 3.9%
- Vision = 0.0%
- Life = no change

Attached is the information that will be distributed to employees showing insurance premiums and Board contributions.