

**EXECUTIVE SUMMARY
FOR THE WEST ALLIS-WEST MILWAUKEE SCHOOL DISTRICT
BOARD AGENDA**

Topic: Post-65 Retiree Health Insurance Renewal

Prepared by: Aaron Norris, Assistant Superintendent

Date: October 13, 2025

Agenda Reference # 10.1

Recommended Action:

 Discussion/Action

 Presentation/Discussion

 Information Only

 Presentation/Action Next Meeting

Recommendation(s):

It is the administration's recommendation that, effective January 1, 2026, through December 31, 2026, the West Allis-West Milwaukee Board of Education approve the renewal of the Post-65 retiree health insurance contract with Humana.

This approval includes the formal transition of all eligible Post-65 retirees from the current Anthem plan to the Humana Medicare Advantage plan administered through Benistar.

Purpose:

The purpose of this recommendation is to ensure the continued fiscal sustainability of the district's Post-65 retiree health insurance offerings while maintaining high-quality, comprehensive benefits for eligible retirees.

While there are modest changes to the base plan, the intent is to continue capping the district's total expense for retiree health coverage. The district is required to offer at least one plan at the 90% contribution level; by implementing these adjustments, the district is able to maintain that 90% plan while controlling future cost growth.

Additionally, by continuing to offer a buy-up plan option, Post-65 retirees retain the flexibility to purchase enhanced coverage at an additional personal cost. This structure balances fiscal responsibility with choice, ensuring retirees can select the plan that best meets their individual needs while the district maintains predictable and sustainable health care expenditures.

Background:

The district annually reviews Post-65 retiree health insurance options to ensure alignment with both fiscal priorities and retiree benefit expectations. Over the past several years, volatility in the Post-65 Medicare Advantage market—particularly with carriers such as Anthem—has resulted in significant year-over-year premium increases and less pricing stability.

In reviewing 2026 renewal options, the administration compared offerings from Anthem, Humana (Match), and an Alternate Humana plan. The Humana proposal delivers equivalent or enhanced benefits at a lower cost to both the district and participating retirees.

This comparative analysis shows that Humana's plans provide meaningful savings while continuing to meet or exceed benefit expectations. Transitioning to Humana also aligns with the district's long-term strategy to control overall health insurance costs without reducing benefit quality.

Next Steps:

- **October 13, 2025:** Board approval and immediate notification to Benistar.
- **October 14, 2025:** Email distribution of communication materials to eligible retirees regarding meeting on November 4 and 2026 plan details.
- **October 14-20, 2025:** Benistar to mail finalized benefit packets and enrollment details for 2026.
- **November 4, 2025 (9:00–10:30 a.m.):** Optional in-person retiree information session at Nathan Hale Auditorium. Submit/collect plan change forms during the meeting.
- **Post-Meeting:** Retirees select a plan; if plan changes then form is required and must be received in person; mailed to 9333 W. Lincoln Ave., or emailed to retired@wawmsd.org no later than November 10, 2025.

Attachments:

Powerpoint Presentation - [HERE](#)