

Multiyear Health Plan Agreement

This AGREEMENT is made by and between HealthPartners, Inc. a Minnesota nonprofit corporation ("HealthPartners") and Maple Lake Public Schools("Client"), together "the Parties", and is effective as of January 1, 2026 ("Effective Date") ("the Agreement").

RECITALS

WHEREAS, the Parties desire to enter into a mutually beneficial long term relationship which will bring stability and predictability to the costs of providing high quality health care benefits to the Client's employees and dependents, and

WHEREAS, Client has released a request for proposal contemplating a multi-year agreement and HealthPartners has responded to such request ("Proposal"), and

WHEREAS, in exchange for such a long term relationship, HealthPartners is willing to offer guaranteed rates to Client and Client is willing to remain contracted with HealthPartners for the term of the Agreement and

WHEREAS, each Party has independently determined that this Agreement is in its best interests and each Party is committed to a successful implementation of the terms and conditions expressed in this Agreement;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties hereby agree as follows;

ARTICLE 1 HEALTHPARTNERS DUTIES

- 1.1 **Plan Offering.** HealthPartners shall provide for the time period specified ("Plan Years"), the health plan coverage ("Product" or "Products") as described in the HealthPartners Proposal of 8/20/25 under the terms of this Agreement. In the event a particular Product is no longer offered, a comparable Product in terms of benefit design will be offered upon renewal with appropriate actuarial values of any benefit changes applied to the Guaranteed Rates as described in Section 1.2.
- 1.2 **Guaranteed Rates.** HealthPartners guarantees, for the Plan Years described in the Proposal, the rates for all Products as follows, or the standard HealthPartners renewal calculation for all Products, whichever is more favorable to Client:

Table 1 Guaranteed Rates

	Plan Year 2026	Plan Year 2027
\$400-\$35		
Single	\$1,042.49	\$1,167.59
Family	\$2,663.38	\$2,982.99

\$1000-80% with carryover		
Single	\$987.73	\$1,106.26
Family	\$2,523.49	\$2,826.31
\$2000-100% NE HSA Plus		
Single	\$961.56	\$1,076.95
Family	\$2,456.62	\$2,751.41
\$3500-100% E HSA Plus		
Single	\$900.29	\$1,008.32
Family	\$2,300.08	\$2,576.09
\$6650-100% E HSA		
Single	\$734.43	\$822.56
Family	\$1,876.34	\$2,101.50

- 1.3 **Adjustments.** Notwithstanding the above, the following exceptions and adjustments apply to the Guaranteed Rates described in Section 1.2:
- The actuarial value of any new or increased premium taxes, industry fees, excise taxes, research fees, or any other government or regulatory assessments, or other taxes as a result of any change in law or regulation, including but not limited to, the Affordable Care Act of 2010 or other state or federal health care reform legislation, shall result in a corresponding change to the Guaranteed Rates.
 - The actuarial value of any new or increased eligibility or benefit mandated by law or regulation or other change to Product features required by law shall result in a corresponding change to the Guaranteed Rates.
 - Any enrollment change of 10% or more from initial enrollment, whether due to expansion, merger, acquisition, sale, reduction in force or other reason, may result in a revision to the Guaranteed Rates, at the sole discretion of HealthPartners. If upon such enrollment change, HealthPartners revises the Guaranteed Rates for any Plan Year(s) the Client may terminate the Agreement and such termination will not be an Early Termination or Breach, by either Party, under Section 3.2. HealthPartners has no obligation to honor the revised guaranteed rates prepared for Client in response to the enrollment change. If the Client does not terminate the Agreement under this provision, then the Guaranteed Rates and Rate Differentials tables will be amended.
- 1.4 **Renewals.** HealthPartners shall release a standard renewal calculation prior to the end of each Plan Year.

ARTICLE II CLIENT DUTIES

- 2.1 **Sole Carrier.** Client shall remain directly contracted with HealthPartners on a fully insured basis as the sole carrier offered to any and all Client employees for any medical benefit offering, during the term of this Agreement.

- 2.2 **Master Group Contract** This Agreement is subject to all the terms and conditions of the fully insured Master Group Contract issued separately upon acceptance of the Client's application for coverage.
- 2.3 **Contribution and Participation** Client shall:
- maintain the current employer premium and fund contribution strategy,
 - maintain the current Product offerings. Plans with a benefit value within 5% of the current plan or plans' benefit value (determined using HealthPartners' value calculator) satisfy this Product maintenance requirement. Plan changes with a benefit value difference of 5% or less will be rated based on the value of such benefit change,
 - meet the current participation guidelines, and
 - fulfill HealthPartners coverage requirements of the Master Group Contract regarding Product offerings.
- 2.4 **Authority.** Client represents and warrants that it has full authority under law and its governance requirements to enter into this Agreement. By executing this Agreement below, Client intends for HealthPartners to rely on the authority of the signatory to this Agreement to bind the Client to the terms of this Agreement.

ARTICLE III TERM, TERMINATION AND BREACH

- 3.1 **Term.** This Agreement applies to the Plan Years as shown in Section 1.2, for a total Guaranteed Rate period of 24 months.
- 3.2 **Early Termination or Breach** In the event Client terminates this Agreement prior to the completion of the last Plan Year or fails to comply with any of the terms of this Agreement or the Master Group Contract described in Section 2.3, Client shall pay to HealthPartners the Rate Differentials as shown in Table 3 (i.e., the difference between the Guaranteed Rates of Table 1 and the Standard Rates of Table 2), times the last month's enrollment times the number of months remaining to the completion of the last Plan Year.

Table 2 Standard Rates

	Plan Year 2026	Plan Year 2027
\$400-\$35		
Single	\$1,167.59	\$1,307.70
Family	\$2,982.99	\$3,340.95
\$1000-80% with carryover		
Single	\$1,106.26	\$1,239.01
Family	\$2,826.31	\$3,165.47
\$2000-100% NE HSA Plus		
Single	\$1,076.95	\$1,206.18
Family	\$2,751.41	\$3,081.58

\$3500-100% E HSA Plus		
Single	\$1,008.32	\$1,129.32
Family	\$2,576.09	\$2,885.22

\$6650-100% E HSA		
Single	\$822.56	\$921.27
Family	\$2,101.50	\$2,353.68

Table 3 Rate Differentials

\$400-\$35		
Single	\$125.10	\$140.11
Family	\$319.61	\$357.96

\$1000-80% with carryover		
Single	\$118.53	\$132.75
Family	\$302.82	\$339.16

\$2000-100% NE HSA Plus		
Single	\$115.39	\$129.23
Family	\$294.79	\$330.17

\$3500-100% E HSA Plus		
Single	\$108.03	\$121.00
Family	\$276.01	\$309.13

\$6650-100% E HSA		
Single	\$88.13	\$98.71
Family	\$225.16	\$252.18

3.3 **Group Size.** In the event federal or state law requires community rating for groups of a particular size and Client's group size falls within such parameters, upon the effective date of such change as applied to Client, this Agreement will be terminated and appropriate replacement products and rates will be offered, in accordance with current law.

3.4 **Waiver.** In the event state or federal law requires the Client to terminate this Agreement, HealthPartners may waive some or all of the Rate Differentials, in its sole discretion.

HealthPartners shall waive the Rate Differentials in the event:

- a. Client informs HealthPartners of its intent to change to a self-insured arrangement and signs letter agreement stating this intent 180 calendar days prior to the Plan Year renewal, and
- b. Client enters into a mutually agreed upon self-insured arrangement with a HealthPartners affiliate and concludes a signed administrative services agreement at least 120 calendar days prior to the Plan Year renewal.

**ARTICLE IV
THIRD PARTIES**

- 4.1 **Client Due Diligence.** Client has received advice and counsel from a third party consultant, which the Client separately selected and retained, as part of its due diligence in the process of selecting a carrier for the Plan Years covered in this Agreement. Client acknowledges that such third party consultant is not an agent of HealthPartners and is an independent advisor not selected by HealthPartners.

**ARTICLE V
MISCELLANEOUS**

- 5.1 **Governing Law, Jurisdiction, and Venue** This Agreement shall be governed by and interpreted under Minnesota law. Any lawsuit arising directly or indirectly out of this Agreement shall be brought in a court of competent jurisdiction located in the state of Minnesota.

Accepted and agreed to, with an Effective Date as noted first above

HealthPartners, Inc.

Signature Date

Tony Andersen
Vice President, Underwriting

Maple Lake Public Schools

Signature Date 10/2/25

Mike Rowe

Name

Superintendent

Title