

2026 Employer-Sponsored Benefits Renewal

Medical | HealthPartners released an initial renewal with a 31% increase. USI negotiated on behalf of Nova Classical Academy, and HP released a revised renewal of 26%. HealthPartners is renewing the same 2 plan designs and networks. NCA has also had an additional ACA compliant HDHP option on both OA & Achieve networks as part of this renewal to provide employees with more flexibility with their coverage options.

Current Medical Plans: Creditable Rx coverage for 2025

- \$500-75% OA & Achieve networks
- \$2000-100% HDHP HSA OA & Achieve networks

Renewal Medical Plans: Creditable Rx coverage for 2026

- \$500-75% OA & Achieve networks
- \$2000-100% HDHP OA & Achieve networks
- \$5,500-100% HDHP OA & Achieve networks

2026 Employer Contribution Change +2.74%

- \$575/mo to \$591/mo, per covered employee)

HealthEquity | Section 125 Plan for FSA (\$500-75% plans) / HSA (HDHPs) – **0% increase**

Nice Healthcare | Telemedicine + More – **0% increase** & two-year rate lock (\$39 PEPM for 2026 & 2027)

Avesis | Vision Discount + Rx Plan – **0% increase**; 3rd year of 3-year rate guarantee

Mutual of Omaha | Ancillary Coverages

- **Life/AD&D, Voluntary Life/AD&D, Long-Term Disability, Accident, and Critical Illness** – **0% increase**

- **Short-Term Disability** – **Decrease** from .47 to .10

- **Dental** – **3% increase** until 1.1.2027

Employee Only	Current Rate	Renewal Rate
	\$55.91	\$57.59

Family	Current Rate	Renewal Rate
	\$163.51	\$168.42

Minnesota Paid Leave (Minnesota Statute 268B) | Effective January 1, 2026 – **Total Premium .88% via State Plan**
50/50 Cost Share with Employee (.44% per party)

Wex Inc | COBRA Administration - No fee changes prior to 9.1.2027

\$500 - \$25 - 75%		\$2,000 - 100% HSA		\$5,500 - 100% HSA	
HealthPartners					
Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Open Access	Achieve	Open Access	Achieve	Open Access	Achieve
\$500 / \$1,500		\$2,000 / \$4,000		\$5,500 / \$11,000	
Embedded		Non-embedded		Embedded	
\$3,000 / \$6,000		\$2,000 / \$4,000		\$5,500 / \$11,000	
75% after deductible		100% / 50%		100% / 50%	
100% (dw)		100% (dw)		100% (dw)	
\$25 OVC		100% after deductible		100% after deductible	
\$25 UC / 75% ER		100% UC / 100% ER		100% UC / 100% ER	
100% (dw)		100% after deductible		100% after deductible	
75% after deductible		100% after deductible		100% after deductible	
75% after deductible		100% after deductible		100% after deductible	
75% after deductible		100% after deductible		100% after deductible	
Formulary: \$15 Generic / \$35 Brand Non-Formulary: 50% after deductible		0% after deductible for Formulary & Non- Formulary		0% after deductible for Formulary & Non- Formulary	
\$867.57	\$815.52	\$801.93	\$753.82	\$667.90	\$627.83
\$1,995.42	\$1,875.70	\$1,844.45	\$1,733.78	\$1,536.17	\$1,444.00
\$1,735.14	\$1,631.03	\$1,603.86	\$1,507.62	\$1,335.79	\$1,255.65
\$2,906.36	\$2,731.98	\$2,686.47	\$2,525.28	\$2,237.46	\$2,103.21
\$243,093	\$205,511	\$352,689	\$313,890	\$0	\$0
\$1,115,183					
\$230,116					
26.0%					