

Red Wing Public Schools
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Red Wing, MN 55066



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School Board Meeting Agenda Item

Topic: Ancillary Benefits

Presenter(s): Bob Jaszczak, Superintendent
Kelsie Kuyath, Human Resources Manager
Lynn Kermes, Intellicents Consultant
Jake Deibele, Intellicents, Relationship Manager

Nature of Action Requested

Board Action X
Board Information or Report

Background Information

1/1/2026 Ancillary Insurance Recommendation

Summary:

In compliance with Minnesota Statute 471.6161 the School District engaged in a request for proposal process for employee life and ad&d, voluntary life, long-term disability, vision, dental, and Minnesota Paid Family Medical Leave (PFML) insurances effective 1/1/2026. The current insurance packages are insured with Guardian Life and Blue Cross Blue Shield of Minnesota, with the exception of PFML which is a new state mandated benefit beginning 1/1/2026. Bids were submitted to the following insurance carriers licensed to do business in the State of Minnesota:

Guardian Life	Blue Cross Blue Shield of MN
HealthPartners	Metlife
UNUM	Delta Dental
Sunlife	Hartford
Mutual of Omaha	National Insurance Services
Lincoln	Principal Group
The Standard	

The following carriers declined to bid on the plan due to underwriting constraints and lack of competitiveness:

Sunlife	Principal Group
Delta Dental	Lincoln
Hartford	National Insurance Services
Mutual of Omaha.	

After reviewing the initial bids, Guardian Life, Metlife, The Standard, and UNUM were selected as finalists and best and final bids were requested from each. Finalist bids were received from all parties and reviewed by the Labor Management Committee. Upon review it was found that Metlife offered the most competitive rates aligned under a single carrier for 1/1/2026.

Recommendation

I move to award the 1/1/2026 Ancillary Insurance Bid to Metlife as presented.