

MEMORANDUM

TO: Centennial School Board & Dr. Jeff Holmberg, Superintendent
FROM: Patrick Chaffey, Executive Director of Business Services
DATE: September 22, 2025
RE: Approval of 2026 Medical and Dental Insurance Rates and Plan

Recommendation

For the School Board to approve the medical and dental insurance rate and plan structure proposed by the Health Insurance Committee.

Background

In September, the health insurance committee met to review current claims and the plan performance of the self-insured medical and dental funds. The committee reviewed renewal projections based on claims, admin fees, and trends. After discussion and review, it was the consensus of the committee to recommend increases of 5.0% for the medical HSA plan, 9.0% for the medical copay plan, and 5.0% for our dental plan. These increases will be effective January 1, 2026, for the calendar plan year 2026.

Medical Plan Rate Renewal

January 1, 2026 Monthly Premium

\$3400/\$5800 HSA

Single	\$873.00
Single + One	\$1,946.00
Family	\$2,264.00

\$20 Copay Plan

Single	\$1,401.00
Single + One	\$3,134.00
Family	\$3,638.00

Dental Plan Rate Renewal

January 1, 2026 Monthly Premium

Dental Plan

Single	\$40.00
Family	\$127.00