



Saindon, Curtis <saindonc@woodridge68.org>

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## Woodridge SD 68 - Plan Changes Confirmation Effective 7/1/2026

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**Maloney, Sharon** <maloneys@woodridge68.org>

Thu, Mar 26, 2026 at 8:55 AM

To: Erica Mendoza <Erica\_Mendoza@ajg.com>

Cc: "Swanson, Michelle" <swansonm@woodridge68.org>, "Araiza, Kaela" <araizak@woodridge68.org>, "Curtis Saindon (saindonc@woodridge68.org)" <saindonc@woodridge68.org>, Lesley Palafox <Lesley\_Palafox@ajg.com>

Hi Erica,

We would like to move ahead with the voluntary products; pet insurance, ID theft and legal.

Thank you.

Sharon Maloney  
AP & Insurance  
Woodridge School District 68  
630/795-6822

[Quoted text hidden]



Saindon, Curtis <saindonc@woodridge68.org>

## Woodridge SD 68 - Plan Changes Confirmation Effective 7/1/2026

11 messages

Erica Mendoza <Erica\_Mendoza@ajg.com>

Wed, Mar 25, 2026 at 1:11 PM

To: "Sharon Maloney (maloneys@woodridge68.org)" <maloneys@woodridge68.org>, "Swanson, Michelle" <swansonm@woodridge68.org>, "Araiza, Kaela" <araizak@woodridge68.org>

Cc: "Curtis Saindon (saindonc@woodridge68.org)" <saindonc@woodridge68.org>, Lesley Palafox <Lesley\_Palafox@ajg.com>

Good afternoon,

Thank you for a great meeting yesterday. As promised, below is a recap of all the plan changes being made for 7/1/2026 along with the corresponding savings for each plan. Since there were two options with different specialty copays, I wanted to note the savings that are slightly less with the lower copay. In addition, I'm including the rate sheet reflecting the revised rates with the plan changes. **Can you please confirm this matches all the changes you expected and we discussed?**

Also, my apologies, but I had a typo in the plan changes spreadsheet for the PPO plan tab for the current mail-order copays, which I've tried to summarize below. Please note this does not impact the savings presented and was confirmed with underwriting.

Mail-order	Plan Changes Spreadsheet	Benefit Summary	Plan Change 7/2026	Copay change
Generic	\$15	\$30	\$30	No change
Preferred Brand	\$15	\$30	\$60	Increases by \$30
Non-Preferred Brand	\$30	\$30	\$100	Increases by \$70

### PPO – P48370: 3.21% savings

- Changing deductible and out-of-pocket from combined to separate for in and out-of-network and increasing both deductible and out-of-pocket (see below)

	In-Network	Out-of-Network
Individual	\$400	\$1,200
Family	\$1,200	\$3,600

Individual	\$1,200	\$3,600
Family	\$3,600	\$10,800

- Changing hospital inpatient services from 90% no deductible to 90% **after** deductible
  - Inpatient mental nervous/substance abuse will also change to match this coverage level
- Changing Emergency Room from 90% no deductible to 90% **after** deductible

Prescription Copays

- Change retail Preferred brand copay from \$15 to \$30 (2x for mail-order)
- Change retail Non-Preferred brand copay from \$30 to \$50 (2x mail order)
- Change specialty copay from \$10 to \$50
- Change prescription out of pocket limit to \$9,400 individual to \$17,600 family

BCO - 254946: 3.02% savings

- Increasing both deductible and out-of-pocket (see below)

	BCO	PPO	Out-of-Network
Individual	\$500	\$1,000	\$3,000
Family	\$1,500	\$3,000	\$9,000
Individual	\$1,500	\$3,000	\$9,000
Family	\$4,500	\$9,000	\$27,000

Prescription Copays

- Change prescription out of pocket limit to \$7,600 individual to \$12,200 family
- Specialty copay will now be \$50

HDHP – PL4445: No savings

- Increasing both deductible and out-of-pocket to IRS requirements (see below)

	PPO	Out-of-Network
Individual	\$3,400	\$6,800

Family	\$6,800	\$13,600
Individual	\$6,800	\$13,600
Family	\$13,600	\$27,200

**HMO Illinois – H81978: 1.38% savings**

- Increasing Emergency Room copay from \$50 (waived if admitted) to \$100 (waived if admitted)
- Office visit copays:
  - Increasing primary care (PCP) copay from \$15 to \$20 (\$20 copay will apply to mental health/substance use outpatient visits)
  - Adding specialty office visit copay of \$40

**Prescription Copays**

- Change mail-order copays to be 2x retail which would be \$20 generic/\$40 preferred brand/\$70 non-preferred brand (currently \$10 generic/\$20 preferred brand/\$35 non-preferred brand)
- Specialty copay will now be \$35 (no change to self-injectable copay of \$50)

**HMO Blue Advantage – B01708: 0.55% savings**

- Adding hospital inpatient copay of \$100 per admission
  - Inpatient mental nervous/substance abuse will also change to match this coverage level
- Adding outpatient surgery copay of \$50

**Prescription Copays**

- Specialty copay will now be \$60 (no change to self-injectable copay of \$50)

**Erica Mendoza**

Senior Benefit Consultant, Gallagher Benefit Services

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