



To: Dr. Hines, Superintendent
From: Patricia Magnuson, Executive Director of Business Services and Jason Loewe, Executive Director of Human Resources
Date: April 15, 2026
Subject: St. Louis Park Self-Funded Benefits

Dear Dr. Hines,

Below is an outline of the Insurance Committee's recommendations for the 2026-2027 plan year. These recommendations will be presented to the school board at the regular board meeting on April 28, 2026.

Insurance Committee Overview:

The Insurance Committee consists of representatives from all unions and employee groups within the district and is led by the Executive Director of Human Resources, the Executive Director of Business Services, and George Vander Weit, our OneDigital Consultant. The committee meets monthly from October to May each year.

Key Updates for the Upcoming Plan Year:

- **Health Plan – UMR:** The district will remain with UMR, with an 10 % rate increase for the 2026-2027 plan year.
- **Dental Plan – Delta:** Plan A will experience a 10% rate increase, while Plan B rates will remain unchanged. For retirees age 65 and over, Plan A will incur an additional 10% increase, and Plan B will increase by 10% as well. These adjustments reflect claims that are 187% higher for individuals aged 65 and older than for those under 65.
- **FSA/Dependent Accounts - BRI:** No changes to the plan, increase limit on both accounts to align with IRS limits.
- **Life AD&D/STD/LTD – The Standard:** No changes to the existing plan or STD rates did decrease.

Open Enrollment Period:

- Open enrollment will take place from **May 6, 2026 to May 14, 2026**. During this time, employees can:
 - Enroll in or make changes to your health, dental, and FSA/Dependent plans.
 - Add or remove dependents.
 - Update beneficiary information.
- **Important:** If you do not make changes during the open enrollment period, your current selections will automatically carry over, except for FSA elections, which must be re-selected annually.



Self-Funded Insurance Rates:

Health-United Health-UMR			
2025-2026 Premiums		2026-2027 Premiums	
Plan A			
Tier	Rate	Tier	Rate
Single	\$1,001	Single	\$1,101
Single + 1	\$2,125	Single + 1	\$2,338
Family	\$2,958	Family	\$3,254
		% Increase = 10.0%	
Plan B			
Tier	Rate	Tier	Rate
Single	\$842	Single	\$926
Single + 1	\$1,788	Single + 1	\$1,967
Family	\$2,490	Family	\$2,739
		% Increase = 10.0%	

Dental-Delta			
2025-2026 Premiums		2026-2027 Premiums	
Plan A			
Tier	Rate	Tier	Rate
Single	\$54.27	Single	\$60
Family	\$120.71	Family	\$133
		% Increase = 10.0%	
Plan B			
Tier	Rate	Tier	Rate
Single	\$47.19	Single	\$47.19
Family	\$104.97	Family	\$104.97
		% Increase = 0.0%	

Jason Loewe and Patricia Magnuson
Executive Director of Human Resources
and
Executive Director of Business Services