

Prospect Heights School District 23***EBC Insurance Renewal Rates****July 1, 2025 through June 30, 2026*

Insurance type	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	FY26 Increase/Decrease ACTUAL
LIFE INSURANCE							
Active Life	\$ 0.095	\$ 0.095	\$ 0.095	\$ 0.095	\$ 0.095	\$ 0.095	0.0%
Accidental Death & Dismemberment	\$ 0.010	\$ 0.010	\$ 0.010	\$ 0.010	\$ 0.010	\$ 0.010	0.0%
HEALTH INSURANCE							
HMO Illinois							
Single	\$ 694.68	\$ 660.64	\$ 737.94	\$ 793.29	\$ -	\$ -	Discontinued
Family	\$ 1,867.86	\$ 1,776.34	\$ 1,984.17	\$ 2,132.98	\$ -	\$ -	Discontinued
HMO Blue Advantage							
Single	\$ 666.89	\$ 634.21	\$ 708.41	\$ 761.54	\$ 820.94	\$ 822.58	0.2%
Family	\$ 1,793.15	\$ 1,705.29	\$ 1,904.81	\$ 2,047.67	\$ 2,207.39	\$ 2,211.80	0.2%
PPO							
Single	\$ 760.65	\$ 752.28	\$ 808.70	\$ 900.89	\$ 975.66	\$ 1,052.74	7.9%
Family	\$ 2,061.96	\$ 2,039.28	\$ 2,192.23	\$ 2,442.14	\$ 2,644.84	\$ 2,853.78	7.9%
High Deductible PPO							
Single	\$ 637.73	\$ 630.72	\$ 678.02	\$ 755.31	\$ 807.86	\$ 866.36	7.90%
Family	\$ 1,728.76	\$ 1,709.74	\$ 1,837.97	\$ 2,047.50	\$ 2,189.94	\$ 2,348.54	7.90%
DENTAL INSURANCE							
Single	\$ 34.58	\$ 34.03	\$ 35.29	\$ 36.21	\$ 38.49	\$ 40.03	4.0%
Family	\$ 96.70	\$ 95.15	\$ 98.67	\$ 101.24	\$ 107.62	\$ 111.92	4.0%