

Prospect Heights School District 23

EBC Insurance Renewal Rates

July 1, 2018 through June 30, 2019

INSURANCE TYPE	2017-18	2018-19	Increase/Decrease ACTUAL	Increase/Decrease PREV PROJECTED
LIFE INSURANCE				
Active Life	\$ 0.10	\$ 0.10	0%	0%
Accidental Death & Dismemberment	\$ 0.015	\$ 0.015	0%	0%
HEALTH INSURANCE				
HMO Illinois				
Single	\$ 685.52	\$ 651.24	-5.00%	-2.00%
Family	\$ 1,843.25	\$ 1,751.00	-5.00%	-2.00%
PPO				
Single	\$ 715.05	\$ 700.03	-2.10%	0.30%
Family	\$ 1,938.34	\$ 1,897.64	-2.10%	0.30%
DENTAL INSURANCE				
Single	\$ 33.02	\$ 32.92	-0.30%	0.30%
Family	\$ 92.33	\$ 92.05	-0.30%	0.30%

Further reduction in PPO from Preliminary Renewal Estimate due to final review of 12 month history for PPO

Reduction in HMO/Dental from Preliminary Renewal Estimate due to final review of 12 month history for HMO/Dental

Reductions in HMO and PPO will save the District approximately \$65,000 due to reduction in premium and ownership of first 7.0%

Reduction in Dental will save the District a negligible dollar amount based upon total cost of program/number of employees enrolled