

SUBJECT: Consideration and possible approval of changes to the 2026 self-funded medical plan for an overall increase to the health fund by approximately \$3,560,000.

BACKGROUND: The district's insurance committee is charged with the responsibility of an on-going review and evaluation of our employee-related health insurance programs. This year we are recommending several changes. Below is an outline of the changes:

- **Increase Premiums – Savings of \$2,710,000**

Plan 3	Current	Increase	Premium
Employee	\$100	\$10	\$110
+ Spouse	\$330	\$66	\$396
+ Child(ren)	\$275	\$55	\$330
+ Family	\$523	\$105	\$628
Plan 4	Current	Increase	Premium
Employee	\$194	\$20	\$214
+ Spouse	\$440	\$88	\$528
+ Child(ren)	\$377	\$76	\$453
+ Family	\$677	\$136	\$813
Plan 5	Current	Increase	Premium
Employee	\$140	\$14	\$154
+ Spouse	\$351	\$71	\$422
+ Child(ren)	\$294	\$59	\$353
+ Family	\$553	\$111	\$664

- **New HDHP Plan**

Plan 1	Current	Increase	Premium
Employee	\$0	\$0	\$533
+ Spouse	\$0	\$0	\$1,207
+ Child(ren)	\$0	\$0	\$965
+ Family	\$0	\$0	\$1,753

- **Increase Out-of-Pocket Maximum for Plans 3, 4, & 5 – Savings of \$1,020,000**
Individual from \$7,900 to \$9,000
Family from \$15,800 to \$18,000

FINANCIAL IMPLICATIONS: Overall increase to the health fund by approximately \$3,560,000

RECOMMENDATION: We recommend approval of changes to the 2026 self-funded medical plan for an overall increase to the health fund by approximately \$3,560,000.

CABINET MEMBER(s): Bobbye McCain

CONTACT PERSON(s): Vonnie Conde

BOARD MEETING DATE: August 26, 2025