



Brownsville Independent School District

Agenda Category: General Function Board of Education Meeting: 09/02/2025

Item Title: Medical Health Insurance and X Action
Pharmaceutical Recommendations for Information
January 2026 Plan Year Discussion

BACKGROUND:

The Employee Benefits Committee (EBC) has undertaken a comprehensive review of the district's current medical insurance plan in preparation for the January 2026 plan year. This review included an evaluation of the *existing coverage, consideration of employee feedback, and analysis of projected cost impacts*. Rising healthcare costs and utilization trends continue to place pressure on the district's self-funded plan, requiring strategic adjustments to *ensure long-term stability*.

The primary goal of these recommended changes is to preserve high-quality, competitive coverage for employees while maintaining fiscal responsibility for the district. The proposed adjustments are designed to:

- **Sustain the health plan's financial viability** by addressing projected shortfalls and ensuring the plan remains self-funded without drawing on additional district resources.
- **Respond to employee needs and feedback** by maintaining essential benefits and avoiding reductions that would compromise access to necessary care.
- **Balance coverage quality with cost-effectiveness**, ensuring employees continue to have *access to robust medical and pharmaceutical benefits* while the district manages expenditures responsibly.

By adopting these recommendations, the district will continue to provide a comprehensive and sustainable health plan that supports employee well-being, attracts and retains quality staff, and safeguards the district's financial resources.

FISCAL IMPLICATIONS:

Local Maintenance Funds and Categorical Funds

RECOMMENDATION:

Approval of the proposed changes, discussed and recommended by the Employee Benefits Committee, to the Medical Health Plan and Pharmaceutical Benefits for the 2026 calendar year. The proposed changes are necessary to ensure the *long-term sustainability* of the district's self-funded health plan, while continuing to provide *comprehensive and competitive benefits to employees*. Adjustments address projected shortfalls, align with industry best practices, and maintain a balance between fiscal responsibility and employee well-being.

Submitted by: Director

Approved for Submission to Board of Education:

Recommended by: Asst. Supt./Executive Director

Dr. Jesus H. Chavez, Superintendent

Approved by: Chief of Operations

8/20/2025
When Necessary, Additional Background May Follow This.