



GOVERNING BOARD AGENDA ITEM
AMPHITHEATER UNIFIED SCHOOL DISTRICT NO. 10

DATE OF MEETING: April 28, 2026

TITLE: Approval of Final Employee Health Insurance Rates and District Contributions for Fiscal Year 2026-2027

BACKGROUND:

The District moved to a Self-Insurance Health model in 2024 after struggling with annual double-digit rate increases and transparency issues with its prior provider. The district has held the employee's rates constant for three years while collecting enough data to make actuarial calculations of projected revenues and expenses possible.

On March 24th, the District provided the Governing Board with the actuarial rates that should have been charged and recommended a 3% increase to those rates for the new year as well as other modifications to the plans.

Unfortunately, health insurance costs have risen dramatically across the country, and Amphitheater is not immune to that trend. This is a reality being faced by school districts across the state and the country, and one that reflects broader trends in healthcare costs.

The District is proposing an increase in the Employer Contributions to the insurance plans ranging from \$200 to \$400 per month (depending on the plan). The District is also recommending a higher contribution to our family plans. Even with this increase, some employees will see a significant increase in their rates for some plans. This represents our commitment to doing what we can to support employees and their families.

The District is also proposing a significant increase in the District contribution to the Health Savings Accounts (HSA) for the High-Deductible Health Plan (HDHP) across all categories to \$60 from \$13.17 per month. This gives employees who enroll in HDHP plans a larger tax-free benefit to offset their medical costs.

The chart below shows the cost of our health plans for next year, along with the recommended District contributions to the health plans. As you will see, we are recommending a larger contribution to all plans. The current contribution is \$400 per month across the board.

Listed on the following page is the proposed monthly rate structure and district contributions for next school year:

Category	Plan	26/27 Monthly Rate	26/27 Proposed Employer Contribution	26/27 Monthly Employee Cost (after Employer Contribution)	26/27 HSA Contribution (Only applies to HDHP plans. Health Savings Accounts are only allowed for HDHP accounts) Note: HSA contribution increase is \$46.83 per month across all HDHP plans
Employee Only	Gold	\$764.01	\$600.00	\$164.01	
	Silver	\$724.79	\$600.00	\$124.79	
	HDHP	\$579.54	\$540.00	\$39.54	\$60 District Contribution to HSA
Employee + Spouse	Gold	\$1,472.35	\$640.00	\$832.35	
	Silver	\$1,345.48	\$640.00	\$705.48	
	HDHP	\$1,146.55	\$640.00	\$506.55	\$60 District Contribution to HSA
Employee + Child	Gold	\$1,369.76	\$640.00	\$729.76	
	Silver	\$1,252.28	\$640.00	\$612.28	
	HDHP	\$1,066.67	\$640.00	\$426.67	\$60 District Contribution to HSA
Employee + Children	Gold	\$1,472.35	\$640.00	\$832.35	
	Silver	\$1,345.48	\$640.00	\$705.48	
	HDHP	\$1,146.55	\$640.00	\$506.55	\$60 District Contribution to HSA
Employee + Family	Gold	\$1,992.37	\$740.00	\$1,252.37	
	Silver	\$1,820.86	\$740.00	\$1,080.86	
	HDHP	\$1,551.45	\$740.00	\$811.45	\$60 District Contribution to HSA

RECOMMENDATION:

The Administration recommends that the Governing Board approved the Health Insurance Rates and District Contributions for Fiscal Year 2026-2027.

INITIATED BY:

Scott Little

Scott Little, Chief Financial Officer

Date: April 22, 2026

Todd A. Jaeger

Todd A. Jaeger, J.D., Superintendent