



New Berlin CUSD #16

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October 15, 2025

TO: All Employees

FROM: Lori D. Niemeier, CSBO

RE: Health, Dental, Vision & Life Insurance Renewal

I want to inform you that December 1, 2025, marks the effective date for the renewal of the District's health, dental, vision and life insurance policies. Earlier today, Mrs. Larson and I met with Jeremy Travelstead from American Central Insurance, our broker for these products, to discuss the renewal rates and available options.

Here are some key highlights from our meeting:

- The District's Loss Ratio standards at 131%, indicating that BCBS paid out more in claims than it collected in premiums. He still continues to negotiate a further increase but stated that it was not likely to be more than 2%.
 - The initial proposed rate increase from BCBS for health insurance was 23.42%.
 - Aetna and CIGNA declined to bid.
 - United Health Care did provide a quote; however, the premiums and the benefits were not comparative to BCBS.
 - Health Alliance is no longer providing coverage in this area.
- Guardian proposed a slight increase to the dental and vision rates. BCBS provided a comprehensive quote for dental, vision, and life insurance that includes enhanced tier pricing, increased maximum benefits, and expanded orthodontia coverage, including adult orthodontia. In addition, transitioning to BCBS for these ancillary products would result in an additional 1.5% savings on the District's medical insurance premiums.
- For your reference, I am providing links to four documents: the Medical Executive Summary, Ancillary Cost Analysis, FY26 Deduction Comparison and the 2025-2026 Insurance Options form. The FY26 Deduction Comparison outlines the 2024-2025 premiums and board contributions alongside the new 2025-2026 rates, detailing the impact on employees.
 - [Medical & Ancillary Executive Summary](#)
 - [FY26 Deduction Comparison](#)
 - [2025-2026 Insurance Options](#)

Open Enrollment

- I will release information later this week regarding open enrollment for health, dental vision and life insurance.
- Open Enrollment for American Fidelity will be November 10-14, 2025. We will be sending out meeting times in the near future.

In the meantime, if you have any questions, please do not hesitate to contact me or Terri in the District Office.

Jill Larson
Superintendent

Hattie Llewellyn
High School Principal

Brandon Radford
Jr. High Principal

Matthew Jokisch
Elementary Principal

Jodi Acree
Elementary Assistant Principal