



## JUDSON INDEPENDENT SCHOOL DISTRICT

**Meeting Date:** August 20, 2020

**Submitted By:** William E. Atkins  
**Title:** Chief Financial Officer

**Agenda Item:** Consider and take action regarding approving the extension of the Employee Group Health Insurance benefits with United Healthcare for the 2021 plan year

### CONSENT ITEM

#### **RECOMMENDATION:**

It is recommended that the Board of Trustees approve the Employee Group Health Insurance benefits with United Healthcare for the 2021 plan year.

#### **IMPACT/RATIONALE:**

United Healthcare is the insurance company that was awarded the Employee Group Health Insurance beginning with plan year 2018. Premiums for Employee Group Health Insurance are renegotiated before the beginning of every plan year. For the 2021 plan year, United Healthcare is proposing premium increase across all coverages of 4.48% with a bundle of the life insurance product to United Healthcare. The attached spreadsheet provides details regarding the premiums for the 2020 plan year and proposed premiums for the 2021 plan year.

These proposed increases were shared with the District's Insurance Committee and it was a majority decision to accept the proposal to bundle life insurance and the health care plans. The bundle option reduced the renewal rates for the health care plans from 5.01% to 4.48%. The life insurance rates all stayed the same except the spouse life coverage, which decreased by \$.14 per \$10,000 increment.

Approval by the Board of Trustees will authorize the administration to extend the current health insurance benefit package, RFP# 18-03, at the proposed premiums for the 2021 plan year with United HealthCare.

#### **BOARD ACTION REQUESTED:**

**Approval/Disapproval**