

April 15, 2026

To: Board of Education

From: Martin Hickman

Re: Employee Group Medical, Dental, and Life Insurance Renewal

The Health Insurance Committee has approved the following for the Health and Dental renewal for the 2026-2027 plan year.

- Health Insurance Committee has approved the following for the July 1, 2026 effective date:
 - o Offer 3 PPO plans –
 - Gold Level Plan (\$750 deductible)
 - Silver Level Plan (\$1,000 deductible)
 - Bronze Level Plan (\$2,500 deductible (BCO) and \$3,000 deductible (PPO))
 - o Offer HDHP with HSA - \$5,000 deductible
 - o Stop Loss Deductible – recommend a \$250,000 deductible
 - o Medical – the BCBS projected total cost of \$24,891,852
 - o Dental – the BCBS projected total cost of \$1,243,868

Recommendation for the board to formally approve the contracts as noted below

- Approve renewal of Health and Dental self-insured insurance with Blue Cross Blue Shield of IL through Clemens & Associates.