

**AGENDA**

1. **Call To Order**
2. **Roll Call**
3. **Approval of Agenda and Consent Agenda**
4. **Administrative Reports and Recommendations**
  - a. Minnesota State High School League (MSHSL) Co-op Agreements
    - i. Nordic Skiing Co-op 2
    - ii. Girls Basketball Co-op 3
  - b. Human Resource and Operations Services
    - i. Drama Fees
    - ii. Medical Insurance Renewal Options 4  
Andrew McDonough, Kraus-Anderson
5. **Adjourn**

**Application for Cooperative Sponsorship**

**Deadline: Not later than 30 days prior to the first day of practice for that sport season.**  
 PLEASE SEE BYLAW 403.2 (A-C) and 403.4 (A-D) (amended May 15, 2017) FOR INFORMATION REGARDING REQUIRED DOCUMENTATION AND APPLICATION PROCEDURE

The governing boards of each participating school must jointly make application for cooperative sponsorship.

On behalf of the following schools, we hereby apply for cooperative sponsorship of Nordic Skiing, Boys And Girls  
 beginning with the 20 25 - 20 26 school year. (activity) (boys' or girls') (Adapted-CI or PI)

List ALL schools included in the cooperative sponsorship. Attach another form if necessary.

	School	Enrollment (9-12)*	City	Administrative Region**	Competitive Section**
High School #1:	Heritage Christian Academy	135	MAPLE GROVE, MN	4A	6A
High School #2:	PACT Charter School	409	Ramsey, MN	4A	6A
High School #3:	Providence Academy	348	PLYMOUTH, MN	4A	6A
High School #4:	RiverTree School	39	CRYSTAL, MN	4A	6A

\*Enrollment reported to the State of Minnesota on October 1 of the previous school year.

\*\*Current (Number and Class)

- Do any of the above schools belong to a conference in this activity?  
 Yes This application must include a review and comments from the conference(s) of which the schools are members.  
 No
- Do any of the above schools currently have a cooperative agreement in this activity?  
 Yes An application for dissolution must be submitted for the existing agreement.  
 No
- Describe the conditions which have prompted your request to co-sponsor this activity. (See model resolution at [www.mshsl.org/About MSHSL/Membership Information: A History & Model Resolution for School Boards](http://www.mshsl.org/About_MSHSL/Membership_Information:_A_History_&_Model_Resolution_for_School_Boards))

Low Numbers for all Schools

- List the number of students, by grade level, who participated in this activity during the previous year. If the school did not sponsor the program last year, indicate the number of students expected to participate in this cooperatively-sponsored activity this year if approved.

	7th	8th	9th	10th	11th	12th
High School #1	-	1	-	3	2	-
High School #2				1		1
High School #3	1	-	2	2	-	1
High School #4	-	-	5	-	2	2

- Team Identification: (Indicate how cooped schools should be identified in tournament programs): Heritage/Providence

6. Team Colors: ROYAL BLUE Team Mascot: EAGLES

7. Host School (school that will receive revenue share check): HERITAGE

	Board of Education (or designee)	School	Date
Signed	<u>[Signature]</u>	<u>HERITAGE</u>	<u>10/6/25</u>
Signed	<u>[Signature]</u>	<u>PACT</u>	<u>10/8/25</u>
Signed	<u>[Signature]</u>	<u>PROVIDENCE</u>	<u>10/7/25</u>
Signed	<u>Jessica Johnson</u>	<u>RIVER TREE</u>	<u>10/7/25</u>

Official Action of the MSHSL Board of Directors

Approved  Not Approved

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Application for Cooperative Sponsorship**

**Deadline: Not later than 30 days prior to the first day of practice for that sport season.**  
 PLEASE SEE BYLAW 403.2 (A-C) and 403.4 (A-D) (amended May 15, 2017) FOR INFORMATION REGARDING REQUIRED DOCUMENTATION AND APPLICATION PROCEDURE

The governing boards of each participating school must jointly make application for cooperative sponsorship.

On behalf of the following schools, we hereby apply for cooperative sponsorship of Basketball, Girls  
 beginning with the 20 25 - 20 26 school year. (activity) (boys' or girls') (Adapted-CI or PI)

List ALL schools included in the cooperative sponsorship. Attach another form if necessary.

	School	Enrollment (9-12)*	City	Administrative Region**	Competitive Section**
High School #1:	<u>Pact Charter School</u>	<u>409</u>	<u>Ramsey, MN</u>	<u>5A</u>	<u>6AA</u>
High School #2:	<u>Lakes International Language Academy</u>	<u>267</u>	<u>Forest Lake, MN</u>	<u>4A</u>	<u>4AA</u>
High School #3:					
High School #4:					

\*Enrollment reported to the State of Minnesota on October 1 of the previous school year.

\*\*Current (Number and Class)

- Do any of the above schools belong to a conference in this activity?  
 Yes This application must include a review and comments from the conference(s) of which the schools are members.  
 No
- Do any of the above schools currently have a cooperative agreement in this activity?  
 Yes An application for dissolution must be submitted for the existing agreement.  
 No
- Describe the conditions which have prompted your request to co-sponsor this activity. (See model resolution at [www.mshsl.org/About/MSHSL/Membership Information: A History & Model Resolution for School Boards](http://www.mshsl.org/About/MSHSL/Membership%20Information%20-%20A%20History%20&%20Model%20Resolution%20for%20School%20Boards))

Low Participation Numbers for both schools

- List the number of students, by grade level, who participated in this activity during the previous year. If the school did not sponsor the program last year, indicate the number of students expected to participate in this cooperatively-sponsored activity this year if approved.

	7th	8th	9th	10th	11th	12th
High School #1	<u>7</u>	<u>3</u>	<u>3</u>	<u>10</u>	<u>4</u>	<u>2</u>
High School #2	<u>1</u>	<u>0</u>	<u>6</u>	<u>2</u>	<u>5</u>	<u>0</u>
High School #3						
High School #4						

- Team Identification: (Indicate how cooped schools should be identified in tournament programs): PACT Charter Girls  
Basketball

6. Team Colors: Red, Blue, White Team Mascot: Panthers

7. Host School (school that will receive revenue share check): PACT Charter School

Board of Education (or designee)	School	Date
Signed <u>[Signature]</u>	<u>Lakes Int'l Language Acad.</u>	<u>10/8/25</u>
Signed <u>[Signature]</u>	<u>PACT Charter School</u>	<u>10/9/25</u>
Signed _____	_____	_____
Signed _____	_____	_____

Official Action of the MSHSL Board of Directors

Approved  Not Approved

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



Medical Plan Group

Current  
 2025 Medica MHC Current  
**\$ 977,533<sup>09</sup>**

Medical Plan Design

	Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA Passport Passport				Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA Elect Elect				Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA VantagePI Vantage Plus				Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA Park Nico Park Nicollet			
	Single		Family		Single		Family		Single		Family		Single		Family	
<b>Deductible</b>	\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800	
	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Employee Coinsurance	20 %		20 %		0 %		0 %		0 %		0 %		0 %		0 %	
Out-of-Pocket Max	\$ 4,600		\$ 9,200		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800	
Employer Funding	\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500	
<b>Net Out-of-Pocket Max</b>	\$ 3,600		\$ 7,700		\$ 2,400		\$ 5,300		\$ 2,400		\$ 5,300		\$ 2,400		\$ 5,300	
Employee Annual Premium	\$ + 1,627		\$ + 12,785		\$ + 422		\$ + 9,704		\$ + 180		\$ + 9,088		\$ + 180		\$ + 9,088	
Employee Max Annual Cost	\$ 5,227		\$ 20,485		\$ 2,822		\$ 15,004		\$ 2,580		\$ 14,388		\$ 2,580		\$ 14,388	
<b>Medical Copays</b>	Copay															
Primary Care	\$ -- 0% after deductible															
Specialty Care	\$ -- 0% after deductible															
Urgent Care	\$ -- 0% after deductible															
Emergency	\$ -- 0% after deductible															
In-Patient Hospital	\$ -- 0% after deductible															
Out-Patient Hospital	\$ -- 0% after deductible															
<b>Rx</b>	Integrated with Medical															
Tiers	--															
<b>Enrollment</b>	<b>11</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>30</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>22</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>35</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>
Employee Only	7	\$ 803 <sup>36</sup>	83 %	\$ 135 <sup>57</sup>	22	\$ 702 <sup>94</sup>	95 %	\$ 35 <sup>15</sup>	17	\$ 682 <sup>86</sup>	98 %	\$ 15 <sup>02</sup>	28	\$ 682 <sup>86</sup>	98 %	\$ 15 <sup>02</sup>
Employee + Spouse	0	\$ 1,775 <sup>58</sup>	44 %	\$ 998 <sup>76</sup>	2	\$ 1,553 <sup>62</sup>	50 %	\$ 776 <sup>81</sup>	1	\$ 1,509 <sup>24</sup>	51 %	\$ 732 <sup>43</sup>	1	\$ 1,509 <sup>24</sup>	51 %	\$ 732 <sup>43</sup>
Family	4	\$ 2,053 <sup>82</sup>	48 %	\$ 1,065 <sup>42</sup>	6	\$ 1,797 <sup>10</sup>	55 %	\$ 808 <sup>70</sup>	4	\$ 1,745 <sup>76</sup>	57 %	\$ 757 <sup>31</sup>	6	\$ 1,745 <sup>76</sup>	57 %	\$ 757 <sup>31</sup>
<b>Annual Insurance Premium</b>	\$ 166,065 <sup>60</sup>				\$ 352,254 <sup>24</sup>				\$ 241,210 <sup>80</sup>				\$ 373,246 <sup>56</sup>			
Employer Premium Contribution	\$ 103,537 <sup>85</sup>				\$ 266,105 <sup>95</sup>				\$ 193,006 <sup>00</sup>				\$ 304,883 <sup>28</sup>			
Budgeted HRA + HSA	\$ + 0 <sup>00</sup> + 13,000 <sup>00</sup>				\$ + 0 <sup>00</sup> + 34,000 <sup>00</sup>				\$ + 0 <sup>00</sup> + 24,500 <sup>00</sup>				\$ + 0 <sup>00</sup> + 38,500 <sup>00</sup>			
<b>Employer Annual Cost</b>	<b>\$ 116,537.85</b>				<b>\$ 300,105.95</b>				<b>\$ 217,506.00</b>				<b>\$ 343,383.28</b>			



**Kraus - Anderson Insurance**  
**PACT Charter School**  
 Report as of 14 October 2025

Plan Group Comparison - 1/1/26 - 12/31/26  
 Carrier summaries provide the most information of proposed benefits and supersede any outline included in this proposal.  
 \* = Additional details available

Medical Plan Group

Proposed  
 2026 Medica MHC Renewal  
**\$ 1,236,928<sup>32</sup> +26.5%**

Medical Plan Design

	Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA Passport Passport				Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA Elect Elect				Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA Vantage P Vantage Plus				Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA Park Nico Park Nicollet First			
	Single		Family		Single		Family		Single		Family		Single		Family	
<b>Deductible</b>	\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800	
Employee Coinsurance	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Out-of-Pocket Max	0 %		0 %		0 %		0 %		0 %		0 %		0 %		0 %	
Employer Funding	\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800	
<b>Net Out-of-Pocket Max</b>	\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500	
Employee Annual Premium	\$ 2,400		\$ 5,300		\$ 2,400		\$ 5,300		\$ 2,400		\$ 5,300		\$ 2,400		\$ 5,300	
Employee Max Annual Cost	\$ + 2,113		\$ + 16,608		\$ + 548		\$ + 12,606		\$ + 234		\$ + 11,805		\$ + 234		\$ + 11,805	
	\$ ▼ 4,513		\$ ▲ 21,908		\$ ▲ 2,948		\$ ▲ 17,906		\$ ▲ 2,634		\$ ▲ 17,105		\$ ▲ 2,634		\$ ▲ 17,105	
<b>Medical Copays</b>	Copay		Copay		Copay		Copay		Copay		Copay		Copay		Copay	
Primary Care	\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible	
Specialty Care	\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible	
Urgent Care	\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible	
Emergency	\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible	
In-Patient Hospital	\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible	
Out-Patient Hospital	\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible		\$ -- 0% after deductible	
<b>Rx</b>	Integrated with Medical		Integrated with Medical		Integrated with Medical		Integrated with Medical		Integrated with Medical		Integrated with Medical		Integrated with Medical		Integrated with Medical	
Tiers	--		--		--		--		--		--		--		--	
<b>Enrollment</b>	<b>11</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>30</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>22</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>35</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>
Employee Only	7	\$ 1,043 <sup>56</sup>	83 %	\$ 176 <sup>10</sup>	22	\$ 913 <sup>12</sup>	95 %	\$ 45 <sup>66</sup>	17	\$ 887 <sup>04</sup>	98 %	\$ 19 <sup>51</sup>	28	\$ 887 <sup>04</sup>	98 %	\$ 19 <sup>51</sup>
Employee + Spouse	0	\$ 2,306 <sup>46</sup>	44 %	\$ 1,297 <sup>38</sup>	2	\$ 2,018 <sup>16</sup>	50 %	\$ 1,009 <sup>08</sup>	1	\$ 1,960 <sup>50</sup>	51 %	\$ 951 <sup>43</sup>	1	\$ 1,960 <sup>50</sup>	51 %	\$ 951 <sup>43</sup>
Family	4	\$ 2,667 <sup>92</sup>	48 %	\$ 1,383 <sup>98</sup>	6	\$ 2,334 <sup>44</sup>	55 %	\$ 1,050 <sup>50</sup>	4	\$ 2,267 <sup>74</sup>	57 %	\$ 983 <sup>75</sup>	6	\$ 2,267 <sup>74</sup>	57 %	\$ 983 <sup>75</sup>
<b>Annual Insurance Premium</b>	\$ 215,719 <sup>20</sup> ▲		+29.9%		\$ 457,579 <sup>20</sup> ▲		+29.9%		\$ 313,333 <sup>68</sup> ▲		+29.9%		\$ 484,848 <sup>72</sup> ▲		+29.9%	
Employer Premium Contribution	\$ 134,495 <sup>53</sup>				\$ 345,672 <sup>24</sup>				\$ 250,715 <sup>69</sup>				\$ 396,044 <sup>87</sup>			
Budgeted HRA + HSA	\$ + 0 <sup>00</sup> + 13,000 <sup>00</sup>				\$ + 0 <sup>00</sup> + 34,000 <sup>00</sup>				\$ + 0 <sup>00</sup> + 24,500 <sup>00</sup>				\$ + 0 <sup>00</sup> + 38,500 <sup>00</sup>			
<b>Employer Annual Cost</b>	\$ 147,495.53 +26.6%				\$ 379,672.24 +26.5%				\$ 275,215.69 +26.5%				\$ 434,544.87 +26.5%			



Medical Plan Group

Proposed  
 2026 Medica MHC Add Coinsurance  
**\$ 1,059,784<sup>64</sup> +8.4%**

Medical Plan Design

	Minnesota Healthcare Consortium 2026 MSI \$3,400-20% HSA Passport Passport				Minnesota Healthcare Consortium 2026 MSI \$3,400-80% HSA Elect Elect				Minnesota Healthcare Consortium 2026 MSI \$3,400-80% HSA Vantage Vantage Plus				Minnesota Healthcare Consortium 2026 MSI \$3,400-80% HSA Park Nic Park Nicollet First			
	Single		Family		Single		Family		Single		Family		Single		Family	
<b>Deductible</b>	\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800	
	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Employee Coinsurance	20 %		20 %		20 %		20 %		20 %		20 %		20 %		20 %	
Out-of-Pocket Max	\$ 4,600		\$ 9,200		\$ 4,600		\$ 9,200		\$ 4,600		\$ 9,200		\$ 4,600		\$ 9,200	
Employer Funding	\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500	
<b>Net Out-of-Pocket Max</b>	\$ 3,600		\$ 7,700		\$ 3,600		\$ 7,700		\$ 3,600		\$ 7,700		\$ 3,600		\$ 7,700	
Employee Annual Premium	\$ + 1,943		\$ + 20,053		\$ + 489		\$ + 16,335		\$ + 198		\$ + 15,591		\$ + 198		\$ + 15,591	
Employee Max Annual Cost	\$ ▲ 5,543		\$ ▲ 27,753		\$ ▲ 4,089		\$ ▲ 24,035		\$ ▲ 3,798		\$ ▲ 23,291		\$ ▲ 3,798		\$ ▲ 23,291	
<b>Medical Copays</b>	Copay															
Primary Care	\$ -- 0% after deductible															
Specialty Care	\$ -- 0% after deductible															
Urgent Care	\$ -- 0% after deductible															
Emergency	\$ -- 0% after deductible															
In-Patient Hospital	\$ -- 0% after deductible															
Out-Patient Hospital	\$ -- 0% after deductible															
<b>Rx</b>	Integrated with Medical															
Tiers	--															
<b>Enrollment</b>	<b>11</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>30</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>22</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>35</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>
Employee Only	7	\$ 969 <sup>56</sup>	83 %	\$ 161 <sup>92</sup>	22	\$ 848 <sup>36</sup>	95 %	\$ 40 <sup>72</sup>	17	\$ 824 <sup>12</sup>	98 %	\$ 16 <sup>48</sup>	28	\$ 824 <sup>12</sup>	98 %	\$ 16 <sup>48</sup>
Employee + Spouse	0	\$ 2,142 <sup>88</sup>	38 %	\$ 1,335 <sup>24</sup>	2	\$ 1,875 <sup>02</sup>	43 %	\$ 1,067 <sup>38</sup>	1	\$ 1,821 <sup>44</sup>	44 %	\$ 1,013 <sup>80</sup>	1	\$ 1,821 <sup>44</sup>	44 %	\$ 1,013 <sup>80</sup>
Family	4	\$ 2,478 <sup>70</sup>	33 %	\$ 1,671 <sup>06</sup>	6	\$ 2,168 <sup>86</sup>	37 %	\$ 1,361 <sup>22</sup>	4	\$ 2,106 <sup>90</sup>	38 %	\$ 1,299 <sup>26</sup>	6	\$ 2,106 <sup>90</sup>	38 %	\$ 1,299 <sup>26</sup>
<b>Annual Insurance Premium</b>	\$ 200,420 <sup>64</sup> ▲		+20.7%		\$ 425,125 <sup>44</sup> ▲		+20.7%		\$ 291,108 <sup>96</sup> ▲		+20.7%		\$ 450,458 <sup>40</sup> ▲		+20.7%	
Employer Premium Contribution	\$ 106,608 <sup>48</sup>				\$ 290,750 <sup>40</sup>				\$ 213,216 <sup>96</sup>				\$ 339,208 <sup>80</sup>			
Budgeted HRA + HSA	\$ + 0 <sup>00</sup> + 13,000 <sup>00</sup>				\$ + 0 <sup>00</sup> + 34,000 <sup>00</sup>				\$ + 0 <sup>00</sup> + 24,500 <sup>00</sup>				\$ + 0 <sup>00</sup> + 38,500 <sup>00</sup>			
<b>Employer Annual Cost</b>	\$ <b>119,608.48</b> +2.6%				\$ <b>324,750.40</b> +8.2%				\$ <b>237,716.96</b> +9.3%				\$ <b>377,708.80</b> +10.0%			



**Kraus - Anderson Insurance**  
**PACT Charter School**  
 Report as of 14 October 2025

Plan Group Comparison - 1/1/26 - 12/31/26  
 Carrier summaries provide the most information of proposed benefits and supersede any outline included in this proposal.  
 \* = Additional details available

Medical Plan Group	Proposed 2026 Medica MHC + Elect Base \$ 1,138,988 <sup>15</sup> +16.5%				Cont'd »											
	Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA Passport Passport				Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA Elect Elect				Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA Vantage P Vantage Plus				Minnesota Healthcare Consortium 2026 MSI \$3,400-0% HSA Park Nico Park Nicollet First			
Medical Plan Design	Single		Family		Single		Family		Single		Family		Single		Family	
<b>Deductible</b>	\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800	
Employee Coinsurance	Embedded		Embedded		Embedded		Embedded		Embedded		Embedded		Embedded		Embedded	
Out-of-Pocket Max	0 %		0 %		0 %		0 %		0 %		0 %		0 %		0 %	
Employer Funding	\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800		\$ 3,400		\$ 6,800	
<b>Net Out-of-Pocket Max</b>	\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500		\$ - 1,000		\$ - 1,500	
Employee Annual Premium	\$ 2,400		\$ 5,300		\$ 2,400		\$ 5,300		\$ 2,400		\$ 5,300		\$ 2,400		\$ 5,300	
Employee Max Annual Cost	\$ + 2,112		\$ + 16,607		\$ + 547		\$ + 12,605		\$ + 692		\$ + 12,947		\$ + 692		\$ + 12,947	
	\$ ▼ 4,512		\$ ▲ 21,907		\$ ▲ 2,947		\$ ▲ 17,905		\$ ▲ 3,092		\$ ▲ 18,247		\$ ▲ 3,092		\$ ▲ 18,247	
<b>Medical Copays</b>	Copay															
Primary Care	\$ -- 0% after deductible															
Specialty Care	\$ -- 0% after deductible															
Urgent Care	\$ -- 0% after deductible															
Emergency	\$ -- 0% after deductible															
In-Patient Hospital	\$ -- 0% after deductible															
Out-Patient Hospital	\$ -- 0% after deductible															
<b>Rx</b>	Integrated with Medical															
Tiers	--															
<b>Enrollment</b>	<b>11</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>30</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>0</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>0</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>
Employee Only	7	\$ 1,043 <sup>56</sup>	83 %	\$ 176 <sup>03</sup>	22	\$ 913 <sup>12</sup>	95 %	\$ 45 <sup>59</sup>	0	\$ 887 <sup>04</sup>	93 %	\$ 57 <sup>68</sup>	0	\$ 887 <sup>04</sup>	93 %	\$ 57 <sup>68</sup>
Employee + Spouse	0	\$ 2,306 <sup>46</sup>	43 %	\$ 1,315 <sup>96</sup>	2	\$ 2,018 <sup>16</sup>	49 %	\$ 1,027 <sup>66</sup>	0	\$ 1,960 <sup>50</sup>	46 %	\$ 1,055 <sup>48</sup>	0	\$ 1,960 <sup>50</sup>	46 %	\$ 1,055 <sup>48</sup>
Family	4	\$ 2,667 <sup>92</sup>	48 %	\$ 1,383 <sup>93</sup>	6	\$ 2,334 <sup>44</sup>	55 %	\$ 1,050 <sup>45</sup>	0	\$ 2,267 <sup>74</sup>	52 %	\$ 1,078 <sup>88</sup>	0	\$ 2,267 <sup>74</sup>	52 %	\$ 1,078 <sup>88</sup>
<b>Annual Insurance Premium</b>	\$ 215,719 <sup>20</sup> ▲				\$ 457,579 <sup>20</sup> ▲				\$ 0 <sup>00</sup> ▼				\$ 0 <sup>00</sup> ▼			
	+29.9%				+29.9%				-100.0%				-100.0%			
Employer Premium Contribution	\$ 134,503 <sup>84</sup>															
Budgeted HRA + HSA	\$ + 0 <sup>00</sup> + 13,000 <sup>00</sup>															
<b>Employer Annual Cost</b>	\$ 147,503.84 +26.6%				\$ 379,246.23 +26.4%				\$ 0.00 -100.0%				\$ 0.00 -100.0%			



**Kraus - Anderson Insurance**  
**PACT Charter School**  
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Plan Group Comparison - 1/1/26 - 12/31/26  
 Carrier summaries provide the most information of proposed benefits and supersede any outline included in this proposal.  
 \* = Additional details available

Medical Plan Group

Proposed      « Cont'd  
 2026 Medica MHC + Elect Base  
**\$ 1,138,988<sup>15</sup>** +16.5%

Medical Plan Design

Minnesota Healthcare Consortium  
 2026 MSI \$3,400-80% HSA Elect  
 Elect

	Single	Family
<b>Deductible</b>	\$ 3,400	\$ 6,800
Employee Coinsurance	Embedded 20 %	Embedded 20 %
Out-of-Pocket Max	\$ 4,600	\$ 9,200
Employer Funding	\$ - 0	\$ - 0
<b>Net Out-of-Pocket Max</b>	\$ 4,600	\$ 9,200
Employee Annual Premium	\$ + 228	\$ + 11,760
Employee Max Annual Cost	\$ 4,828	\$ 20,960

**Medical Copays**

Primary Care	\$ -- 20% after deductible
Specialty Care	\$ -- 20% after deductible
Urgent Care	\$ -- 20% after deductible
Emergency	\$ -- 20% after deductible
In-Patient Hospital	\$ -- 20% after deductible
Out-Patient Hospital	\$ -- 20% after deductible

**Rx**

Tiers

Copay  
 Integrated with Medical  
 --

**Enrollment**

Employee Only

Employee + Spouse

Family

	57	Prem	ER	EE
Employee Only	45	\$ 848 <sup>36</sup>	98 %	\$ 19 <sup>00</sup>
Employee + Spouse	2	\$ 1,875 <sup>02</sup>	48 %	\$ 970 <sup>00</sup>
Family	10	\$ 2,168 <sup>86</sup>	55 %	\$ 980 <sup>00</sup>

**Annual Insurance Premium**

\$ 763,378<sup>08</sup>

Employer Premium Contribution

Budgeted HRA + HSA

**Employer Annual Cost**

Employer Premium Contribution	\$ 612,238 <sup>08</sup>
Budgeted HRA + HSA	\$ + 0 <sup>00</sup> + 0 <sup>00</sup>
<b>Employer Annual Cost</b>	<b>\$ 612,238.08</b>



**Kraus - Anderson Insurance**  
**PACT Charter School**  
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Medical Plan Group

Proposed  
 2026 UHC/Surest + \$0  
**\$ 1,135,732<sup>80</sup> +16.2%**

Medical Plan Design

	UnitedHealthcare 2026 UnitedHealthcare EQJx MOD Choice Passport				UnitedHealthcare 2026 Surest F 7000 Plan Choice P Choice Plus			
	Single		Family		Single		Family	
<b>Deductible</b>	\$ 3,400		\$ 6,800		\$ 0		\$ 0	
Employee Coinsurance	Embedded 0 %		Embedded 0 %		Unknown 100 %		Unknown 100 %	
Out-of-Pocket Max	\$ 3,400		\$ 6,800		\$ 7,000		\$ 14,000	
Employer Funding	\$ - 0		\$ - 0		\$ - 0		\$ - 0	
<b>Net Out-of-Pocket Max</b>	\$ 3,400		\$ 6,800		\$ 7,000		\$ 14,000	
Employee Annual Premium	\$ + 1,859		\$ + 15,944		\$ + 240		\$ + 9,088	
Employee Max Annual Cost	\$ ▲ 5,259		\$ ▲ 22,744		\$ ▲ 7,240		\$ ▲ 23,088	
<b>Medical Copays</b>	Copay				Copay			
Primary Care	\$ -- 0% after deductible				\$ 50 \$50-\$160			
Specialty Care	\$ -- 0% after deductible				\$ 160 \$50-\$160			
Urgent Care	\$ -- 0% after deductible				\$ 110			
Emergency	\$ -- 0% after deductible				\$ 1,200			
In-Patient Hospital	\$ -- 0% after deductible				\$ 5,500 \$500-\$5500			
Out-Patient Hospital	\$ -- 0% after deductible				\$ 5,500 \$80-\$5500			
<b>Rx</b>	Integrated with Medical				Deductible \$2,000			
Tiers	--				\$10, \$35, \$60			
<b>Enrollment</b>	<b>0</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>98</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>
Employee Only	0	\$ 987 <sup>37</sup>	84 %	\$ 154 <sup>95</sup>	74	\$ 852 <sup>42</sup>	98 %	\$ 20 <sup>00</sup>
Employee + Spouse	0	\$ 2,177 <sup>20</sup>	42 %	\$ 1,263 <sup>19</sup>	4	\$ 1,884 <sup>01</sup>	61 %	\$ 732 <sup>43</sup>
Family	0	\$ 2,527 <sup>96</sup>	47 %	\$ 1,328 <sup>70</sup>	20	\$ 2,179 <sup>26</sup>	65 %	\$ 757 <sup>31</sup>
<b>Annual Insurance Premium</b>	\$ 0 <sup>00</sup> ▼		-100.0%		\$ 1,370,403 <sup>84</sup> ▲		+289.0%	
Employer Premium Contribution	\$ 0 <sup>00</sup>				\$ 1,135,732 <sup>80</sup>			
Budgeted HRA + HSA	\$ + 0 <sup>00</sup> + 0 <sup>00</sup>				\$ + 0 <sup>00</sup> + 0 <sup>00</sup>			
<b>Employer Annual Cost</b>	\$ 0.00		-100.0%		\$ 1,135,732.80		+278.4%	



**Kraus - Anderson Insurance**  
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Medical Plan Group

Proposed  
 2026 UHC/Surest + \$50  
**\$ 1,121,332<sup>80</sup> +14.7%**

Medical Plan Design

	UnitedHealthcare 2026 UnitedHealthcare EQJx MOD Choice Passport				UnitedHealthcare 2026 Surest F 7000 Plan Choice P Choice Plus			
	Single		Family		Single		Family	
<b>Deductible</b>	\$ 3,400		\$ 6,800		\$ 0		\$ 0	
	Embedded		Embedded		Unknown		Unknown	
Employee Coinsurance	0 %		0 %		100 %		100 %	
Out-of-Pocket Max	\$ 3,400		\$ 6,800		\$ 7,000		\$ 14,000	
Employer Funding	\$ - 0		\$ - 0		\$ - 0		\$ - 0	
<b>Net Out-of-Pocket Max</b>	\$ 3,400		\$ 6,800		\$ 7,000		\$ 14,000	
Employee Annual Premium	\$ + 1,859		\$ + 15,944		\$ + 240		\$ + 9,688	
Employee Max Annual Cost	\$ ▲5,259		\$ ▲22,744		\$ ▲7,240		\$ ▲23,688	
<b>Medical Copays</b>	Copay				Copay			
Primary Care	\$ -- 0% after deductible				\$ 50 \$50-\$160			
Specialty Care	\$ -- 0% after deductible				\$ 160 \$50-\$160			
Urgent Care	\$ -- 0% after deductible				\$ 110			
Emergency	\$ -- 0% after deductible				\$ 1,200			
In-Patient Hospital	\$ -- 0% after deductible				\$ 5,500 \$500-\$5500			
Out-Patient Hospital	\$ -- 0% after deductible				\$ 5,500 \$80-\$5500			
<b>Rx</b>	Integrated with Medical				Deductible \$2,000			
Tiers	--				\$10, \$35, \$60			
<b>Enrollment</b>	<b>0</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>98</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>
Employee Only	0	\$ 987 <sup>37</sup>	84 %	\$ 154 <sup>95</sup>	74	\$ 852 <sup>42</sup>	98 %	\$ 20 <sup>00</sup>
Employee + Spouse	0	\$ 2,177 <sup>20</sup>	42 %	\$ 1,263 <sup>19</sup>	4	\$ 1,884 <sup>01</sup>	58 %	\$ 782 <sup>43</sup>
Family	0	\$ 2,527 <sup>96</sup>	47 %	\$ 1,328 <sup>70</sup>	20	\$ 2,179 <sup>26</sup>	63 %	\$ 807 <sup>31</sup>
<b>Annual Insurance Premium</b>	\$ 0 <sup>00</sup> ▼			-100.0%	\$ 1,370,403 <sup>84</sup> ▲			+289.0%
Employer Premium Contribution	\$ 0 <sup>00</sup>				\$ 1,121,332 <sup>80</sup>			
Budgeted HRA + HSA	\$ + 0 <sup>00</sup> + 0 <sup>00</sup>				\$ + 0 <sup>00</sup> + 0 <sup>00</sup>			
<b>Employer Annual Cost</b>	\$ 0.00		-100.0%		\$ 1,121,332.80		+273.6%	



**Kraus - Anderson Insurance**  
**PACT Charter School**  
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Medical Plan Group

Proposed  
 2026 UHC/Surest + \$100  
**\$ 1,106,932<sup>80</sup> +13.2%**

Medical Plan Design

	UnitedHealthcare 2026 UnitedHealthcare EQJx MOD Choice Passport				UnitedHealthcare 2026 Surest F 7000 Plan Choice P Choice Plus			
	Single		Family		Single		Family	
<b>Deductible</b>	\$ 3,400		\$ 6,800		\$ 0		\$ 0	
	Embedded		Embedded		Unknown		Unknown	
Employee Coinsurance	0 %		0 %		100 %		100 %	
Out-of-Pocket Max	\$ 3,400		\$ 6,800		\$ 7,000		\$ 14,000	
Employer Funding	\$ - 0		\$ - 0		\$ - 0		\$ - 0	
<b>Net Out-of-Pocket Max</b>	\$ 3,400		\$ 6,800		\$ 7,000		\$ 14,000	
Employee Annual Premium	\$ + 1,859		\$ + 15,944		\$ + 240		\$ + 10,288	
Employee Max Annual Cost	\$ ▲ 5,259		\$ ▲ 22,744		\$ ▲ 7,240		\$ ▲ 24,288	
<b>Medical Copays</b>	Copay				Copay			
Primary Care	\$ -- 0% after deductible				\$ 50 \$50-\$160			
Specialty Care	\$ -- 0% after deductible				\$ 160 \$50-\$160			
Urgent Care	\$ -- 0% after deductible				\$ 110			
Emergency	\$ -- 0% after deductible				\$ 1,200			
In-Patient Hospital	\$ -- 0% after deductible				\$ 5,500 \$500-\$5500			
Out-Patient Hospital	\$ -- 0% after deductible				\$ 5,500 \$80-\$5500			
<b>Rx</b>	Integrated with Medical				Deductible \$2,000			
Tiers	--				\$10, \$35, \$60			
<b>Enrollment</b>	<b>0</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>98</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>
Employee Only	0	\$ 987 <sup>37</sup>	84 %	\$ 154 <sup>95</sup>	74	\$ 852 <sup>42</sup>	98 %	\$ 20 <sup>00</sup>
Employee + Spouse	0	\$ 2,177 <sup>20</sup>	42 %	\$ 1,263 <sup>19</sup>	4	\$ 1,884 <sup>01</sup>	56 %	\$ 832 <sup>43</sup>
Family	0	\$ 2,527 <sup>96</sup>	47 %	\$ 1,328 <sup>70</sup>	20	\$ 2,179 <sup>26</sup>	61 %	\$ 857 <sup>31</sup>
<b>Annual Insurance Premium</b>	\$ 0 <sup>00</sup> ▼			-100.0%	\$ 1,370,403 <sup>84</sup> ▲			+289.0%
Employer Premium Contribution	\$ 0 <sup>00</sup>				\$ 1,106,932 <sup>80</sup>			
Budgeted HRA + HSA	\$ + 0 <sup>00</sup> + 0 <sup>00</sup>				\$ + 0 <sup>00</sup> + 0 <sup>00</sup>			
<b>Employer Annual Cost</b>	<b>\$ 0.00 -100.0%</b>				<b>\$ 1,106,932.80 +268.8%</b>			



**Kraus - Anderson Insurance**  
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Medical Plan Group

Proposed  
 2026 UHC/Surest + \$150  
**\$ 1,092,532<sup>80</sup> +11.8%**

Medical Plan Design

	UnitedHealthcare 2026 UnitedHealthcare EQJx MOD Choice Passport				UnitedHealthcare 2026 Surest F 7000 Plan Choice P Choice Plus			
	Single		Family		Single		Family	
<b>Deductible</b>	\$ 3,400		\$ 6,800		\$ 0		\$ 0	
	Embedded		Embedded		Unknown		Unknown	
Employee Coinsurance	0 %		0 %		100 %		100 %	
Out-of-Pocket Max	\$ 3,400		\$ 6,800		\$ 7,000		\$ 14,000	
Employer Funding	\$ - 0		\$ - 0		\$ - 0		\$ - 0	
<b>Net Out-of-Pocket Max</b>	\$ 3,400		\$ 6,800		\$ 7,000		\$ 14,000	
Employee Annual Premium	\$ + 1,859		\$ + 15,944		\$ + 240		\$ + 10,888	
Employee Max Annual Cost	\$ ▲5,259		\$ ▲22,744		\$ ▲7,240		\$ ▲24,888	
<b>Medical Copays</b>	Copay				Copay			
Primary Care	\$ -- 0% after deductible				\$ 50 \$50-\$160			
Specialty Care	\$ -- 0% after deductible				\$ 160 \$50-\$160			
Urgent Care	\$ -- 0% after deductible				\$ 110			
Emergency	\$ -- 0% after deductible				\$ 1,200			
In-Patient Hospital	\$ -- 0% after deductible				\$ 5,500 \$500-\$5500			
Out-Patient Hospital	\$ -- 0% after deductible				\$ 5,500 \$80-\$5500			
<b>Rx</b>	Integrated with Medical				Deductible \$2,000			
Tiers	--				\$10, \$35, \$60			
<b>Enrollment</b>	<b>0</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>98</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>
Employee Only	0	\$ 987 <sup>37</sup>	84 %	\$ 154 <sup>95</sup>	74	\$ 852 <sup>42</sup>	98 %	\$ 20 <sup>00</sup>
Employee + Spouse	0	\$ 2,177 <sup>20</sup>	42 %	\$ 1,263 <sup>19</sup>	4	\$ 1,884 <sup>01</sup>	53 %	\$ 882 <sup>43</sup>
Family	0	\$ 2,527 <sup>96</sup>	47 %	\$ 1,328 <sup>70</sup>	20	\$ 2,179 <sup>26</sup>	58 %	\$ 907 <sup>31</sup>
<b>Annual Insurance Premium</b>	\$ 0 <sup>00</sup> ▼			-100.0%	\$ 1,370,403 <sup>84</sup> ▲			+289.0%
Employer Premium Contribution	\$ 0 <sup>00</sup>				\$ 1,092,532 <sup>80</sup>			
Budgeted HRA + HSA	\$ + 0 <sup>00</sup> + 0 <sup>00</sup>				\$ + 0 <sup>00</sup> + 0 <sup>00</sup>			
<b>Employer Annual Cost</b>	<b>\$ 0.00 -100.0%</b>				<b>\$ 1,092,532.80 +264.0%</b>			



**Kraus - Anderson Insurance**  
**PACT Charter School**  
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Medical Plan Group

Proposed  
 2026 UHC/Surest + \$200  
**\$ 1,078,132<sup>80</sup> +10.3%**

Medical Plan Design

	UnitedHealthcare 2026 UnitedHealthcare EQJx MOD Choice Passport				UnitedHealthcare 2026 Surest F 7000 Plan Choice P Choice Plus			
	Single		Family		Single		Family	
<b>Deductible</b>	\$ 3,400		\$ 6,800		\$ 0		\$ 0	
	Embedded		Embedded		Unknown		Unknown	
Employee Coinsurance	0 %		0 %		100 %		100 %	
Out-of-Pocket Max	\$ 3,400		\$ 6,800		\$ 7,000		\$ 14,000	
Employer Funding	\$ - 0		\$ - 0		\$ - 0		\$ - 0	
<b>Net Out-of-Pocket Max</b>	\$ 3,400		\$ 6,800		\$ 7,000		\$ 14,000	
Employee Annual Premium	\$ + 1,859		\$ + 15,944		\$ + 240		\$ + 11,488	
Employee Max Annual Cost	\$ ▲ 5,259		\$ ▲ 22,744		\$ ▲ 7,240		\$ ▲ 25,488	
<b>Medical Copays</b>	Copay				Copay			
Primary Care	\$ -- 0% after deductible				\$ 50 \$50-\$160			
Specialty Care	\$ -- 0% after deductible				\$ 160 \$50-\$160			
Urgent Care	\$ -- 0% after deductible				\$ 110			
Emergency	\$ -- 0% after deductible				\$ 1,200			
In-Patient Hospital	\$ -- 0% after deductible				\$ 5,500 \$500-\$5500			
Out-Patient Hospital	\$ -- 0% after deductible				\$ 5,500 \$80-\$5500			
<b>Rx</b>	Integrated with Medical				Deductible \$2,000			
Tiers	--				\$10, \$35, \$60			
<b>Enrollment</b>	<b>0</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>	<b>98</b>	<b>Prem</b>	<b>ER</b>	<b>EE</b>
Employee Only	0	\$ 987 <sup>37</sup>	84 %	\$ 154 <sup>95</sup>	74	\$ 852 <sup>42</sup>	98 %	\$ 20 <sup>00</sup>
Employee + Spouse	0	\$ 2,177 <sup>20</sup>	42 %	\$ 1,263 <sup>19</sup>	4	\$ 1,884 <sup>01</sup>	51 %	\$ 932 <sup>43</sup>
Family	0	\$ 2,527 <sup>96</sup>	47 %	\$ 1,328 <sup>70</sup>	20	\$ 2,179 <sup>26</sup>	56 %	\$ 957 <sup>31</sup>
<b>Annual Insurance Premium</b>	\$ 0 <sup>00</sup> ▼			-100.0%	\$ 1,370,403 <sup>84</sup> ▲			+289.0%
Employer Premium Contribution	\$ 0 <sup>00</sup>				\$ 1,078,132 <sup>80</sup>			
Budgeted HRA + HSA	\$ + 0 <sup>00</sup> + 0 <sup>00</sup>				\$ + 0 <sup>00</sup> + 0 <sup>00</sup>			
<b>Employer Annual Cost</b>	<b>\$ 0.00 -100.0%</b>				<b>\$ 1,078,132.80 +259.3%</b>			