

J. STERLING MORTON HIGH SCHOOL DISTRICT #201
Premium Equivalent Rates
October 1, 2026 Renewal Date

Policy Year		ASO - Expected Basis	
		10/1/2026 - 9/30/2027	
Carrier:		BCBS of IL	
Policy Contract/Funding Arrangement:		ASO	
Specific Deductible:		\$200,000	
Specific Contract Type:		Paid	
Aggregate Contract Type:		Paid	
Aggregate Corridor:		125%	
Covered Under Specific:		Medical & Rx	
Covered Under the Aggregate:		Medical & Rx	
Rx Offer:		Enriched	
Rx Network:		Traditional Select	
Rx Drug List:		Performance Biosimilar	
Medical & Pharmacy			
Administration Expenses		\$575,096.16	
Specific Premium		\$2,899,055.88	
Aggregate Premium		\$40,862.00	
Pharmacy Rebates		-\$1,018,735.20	
Medical Rebate		-\$11,010.00	
Physician Service Fees		\$2,618,397.60	
HMO Managed Care Fee		\$53,055.60	
Expected Claims Projection		\$16,513,417.92	
ACA & State Fees		\$35,713.44	
Alliant Consulting Fee		\$77,000.00	
Benefits Administrator Salary		\$61,000.00	
One-time Communication Credit		-\$42,000.00	
TOTAL Medical and Pharmacy Costs		861	\$21,801,853.40
		FINAL SOLD	
Premium Equivalent Rates		2025/2026 Current Rates	2026/2027 Renewal Rates
PPO - Administrators, Teachers, Clerical, Cafeteria, Nurses & NBE (PJ2405)			
Employee Only	116	1,248.78	1,462.53 (+17.1%)
Family	147	2,979.87	3,489.94 (+17.1%)
Est. Total Equivalent Rates	263	\$6,994,780.10	\$8,192,097.81 (+17.1%)
Maintenance, Security, Aides & Retirees (P55665)			
Employee Only	14	1,248.78	1,462.53 (+17.1%)
Family	12	2,979.87	3,489.94 (+17.1%)
Est. Total Equivalent Rates	26	\$638,895.14	\$748,256.76 (+17.1%)
HMO BA - Administrators, Teachers, Clerical, Cafeteria, Nurses & NBE (B55663)			
Employee Only	133	879.27	1,029.78 (+17.1%)
Family	218	2,198.18	2,574.45 (+17.1%)
Est. Total Equivalent Rates	351	\$7,153,757.72	\$8,378,288.11 (+17.1%)
HMO BA - Maintenance, Security, Aides & Retirees (B04429)			
Employee Only	89	879.27	1,029.78 (+17.1%)
Family	54	2,198.18	2,574.45 (+17.1%)
Est. Total Equivalent Rates	143	\$2,363,483.38	\$2,768,047.99 (+17.1%)
BCO - Administrators, Teachers, Clerical, Cafeteria, Maintenance, Nurses & NBE (274443)			
Employee Only	49	1,032.36	1,209.07 (+17.1%)
Family	29	2,463.95	2,885.71 (+17.1%)
Est. Total Equivalent Rates	78	\$1,464,482.77	\$1,715,162.72 (+17.1%)
TOTAL COMBINED ANNUAL COSTS		861	\$18,615,399.11
			\$21,801,853.40
Change Over Current Year (\$)			\$3,186,454.29
Change Over Current Year (%)			17.1%
Notes:			
Enrollment based on 2026 renewal.			

