

Consider approval of the 2026-2027 Medical Benefits Plan.

1. Background:

The District contracts with Brown and Brown as an employee benefits financial consultant. Brown and Brown solicited proposals for the districts 2026-2027 medical benefits plan. The district requested that Brown and Brown solicit proposals from carriers that provide fully insured group medical as well as self-funded third-party administrator plans.

2. Process:

Brown and Brown solicited proposals on the district's behalf per contract. The district also received renewal rates from the current provider Blue Cross Blue Shield at a 49% increase. Other Health Insurance providers proposals were at substantial premium increases. The best overall value that including quality premiums and care for our employees was Evry Health.

3. Fiscal Impact:

The Districts current provider Blue Cross Blue Shield will be increasing premiums by 49%. The districts premium versus claims ratio has caused the rates to be increased. The district with the help of Brown and Brown had negotiated with a new provider Evry Health. The premiums are substantially lower than Blue Cross Blue Shields renewal rates and Evry Health has guaranteed cap for year two not to exceed 12.9% for the 2027-2028 medical renewal. The one time premium cap shall apply regardless of claims experience.

4. Recommendation:

The board approve Evry Health as the new medical benefits provider for the District.

5. Required:

Board Action.