



**CAMBRIDGE-ISANTI SCHOOLS**  
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# Benefit Recommendations

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**Human Resources**

March 19, 2026

# Medical Plan Overview

On March 2, the Insurance Committee met to review plan performance and discuss a premium recommendation for the Board.

After careful consideration, the Committee reached a consensus to recommend a 4% premium increase. This represents a lower increase than those implemented over the past three years. Based on current projections, the increase is expected to support recovery of the plan reserves and may help moderate future premium increases.



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# Insurance Committee Members

- Teacher Representatives
- Custodian Representative
- Administrative Assistant Representative
- Paraprofessional Representative
- Food Service Representative
- Community Education Representative
- HR Specialist
- HR Assistant
- Superintendent
- Director of Human Resources
- Director of Finance
- ECMECC Representative



# Paid YTD Claims

PYTD Claims



Plan year-to-date claims total just over \$3.9 million, which is approximately 23% lower than the same period last year (\$5.1 million).

Plan year-to-date claims are currently running at approximately 62% of expected, compared to 82% at the same point last year.

	2023	2024	2025
PYTD	79%	82%	62%
Year End	102%	95%	



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# Medical Plan Summary

To help keep pace with expected claims and gradually strengthen plan reserves, the Committee is recommending a 4% premium increase. This approach is intended to support the fund balance while keeping premium increases more manageable for plan participants.

According to OneDigital, many districts are once again facing double-digit premium increases this year. In that context, the Committee's recommendation represents a relatively moderate adjustment compared with broader trends in the region.



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# Premium Increase

- New Plan Year: July 1, 2026 - June 30, 2027
- Recommendation: 4% increase to all premiums with no plan change.

<b>MEDICAL PLAN PREMIUMS 2026-2027 Plan Year</b>				
<b>4.0% Premium Increase, No Changes to Plan Design</b>				
	<b>Current</b>	<b>2026-2027</b>	<b>Annual</b>	<b>Monthly</b>
<b>Network Plan:</b>	<b>Premium</b>	<b>Premium</b>	<b>Increase</b>	<b>Increase</b>
<b>UMR Choice Plus</b>				
Single	\$10,129.60	\$10,534.78	\$405.18	\$33.77
Employee + 1	\$26,416.70	\$27,473.37	\$1,056.67	\$88.06
Family	\$36,290.84	\$37,742.47	\$1,451.63	\$120.97
<b>UMR Core Plan</b>				
Single	\$9,674.15	\$10,061.12	\$386.97	\$32.25
Employee + 1	\$25,250.30	\$26,260.31	\$1,010.01	\$84.17
Family	\$34,669.00	\$36,055.76	\$1,386.76	\$115.56

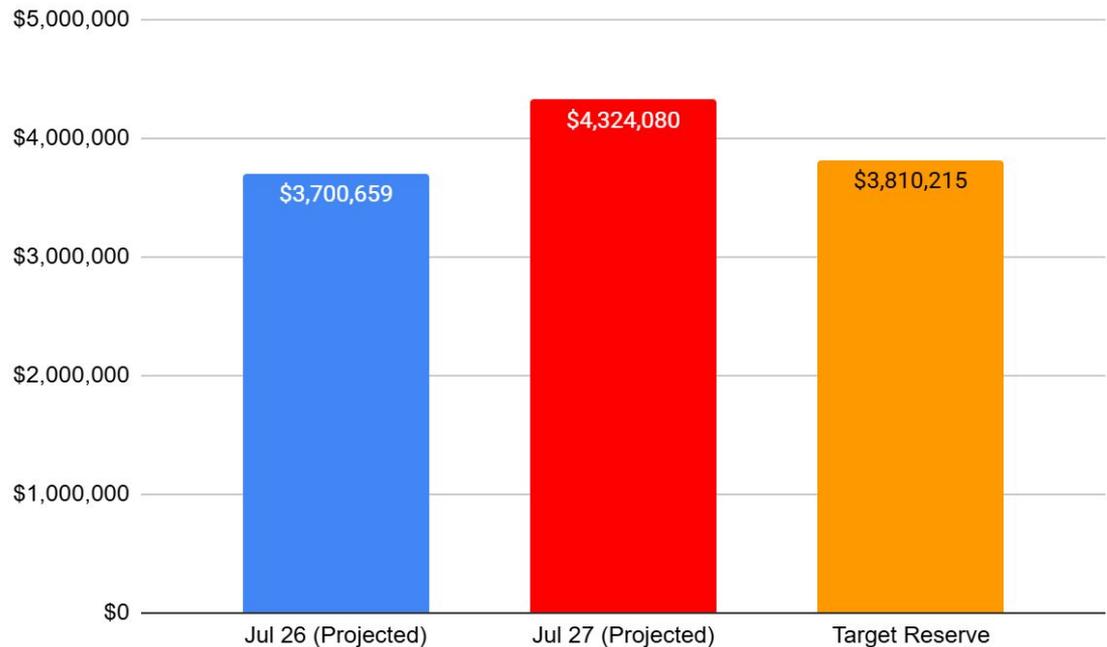


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# Plan Reserves

Preliminary estimates suggest that a 4% premium increase could result in plan reserves exceeding the recommended target reserve level of 40% of expected claims.



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# Ancillary Benefits

By law, we are required to solicit bids for our Ancillary Benefits every five years. These benefits include:

- Dental
- Basic Life/AD&D and LTD
- Vision
- EAP





# Self-Funded Dental Plan



# Dental Insurance Provider

**Provider selected:** Delta Dental

- **Fixed Rate Costs:** Slight increase from current rates.
- **Network:** Larger local network compared to others offering bid.
- **Fixed Cost Guarantee:** 36 months.

**Other bids:**

- Guardian, Humana, Metlife, and Sunlife offered slightly lower premiums, but with fewer participating providers in our area.

**Decision:** Stay with Delta Dental to maintain the larger network



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# Dental Insurance

- **Total plan participants:** 579, an increase of 2% compared to last year
- **Plan year-to-date claims per subscriber:** up 1%, indicating a slight increase in utilization so far this year.
- **Rolling 12-month claims per subscriber:** down 2%, suggesting overall claims trends remain slightly below prior-year levels.
- **Fund Balance:**
  - Beginning of Year: \$170,000
  - Current Balance: \$177,000
  - Equivalent to 4.06 months of annualized spend, above the target of 3.0 months, indicating a healthy reserve position.
- **Recommendation:** Maintain current dental premiums, as the fund balance is strong and claims trends are stable.



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# Employee Assistance Program (EAP)

## **Current provider:** Fairview

- **Premiums:** No increase on renewal bid.
- **Access:** Covers employees and their dependents.
- **Employee feedback:** High satisfaction and positive experiences reported.
- **Relationship:** Longstanding and collaborative partnership with the District.

## **Other bids received:** AllOne, ComPsych, Lincoln Financial Group (LFG), Emathia

- **AllOne:** Comparable pricing but coverage limited to employees and spouses (no dependents).
- Other bids offered varying options but did not provide a significant advantage over Fairview.

**Decision:** Continue with Fairview to maintain broad coverage, strong employee satisfaction, and a trusted partnership.



# Vision

## **Provider selected:** EyeMed

- **Premiums:** No increase from current rates.
- **Network:** Larger local network compared to NVA and Humana.
- **Rate guarantee:** 48 months.

## **Other bids:**

- NVA and Humana offered slightly lower premiums, but with fewer participating providers in our area.

**Decision:** Stay with EyeMed to maintain the larger network and long-term rate stability.



# Basic Life/AD&D and LTD

**Current provider:** Voya

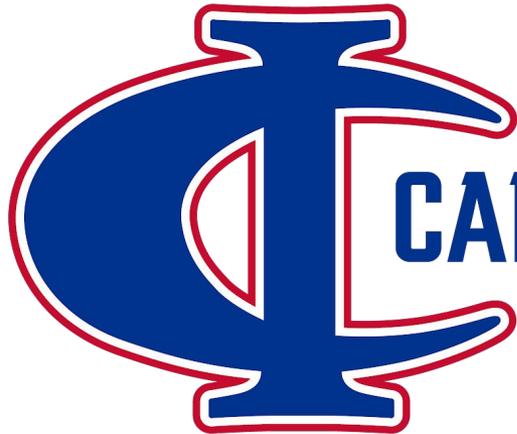
- Submitted a bid reflecting an **overall 18.5% increase** in premiums.
- **Basic Life/AD&D:** 37.5% increase in premiums.
- **Long-Term Disability (LTD):** no increase.
- **Supplemental Life/AD&D:** no change to rates.

**Most competitive bid:** Lincoln Financial Group (LFG)

- **Overall premium:** 13% decrease.
- **Basic Life/AD&D:** 9.2% decrease.
- **Long-Term Disability:** 16.7% decrease.

**Summary:** LFG's bid provides the most cost-effective option across Basic Life/AD&D and LTD, while supplemental Life/AD&D rates remain unchanged with Voya, and LFG's rates match.





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