



South St. Paul School Board - Committee-of-the-Whole  
Monday, August 14, 2023 5:00 PM  
Location: CITY HALL  
125 THIRD AVENUE NORTH  
South St Paul, Minnesota 55075

## **Agenda**

### **I. HUMAN RESOURCES**

- A. Health, Dental, Life, and LTD Insurance Rates and Contract (J. Milteer) 2

### **II. SCHOOL BOARD**

- A. Committee Updates (Board) 4
- District 917
  - AMSD
  - Community Education
  - Educational Foundation
  - Finance, Facilities and Long-Range Planning
  - Local Issues
  - Policy
  - Public Relations/Community Engagement
  - SSP Open Foundation
  - Superintendent Executive
- B.
- C. Other Items Deemed Necessary by the School Board



## SOUTH ST. PAUL PUBLIC SCHOOLS

### School Board Agenda Item

**Meeting Date:** Monday, August 14, 2023

**Place on Agenda:** Committee-of-the-Whole (discussion)  
Regular Agenda (action)

**Action Requested:** Approval

**Attachment:** Proposed 2024 Health, Dental & Other Insurance Rates

**Topic:** Proposed 2024 Health & Dental Insurance Rates

**Presenter(s):** Joel Milteer, Director of Human Resources

**Background:**

In 2017 we moved to a self-insured plan for dental insurance and in 2018 for health insurance, with rates determined annually by the district. A key component of a self-insured plan is to build and maintain an adequate reserve to ensure funds are available to offset fluctuating costs.

Based on analysis of claims history, expected future claims and the need to continue to maintain our reserve account for payment of claims; administration recommends no change in rates and approval of the proposed 2024 health and dental insurance rates presented. Additional information regarding this recommendation is listed below:

- We have reached our reserve fund goal.
- The chart below illustrates health & dental rate changes since moving to self-insured plans.

Year	Health Self-Insured % of Rate Change	Dental Self-Insured % of Rate Change
2017	--	0%
2018	8%	0%
2019	8%	0%
2020	8%	0%
2021	0%	0%
2022	0%	0%
2023	0%	0%
2024	0%	0%

- The proposed 2024 health, dental and other ancillary insurance rates are attached.

The recommendation for the 2024 health & dental insurance rates were shared with the district’s insurance committee.

**Recommendation:**

Administration recommends approval of the proposed 2024 health, dental and ancillary insurance premium rates.

**Alternatives:**

Do not approve and direct administration with next steps

# South St. Paul Schools

## Proposed 2024 Health and Dental Insurance Rates

### Health Insurance

Coverage Type	\$500-\$35 Deductible Plan Annual Rate	\$1500-\$35 Deductible Plan Annual Rate	\$3200-80% HSA Plan Annual Rate
Single	\$10,383.68	\$9,367.88	\$7,717.94
Single + One	\$21,878.16	\$19,737.95	\$16,261.43
Family	\$29,541.28	\$26,651.46	\$21,957.22

### Dental Insurance

Coverage Type	Annual Rate
Single	\$612.00
Family	\$1,587.12

### 2023-2024 Ancillary Insurance Rates (The Standard)

#### Basic Life & AD&D Insurance Rates

Plan	Rates/\$1,000
Basic Life	\$0.090
Basic AD&D	\$0.020

#### Voluntary Life & AD&D Insurance Rates

Age Range	Employee Rate per \$1,000
<25	\$0.05
25-29	\$0.05
30-34	\$0.06
35-39	\$0.08
40-44	\$0.10
45-49	\$0.15
50-54	\$0.23
55-59	\$0.43
60-64	\$0.52
65-69	\$0.96
70+	\$1.97
AD&D Rate	\$0.02

#### Long-Term Disability Insurance Rate

Long Term Disability	Rate
LTD Rate/\$100 of Covered Payroll	\$.0.320



## SOUTH ST. PAUL PUBLIC SCHOOLS

### School Board Agenda Item

**Meeting Date:** August 14, 2023

**Place on Agenda:** Committee-of-the-Whole

**Action Requested:** None. Discussion Only.

**Attachment:** None

<b>Topic:</b> Committee Updates
<b>Presenter(s):</b> School Board Members
<b>Background:</b>  School Board members will provide an update for the following committees that they serve on: <ul style="list-style-type: none"><li>• District 917</li><li>• Association for Metropolitan School Districts (AMSD)</li><li>• Community Education</li><li>• SSP Educational Foundation</li><li>• Finance, Facilities and Long-Range Planning</li><li>• Local Issues</li><li>• SSP Open Foundation</li><li>• District Policy</li><li>• District Community Engagement and Public Relations</li><li>• District Superintendent/Executive</li></ul>
<b>Recommendation:</b>  N/A
<b>Alternatives:</b>  N/A