



Agenda IV.B.3
April 23, 2026

To: Members, Board of Education

From: Stacey Sovine, Executive Director of Administrative Services

Date: April 23, 2026

Re: Approve Premiums and Rates for FY27 Employee Benefits

RECOMMENDATION: That the Board of Education approves the FY27 premiums and rates for employee benefits.

Below are the premiums/rates for the respective employee benefits for our July 1, 2026 through June 30, 2027 plan year.

Health Self-Insured Employee Benefit:

HRA Contribution match to deductible (\$1,000 single/\$2,000 family deductible):

- Family coverage, Annual premium of \$39,958.80 and a \$2,000 HRA contribution for a monthly combined premium of \$3,496.58.
- Single coverage, Annual premium of \$15,580.32 and a \$1,000 HRA contribution for a monthly combined premium of \$1,381.68.

Dental Self-Insured Employee Benefit:

Family coverage full monthly premium rates \$108.24 and an annual cost of \$1,298.88.

Single coverage full monthly premium rates \$41.46 and an annual cost of \$497.52.

Employer and Employee portion of above premiums and rates are dependent upon contract language covering employee's employment with the district.

Group Life / AD&D Insurance:

Rates hold at \$0.050 per \$1,000 effective July 1, 2026

Long Term Disability Insurance:

Rates hold at \$0.0286 per \$1,000 effective July 1, 2026