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BOARD OF EDUCATION
Regular Meeting - March 26, 2025 - 4:00 PM
Creekside
16000 41st Ave N.
Plymouth, MN 55446

AGENDA

1.	CALL TO ORDER/ROLL CALL	2
2.	APPROVAL OF AGENDA	3
3.	ADMINISTRATIVE REPORTS AND RECOMMENDATIONS	
	A. Human Resource Services	4
	1. Health Insurance Plan/Rates for the 2025-26 School Year	11
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In case of inclement weather, the meeting will be held on the next business day at the same time and same place, unless a quorum of the board is not available.



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AGENDA SECTION: Call to Order

ITEM: Roll Call Attendance

COMMENTS BY: Milind Sohoni, Board Chair

	PRESENT	ABSENT
Heidi Kader	_____	_____
Sheila Prior	_____	_____
Sarah Johansen	_____	_____
Paras Bhende	_____	_____
Valentina Eyres	_____	_____
Dan Ginestra	_____	_____
Milind Sohoni	_____	_____
Chace Anderson, ex-officio	_____	_____



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AGENDA SECTION: Approval of Agenda Items

ITEM: Approval of Agenda Items

COMMENTS BY: Milind Sohoni, Board Chair

Recommended Action: Approve the full agenda as presented.

Motion by: _____

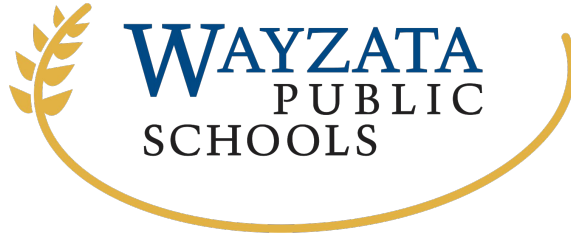
ROLL CALL

Passed: _____

Second by: _____

Failed: _____

Abstentions: _____



EMPLOYEE HEALTH & DENTAL INSURANCE PLAN RATES 2025-26

SELF-INSURED

Wayzata School District has been Self-Insured since 2000.

What is Self-Insured or Self-Funded:

Employer pays for claims and other plan costs and carries the risk of claims fluctuation. Stop-Loss coverage is purchased to cap the risk.

- If claims run better than expected, the plan retains those funds to offset future renewals
- The plan (employer) manages the plan reserves
- Self-funded plans do not need to pay certain taxes and assessments
- Employer assumes the risk between the normally anticipated claim level and stop-loss coverage level

EMPLOYEE HEALTH INSURANCE

We are very fortunate to have a dedicated group of individuals that have served on the insurance committee over the years. These individuals have take their job seriously with the utmost commitment to keep the best possible rates and plans for the district and the employees.

The insurance committee is made up of:

- 5 representatives from the Teacher group
- 1 representative from Custodial
- 1 representative from Wayzata Cafes
- 1 representative from Wayzata Kids
- 1 representative from Principals
- 1 representative from Administrative Professionals/Paraprofessionals
- 1 representative from Unaffiliated
- & Administration representatives from HR & Finance

We also greatly benefit from having a consultant and team that supports our work. This team thoroughly understands self-funded plans and works with many of the school districts in Minnesota.

RECOMMENDATION - *medical provider*

The process of getting to the approval for today included:

- Performed required Health Insurance Transparency Act (HITA) RFP process (MN Statute 471.6161); completed every 2 years
- The RFP process began Jan 16; first bids were due Feb 12
- Received three offers; two others declined to quote; on Feb 25 Insurance Committee reviewed and made a request for best and final quote from the two best offers
- Best and final due Mar 13 and reviewed by Insurance Committee Mar 25
- Insurance Committee unanimously recommended staying with UHC with no plan changes.

RECOMMENDATION - *percent increase*

1

Each year, the Insurance Committee does a deep review of our current self-funded plans & recommends the percent increases. The percent recommended is based on three years of actual claims data of both medical and pharmacy.

2

We are mindful of the plans' reserves since we cannot fully predict our claims each year. A reserve is mandatory in case we have higher claims than anticipated. We take great pride in sharing that the district has had an average health insurance increase of 4.66% over the last 23 years!

3

Medical trend this year in Minnesota is showing an average increase of 13-15% and several surrounding districts are looking at an average increase of 10-15% this year.

4

With this knowledge, the committee unanimously supports the 7% recommendation to our overall health insurance premiums. Each employee group contract determines the district contribution and actual premium responsibility of employees.

EMPLOYEE DENTAL INSURANCE

~The district's dental insurance is through Delta Dental of Minnesota.

~Dental is also based on claims experience, but it does not have the same or as many variables that medical insurance has.

~The district has maintained a 2% average increase in dental over the past 23 years.

~Administration and the insurance committee support the recommended 2% increase for active employees. This percentage is in line with trend and keeps a sound fund balance for the dental plan.

Other District Insurance

***Life Insurance & Long Term Disability Plans**

***Voluntary Vision Coverage (eyewear)**

***Other optional insurance (i.e. Critical Illness, Hospital Care & Accidental Injury, and Supplemental Life)**

These rates are all locked in until June 2027.

Thank you!



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AGENDA SECTION: Administration Reports and Recommendations

ITEM: Human Resource Recommendations

COMMENTS BY: Joanne Fieldseth, Human Resources Benefits Manager

Authorization of Health and Hospitalization Insurance Rates 2025-2026

As part of the required Health Insurance Transparency Act (HITA) RFP process, the Insurance Committee recommends the District accept the UnitedHealthcare offer for administration and stop loss, and also the ClearScript offer for pharmacy benefit administration for the 2025-2026 contract year.

The Insurance Committee met throughout the plan year and completed a thorough review of the health insurance plans. The consensus was to go with an increase of 7% with no plan changes to the deductibles and out of pocket maximum amounts.

I would like to thank the following members for their work on this important committee:

- WEA: Anne Naumann, Lynda Lankford, Dave Schultz, Donna Nelson, Rachel Falkowski
- Clerical: Daneen Usgaard
- Custodial: Ron Rogers
- WPA: Ashley Paul
- Wayzata Kids: Jessica Sorenson
- Wayzata Café: Claire Nielsen
- Unaffiliated: Leslie Myrin
- Finance: David Draskovich/Scott LeSage

Recommended Action: Approve the recommendations of the Insurance Committee that the District selects UnitedHealthcare on a self-insured basis for administration and stop loss, accept the ClearScript pharmacy benefit offer, and accept the 7% rate renewal for the 2025-2026 health insurance plans.

Motion by: _____ **Yes:** _____ **Passed:** _____

Second by: _____ **No:** _____ **Failed:** _____

Abstentions: _____



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AGENDA SECTION: Administration Reports and Recommendations

ITEM: Human Resource Recommendations

COMMENTS BY: Joanne Fieldseth, Human Resources Benefits Manager

Authorization of Dental Insurance Rates 2025-2026

The administration is recommending an overall 2% increase in funding for our self-insured Delta Dental Plan. We are pleased to accomplish this without any plan design changes.

Recommended Action: Approve the recommendation that the District remain with Delta Dental on a self-insured basis and a rate renewal for the 2025-2026 plan year is 2% overall.

Motion by: _____ **Yes:** _____ **Passed:** _____

Second by: _____ **No:** _____ **Failed:** _____

Abstentions: _____



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AGENDA SECTION: Adjourn

ITEM: Adjourn

COMMENTS BY: Milind Sohoni, Board Chair

This agenda item brings closure to the School Board meeting.

Recommended Action: Call the meeting to a close.

Motion by: _____ **Yes:** _____ **Passed:** _____

Second by: _____ **No:** _____ **Failed:** _____

Time of Adjournment: _____