

ATTACHMENT NO. X - B: District Health Insurance Renewal

Potential motion: Approve the health insurance renewal from Gallagher

Recommended action: Approve the motion.

Rationale: We are asking the Board to approve the health insurance renewal from Gallagher. The District did see an overall increase this year of 11% on the health insurance premiums, but no increase on dental and vision insurance. The past year our District did see a larger than usual increase to our costs on health insurance which contributed to the increase. Over the past four years our increase has been 4.7% which has been lower than the average over that period of time. Our previous three years were much lower. These ups and downs are often experienced in health insurance.



**Gallagher**

Insurance | Risk Management | Consulting

# North Boone CUSD

2023 Renewal Meeting

April 27, 2023

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## ***1. Health Insurance - BCBS***

- Renewal – 11%
  - 4-year average = 3.6%
- Loss Ratio – 114%
- Claims Data
- HRA Data

## ***2. Dental – Delta Dental***

- Renewal – Rate Guarantee until 2024

## ***3. Vision – Delta Dental***

- Renewal – Rate Guarantee until 2024

## ***4. Life – BCBS/Dearborn***

- Renewal – 12.6% or \$778 new annual premium

## ***5. Committee Meeting, Open Enrollment and Other Items***