GENESEO
COMMUNITY UNIT
SCHOOL DISTRICT #228

Where the *future* grows.

2026 Medical Insurance Premiums - Board and Employee Cost Share

- Reference Health Fund Balance (Page 2)
  - 2024 high medical claims decreased health fund account balance by $445,167.71
  - 2025 is on trend for high medical claims and not enough funding from premiums/deductibles to cover additional expense; underfunding the health fund account is not sustainable
- Move from 2 tier to 4 tier medical insurance premiums for 2026 – employee cost share calculated according to the current CBA

	2026 Medical Premium	2026 Monthly Employee/Retiree Cost per Planholder	2026 Monthly Board Cost per Planholder
Active			
Employee Only	$985.00	$0.00	$985.00
Employee + Spouse	$2,625.00	$410.00	$2,215.00
Employee + Child(ren)	$2,425.00	$360.00	$2,065.00
Family	$2,925.00	$485.00	$2,440.00
Retiree			
Retiree Single Under 65	$985.00	$985.00	-
Retiree + Spouse Under 65	$2,625.00	$2,625.00	-
Retiree + Child(ren) Under 65	$2,425.00	$2,425.00	-
Retiree Family Under 65	$2,925.00	$2,925.00	-
Retiree Single Medicare	$591.00	$591.00	-
Retiree Family A (1 Medicare Single, 1 Single)	$1,576.00	$1,576.00	-
Retiree + Spouse both Medicare	$1,182.00	$1,182.00	-
Retiree Family B Medicare	$1,974.00	$1,974.00	-

	Employee Increased Cost/Pay
Employee Only Medical Insurance	$0.00
Employee + Spouse Medical Insurance	$36.80
Employee + Child(ren) Medical Insurance	$11.80
Family Medical Insurance	$74.30

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Health Fund Balance Comparison Plan Year 2016-25

2016	Beginning Balance - Jan	2,270,264.63
	Ending Balance - Dec	2,425,905.49
	Difference	155,640.86
2017	Beginning Balance - Jan	2,425,905.49
	Ending Balance - Dec	2,232,696.06
	Difference	(193,209.43)
2018	Beginning Balance - Jan	2,232,696.06
	Ending Balance - Dec	1,936,085.30
	Difference	(296,610.76)
2019	Beginning Balance - Jan	1,936,085.30
	Ending Balance - Dec	1,478,243.41
	Difference	(457,841.89)
2020	Beginning Balance - Jan	1,478,243.41
	Ending Balance - Dec	1,473,251.22
	Difference	(4,992.19)
2021	Beginning Balance - Jan	1,473,251.22
	Ending Balance - Dec	1,163,513.53
	Difference	(309,737.69)
2022	Beginning Balance - Jan	1,163,513.53
	Ending Balance - Dec	1,629,541.29
	Difference	466,027.76
2023	Beginning Balance - Jan	1,629,541.29
	Ending Balance - Dec	1,773,327.86
	Difference	143,786.57
2024	Beginning Balance - Jan	1,773,327.86
	Ending Balance - Dec	1,328,160.15
	Difference	(445,167.71)
2025	Beginning Balance - Jan	1,328,160.15
	Ending Balance - 09/30/25	1,056,449.21
	Difference	(271,710.94)

Historical Rate Benefits Ded OOP Change Plan Year 2016-25

2016
5% decrease active rate (including Bd Cost)
EE $0.00 **Benefit $4,683.24** | Fam $1,903.92 **Benefit $10,395.12**
$150 Ded | $550 Oop max

2017
4% decrease active rate (including Bd Cost)
EE $0.00 **Benefit $4,495.92** | Fam $1,827.72 **Benefit $9,979.32**
$150 Ded | $550 OOP max

2018
1.5% increase active rate (including Bd Cost)
EE $0.00 **Benefit $4,563.36** |Fam $1,855.20 **Benefit $10,128.96**
$200 Ded | $700 OOP max | RX $500 OOP

2019
0% change active rate (including Bd Cost)
EE $0.00 **Benefit $4,563.36** | Fam $1,855.20 **Benefit $10,128.96**
$300 Ded | $800 OOP max | RX $600 OOP

2020 - Increased to BCBS actuarial rates
35.5% increase active rate* (including Bd Cost)
EE $0.00 **Benefit $6,183.36** | Fam $1,855.20 **Benefit $14,383.32**
**Bd covered 100% of Family Cost Increase (Employee's portion)*
$400 Ded | $1,000 OOP max | RX $750 OOP

2021 -Increased rates to cover cost trend
6% increase active rate* (including Bd cost)
EE $0.00 **Benefit $6,554.40** | Fam $2,100.00 **Benefit $15,112.80**
**Bd covered 70% of Family Cost Increase (Employee's portion)*
$500 Ded | $1,250 OOP max | RX $850 OOP

2022 - Increased rates to BCBS actuarial rates
23.9% increase active rate (including Bd Cost)
EE $0.00 **Benefit $8,118.60** | Fam $3,300.48 **Benefit $18,019.92**
$500 Ded | $1,500 OOP max | RX $1,000 OOP

2023 - Increased rates to BCBS actuarial rates
0.9% increase active rate (including Bd Cost)
EE $0.00 **Benefit $8,191.68** | Fam $3,330.12 **Benefit $18,182.16**
$500 Ded | $1,500 OOP max | RX $1,000 OOP

2024 - Increased rates to BCBS actuarial rates
8.7% increase active rate (including Bd Cost)
EE $0.00 **Benefit $8,904.36** | Fam $3,619.92 **Benefit $19,764.00**
$500 Ded | $1,850 OOP max | RX $1,500 OOP

2025 - Increased rates to BCBS actuarial rates
11.5% increase active rate (including Bd Cost)
EE $0.00 **Benefit $9,929.76** | Fam $4,036.80 **Benefit $22,039.92**
$500 Ded | $2,250 OOP max | RX $1,500 OOP