



6300 Alderson Street  
Weston, Wisconsin 54476

TO: Dr. Kristine A. Gilmore, Superintendent  
 FROM: *JK* Dr. Thomas R. Owens, Assistant Superintendent, Business/Personnel Services  
 RE: Health Insurance Premium Rates - 2010-11 School Year  
 DATE: March 19, 2010

I recommend the school board approve the following health insurance rates for the next fiscal year. These rates reflect a 12% increase per the recommendation of our independent health insurance consultant, Jeff Steckbauer of Cottingham and Butler. His recommendation is based on utilization trends, future inflationary increases and the need to maintain a positive reserve for claims run-out. The high deductible health plan (HDHP-24) is currently used for retirees before the HDHP-40. The HDHP-40 is a more straightforward high deductible plan that is easier to understand and administer.

<b>Self-Funded Health</b>	<b>Monthly</b>	<b>Annual</b>
<u>Non-HDHP &amp; COBRA Employees</u>	Effective 7/1/2010 to 6/30/2011	
Family	\$ 2,037.02	\$ 24,444.24
Single	\$ 827.08	\$ 9,924.96
<u>Medicare/Carve Out</u>	Effective 7/1/2010 to 6/30/2011	
Single	\$ 620.31	\$ 7,443.72
Family (1 Over 65)	\$ 1,527.77	\$ 18,333.24
Family (Both Over 65)	\$ 1,240.55	\$ 14,886.60
<u>HDHP-24</u>	Effective 7/1/2010 to 6/30/2011	
Family	\$ 1,452.40	\$ 17,428.80
Single	\$ 589.70	\$ 7,076.40
<u>HDHP-40</u>	Effective 7/1/2010 to 6/30/2011	
Family	\$ 1,426.47	\$ 17,117.64
Single	\$ 579.17	\$ 6,950.04