City of Baker School Board
Special Board Meeting Agenda
Tuesday, July 28, 2026, 6:00 P.M.
School Board Office

Monique Butler, President – Presiding

"The beautiful thing about learning is that no one can take it away from you." - B.B. King

A. Meeting Commencement
1. Call to Order
2. Roll Call
3. Silent Meditation
4. Pledge of Allegiance

B. Welcome of Visitors

C. Recognitions

D. Approval of Agenda (Action)

E. Action Items-The public may comment on Action Items. Public Comment is limited to 2 minutes per individual.
1. Consideration and Approval of Insurance Package for 2026-2027.

F. Information Items

G. Announcements
1. Date of Next Meeting – August 4, 2026

H. Adjournment (Action)

In accordance with the Americans with Disabilities Act, if you need special assistance, please contact Catrina Blackmore at 225.774.5795 to describe the assistance that is necessary.

City of Baker Schools

2026 Board Executive Summary

July 7, 2026

Kerry Drake| President Emeritus, Benefits Consultant
Genevieve Neidhamer| Benefits Consultant

Ryan Hamilton| Senior Account Executive

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2026 Renewal Summary

Coverage | Carrier	2026 Renewal | Summary
Medical (BCBSLA)	**2026 Medical Renewal | Summary:** - Renewal: 20.0% - **Baker Premiums Paid:** $743,544 - **BCBSLA Claims Paid Out**: 868,426 - **Total Medical Loss Ratio:** 117% - **Active Ees:** 6 - **Retirees:** 40 - **Retiree Overview:** - 40 retirees - 19 retirees are under 65 and not eligible for Medicare - Of the retirees, 21 are Medicare eligible: - 13 enrolled in Part A and Part B - 2 enrolled in Part A only - 4 not yet enrolled - 2 additional members are expected to age into Medicare within the next 6 to 9 months
Dental (Ameritas)	Renewal: 15.0%
Vision (Ameritas)	Renewal: 3.4%

Medical (FI) | Renewal

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Medical | Renewal Results

Carrier	Summary
Blue Cross Blue Shield Medical	- Renewal | 20% - BCBS Underwriting Approved renewing Baker's same Benefit Plan Designs despite significantly lower Active EE enrollment vs. Retiree enrollment.
Other Carriers Medical	- AETNA |Declined to quote; Retirees not covered - CIGNA| Declined tot quote - United Healthcare| Not Competitive

Contributions

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Executive Contribution Strategy

Baker School System | Premium Contribution Strategy

Increase Sharing Approach

2025 Increase	2026 Renewal
Split 50 / 50	**Split 50 / 50**
Employer + Employees	Keep Contributions the Same

Maintain the same cost-sharing strategy for the 2026 renewal.

Split 50/50 Increase	2025	2026	Increase ($)
Total Premium	$840,661	$986,467	$145,806
Employer Premium	$547,188	$624,363	$77,175

Baker pays an average of 64% of the members premium in 2025

Baker would pay 61% of member premium in 2026 .

Benchmarking Key

Gallagher Client	
School #1	ER 74% EE 26%
School #2	ER 69% EE 31%
School #3	ER 70% EE 30%
School #4	ER 79% EE 21%
School #5	ER 60% EE 40%
School #6	ER 69% EE 31%
School #7	ER 56% EE 44%
School #8	ER 56% EE 44%

Baker Schools **ER 64% EE 36%**

*M&A with Cadence/Buck

Medical Plan Options

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Dental & Vision

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Dental & Vision 2026 Summary

Coverage | Carrier	2026 Renewal | Summary
Dental (Ameritas)	Renewal: 15%
Other Dental Carries	- SunLife – Decline To Quote - UHC – Not Competitive - Pacific Life 59.6 % increase $14,874 more annually - UNUM 41.1% increase $10,249 more annually

Coverage | Carrier	2026 Renewal | Summary
Vision (Ameritas)	Renewal: 3.4%
Other Vision Carries	- SunLife - DTQ - UHC – Not Competitive - Pacific Life 8.5% increase $388 more annually - UNUM 16.5% decrease $759 less annually

Recommendation

Recommendations

Carrier	Summary
Medical	Recommendation: - Renew the BCBS medical plan with no changes to benefits and continue to share the premium increase equally (50/50) between Baker Schools and employees.
Dental	Recommendation: -remain with Ameritas for Dental
Vision	Recommendation: - remain with Ameritas for Vision

Timeline

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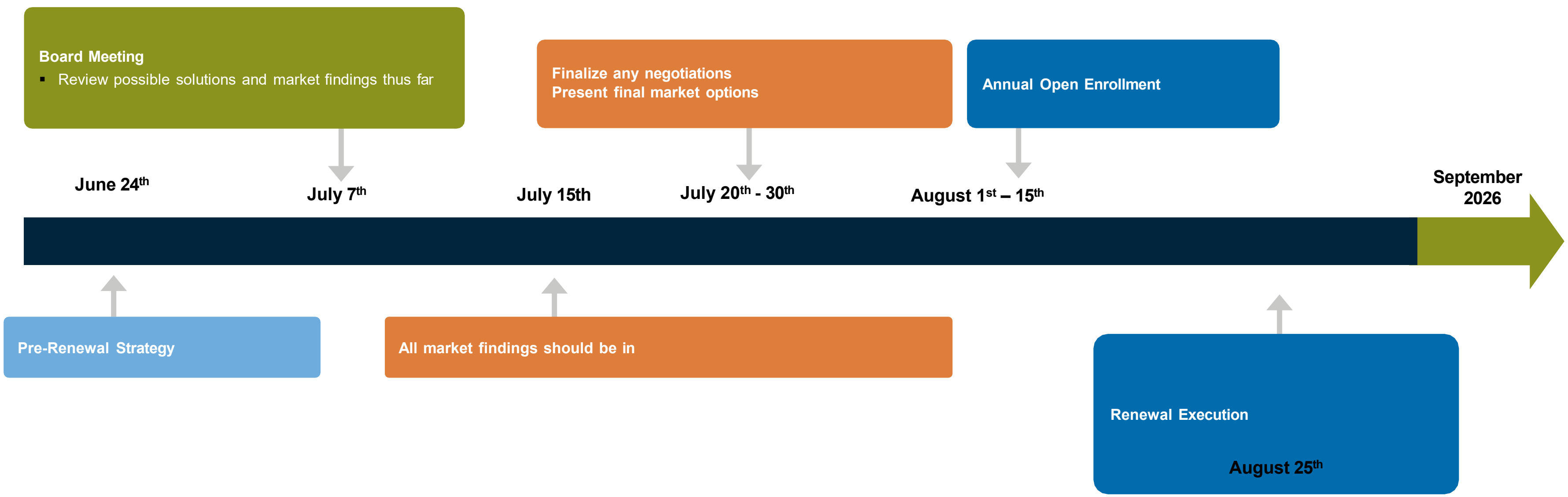
Year at a Glance



The information contained herein is subject to the disclosures and disclaimers on the Disclaimers page of this presentation.

Appendix

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Employee & Employer Contribution Renewal

		Blue Saver $3,300 Ded						
Medical Option 1		09/01/26						2025 to 2026
		Total Monthly Premium	Employer Monthly Premium	Employer Contribution %	Employee Monthly Premium	Employee Contribution %	Employee Weekly (52)	Employee Pay Period Weekly Increase
Blue Saver								
Employee Only		$1,068.07	$867.25	81%	$200.82	19%	**$46.34**	$20.22
Employee + Spouse		$2,136.20	$1,324.76	62%	$811.44	38%	**$187.26**	$41.08
Employee + Child(ren)		$1,975.83	$1,237.10	63%	$738.73	37%	**$170.48**	$37.98
Employee + Family		$3,043.81	$1,819.64	60%	$1,224.17	40%	**$282.50**	$58.53
Monthly Costs:		**$0**	**$0**		**$0**			
Annual Costs:		**$0**	**$0**		**$0**			
Variance:		**$0**	**$0**		**$0**			

		Community Blue $2,000 Ded						
Medical Option 2		09/01/26						2025 to 2026
		Total Monthly Premium	Employer Monthly Premium	Employer Contribution %	Employee Monthly Premium	Employee Contribution %	Employee Weekly (52)	Employee Pay Period Weekly Increase
Commuity Blue								
Employee Only		$1,149.56	$747.21	65%	$402.35	35%	**$92.85**	$22.11
Employee + Spouse		$2,299.16	$1,380.77	60%	$918.39	40%	**$211.94**	$44.21
Employee + Child(ren)		$2,126.54	$1,289.70	61%	$836.84	39%	**$193.12**	$40.89
Employee + Family		$3,275.96	$1,895.73	59%	$1,380.23	42%	**$318.51**	$63.00
Monthly Costs:		**$0**	**$0**		**$0**			
Annual Costs:		**$0**	**$0**		**$0**			
Variance:		**$0**	**$0**		**$0**			

		Premier Blue Copay $1,500 Ded						
Medical Option 3		09/01/26						2025 to 2026
		Total Monthly Premium	Employer Monthly Premium	Employer Contribution %	Employee Monthly Premium	Employee Contribution %	Employee Weekly (52)	Employee Pay Period Weekly Increase
Premier Blue Copay								
Employee Only		$1,450.79	$904.33	62%	$546.46	38%	**$126.11**	$27.90
Employee + Spouse		$2,901.63	$1,632.82	56%	$1,268.81	44%	**$292.80**	$55.80
Employee + Child(ren)		$2,683.73	$1,522.44	57%	$1,161.29	43%	**$267.99**	$51.61
Employee + Family		$4,134.42	$1,320.93	32%	$2,813.49	68%	**$649.27**	$294.18

Average ER 61% EE 39%

Employee & Employer Contribution (Current)

Medical Option 1	Total Monthly Premium	Employer Monthly Premium	Employer Contribution %	Employee Monthly Premium	Employee Contribution %	Employee Weekly (52)
	Blue Saver $3,300 Ded					
Blue Saver						
Employee Only	$890.06	**$776.86**	87%	$113.20	13%	$26.12
Employee + Spouse	$1,780.17	**$1,146.74**	64%	$633.43	36%	$146.18
Employee + Child(ren)	$1,646.53	**$1,072.36**	65%	$574.17	35%	$132.50
Employee + Family	$2,536.51	**$1,565.99**	62%	$970.52	38%	$223.97
Monthly Costs:	**$0**	**$0**		**$0**		
Annual Costs:	**$0**	**$0**		**$0**		

Medical Option 2	Total Monthly Premium	Employer Monthly Premium	Employer Contribution %	Employee Monthly Premium	Employee Contribution %	Employee Weekly (52)
	Communinty Blue $2,000 Ded					
Commuity Blue						
Employee Only	$957.97	**$651.42**	68%	$306.55	32%	$70.74
Employee + Spouse	$1,915.97	**$1,189.17**	62%	$726.80	38%	$167.72
Employee + Child(ren)	$1,772.12	**$1,112.49**	63%	$659.63	37%	$152.22
Employee + Family	$2,729.97	**$1,622.73**	59%	$1,107.24	41%	$255.52
Monthly Costs:	**$0**	**$0**		**$0**		
Annual Costs:	**$0**	**$0**		**$0**		
Total Annual Costs:	**$0**	**$0**		**$0**		

Medical Option 3 (ACA Affordability)	Total Monthly Premium	Employer Monthly Premium	Employer Contribution %	Employee Monthly Premium	Employee Contribution %	Employee Weekly (52)
	Premier Blue Copay $1,500 Ded					
Premier Blue Copay						
Employee Only	$1,208.99	$783.43	65%	$425.56	35%	**$98.21**
Employee + Spouse	$2,418.02	$1,391.01	58%	$1,027.01	42%	**$237.00**
Employee + Child(ren)	$2,236.44	$1,298.79	58%	$937.65	42%	**$216.38**
Employee + Family	$3,445.35	$1,906.64	55%	$1,538.71	45%	**$355.09**

Average ER 61% EE 39%

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General Disclaimers

Coverage Disclaimer

This proposal is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal is not a contract and offers no contractual obligation on behalf of GBS. Policy forms for your reference will be made available upon request.

Renewal / Financial Disclaimer

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

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The intent of this analysis is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.

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