

9. A. Consideration of Bid Awards and Contracts for Medical, Dental and Prescription Recommendations for Calendar Year 2026 - Second Read and Final Approval (Action)--Heather McArthur

Recommendation

It is the recommendation of the administration and Benefits Committee that the Board of Education approve the benefits bid awards and contracts for calendar year 2026 as presented for the following:

- Medical Insurance Third Party Administration to UMR
- Dental Insurance Third Party Administration to Delta Dental
- Pharmacy Benefit Management to Express Scripts, Inc. through the St. Louis Business Health Coalition (now Gateway Health Coalition)

Summary

The Board of Education provides employee benefits to eligible employees through self-insured funds. Annually the medical, dental and prescription plans are reviewed and considered in order to meet employee needs and align with Board-authorized budgets for the program.

The RFP process was completed over recent months in conjunction with March & McLennan Agency, CPS Benefits' Consultant. The Benefits Committee and administration bring the following recommendations for the Medical and Dental Third Party Administrators and Pharmacy Benefits Manager, for calendar year 2026. A summary of the 2026 benefits is as follows:

- Medical insurance to be provided by UMR
- Dental insurance to be provided by Delta Dental
- Prescription drugs to be provided by Express Scripts through St. Louis Business Health Coalition (now Gateway Health Coalition)
- Medical and dental insurance premiums will remain flat

Financial Impact

The Board of Education continues to fully cover the cost of insurance premiums for eligible employees through self-insured funds. Medical and Dental premium rates for calendar year 2026 are projected to remain flat for a net \$0 impact to the 2025-26 operating budget.

Contacts

This item was prepared by Heather McArthur, Chief Financial Officer and Board of Education Treasurer. Inquiries or requests for additional information pertaining to this item can be directed to Ms. McArthur at (573) 214-3416.

Supporting Documents