Independent School District No. 701

800 E. 21st Street

Hibbing, Minnesota 55746

BUSINESS OFFICE

ALEX KACZOR, Business Manager (218) 208-0849 FAX (218) 208-0861

August 7, 2025

TO: All ISD #701 Employees & Retirees

FROM: Alex Kaczor, Business Manager

RE: 2025-2026 Health Insurance Rates

Please be aware that at the August 6, 2025 regular school board meeting, the school board approved the 2025-2026 Health Insurance rates with the Northeast Service Cooperative.

Please find below the **Traditional Health Insurance** rate structure for the 2025-26 school year:
(These rates are effective September 1, 2025)

	Employee Contribution	Employer Contribution	Total Premium
Active Employees & Retirees under 65:			
Single	$276.19	$1,142.75	$1,418.94
Family	$759.72	$2,312.08	$3,071.80
Retirees:			
1 +/- 65 Platinum Blue	$338.65	$1,427.29	$1,765.94
1+/-65 Senior Gold (Pre-Macra)	$366.46	$1,553.98	$1,920.44
1+/-65 Senior Gold (Post-Macra)	$362.61	$1,536.43	$1,899.04

Please find below the **VEBA Health Insurance** rate structure for the 2025-26 school year:
(These rates are effective September 1, 2025)

	Employee Contribution	Employer Contribution	Total Premium
Active Employees & Retirees under 65:			
Single ($1,200 deductible)	$254.72	$1,053.92	$1,308.64
Family ($2,400 deductible)	$700.67	$2,132.33	$2,833.00
Retirees:			
1 +/- 65 Platinum Blue	$317.18	$1,338.46	$1,655.64
1+/-65 Senior Gold (Pre-Macra)	$344.99	$1,465.15	$1,810.14
1+/-65 Senior Gold (Post-Macra)	$341.14	$1,447.60	$1,788.74

The district will fund the VEBA deductible at 100% the first week of January 2026.

The school district also offers a Minimum Value Plan, as required by the Affordable Care Act. These rates and coverage options are available in the Business Office.

Rates for less than full-time employees for all plans will be pro-rated. If you have any questions, please feel free to contact Pam Reini at (218) 208-0849 Ext.2.

AK/pr