Annual Insurance & Benefits Review

Strategic Overview of Property & Health Insurance (2026-2027)

Executive Summary

A high-level view of our property risk management and employee benefits strategy, ensuring financial stability and organizational health.

Key Strategic Takeaways



Property Stability

Our property insurance premiums with Kansas Educational Risk (KERMP) have remained exceptionally stable over the past four years, hovering consistently near $910K.



Flat Contributions

The District has successfully maintained a flat contribution rate for health insurance ($500 for Employee Only, up to $1,150 for Families) transitioning into 2026-2027.



Benefit Continuity

We continue to offer robust choices (PPO 1, PPO 2, and HDHP 3) alongside comprehensive ancillary benefits to attract and retain top educational talent.

Property Risk Management

Our partnership with Kansas Educational Risk (KERMP) has yielded a highly predictable expense curve for our property insurance portfolio.

Historical Consistency

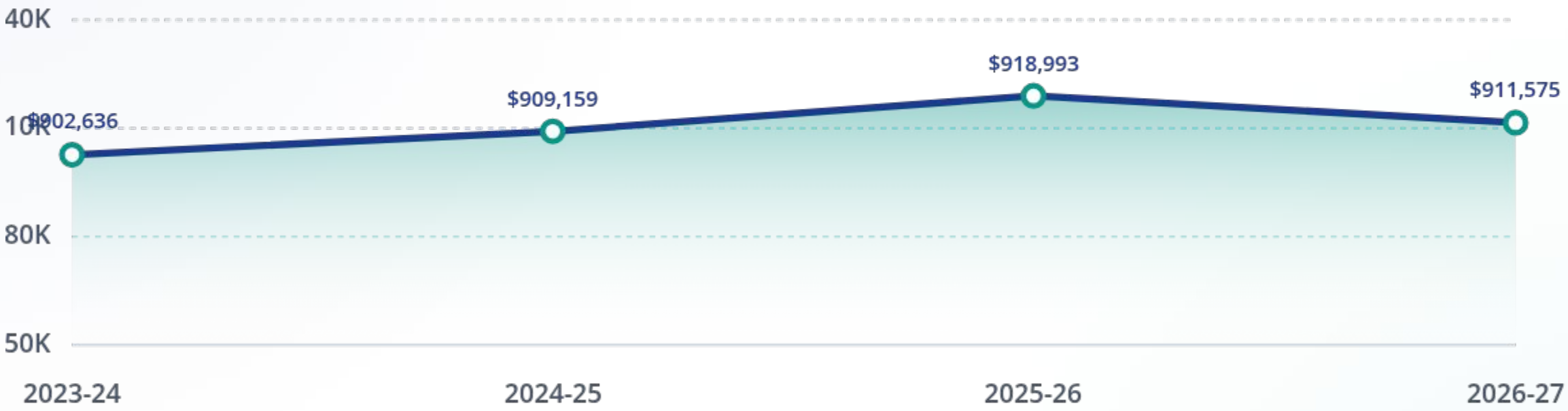
Since the 2023-2024 billing cycle, our annual premium has fluctuated by less than 2% year-over-year. This stability allows for highly accurate budgeting and resource allocation across the district.

Current Status

The most recent invoice (July 2026) secured our coverage at a highly competitive net amount, reflecting the district's proactive risk mitigation and facility maintenance protocols.



Property Premium Trend (2023-2026)

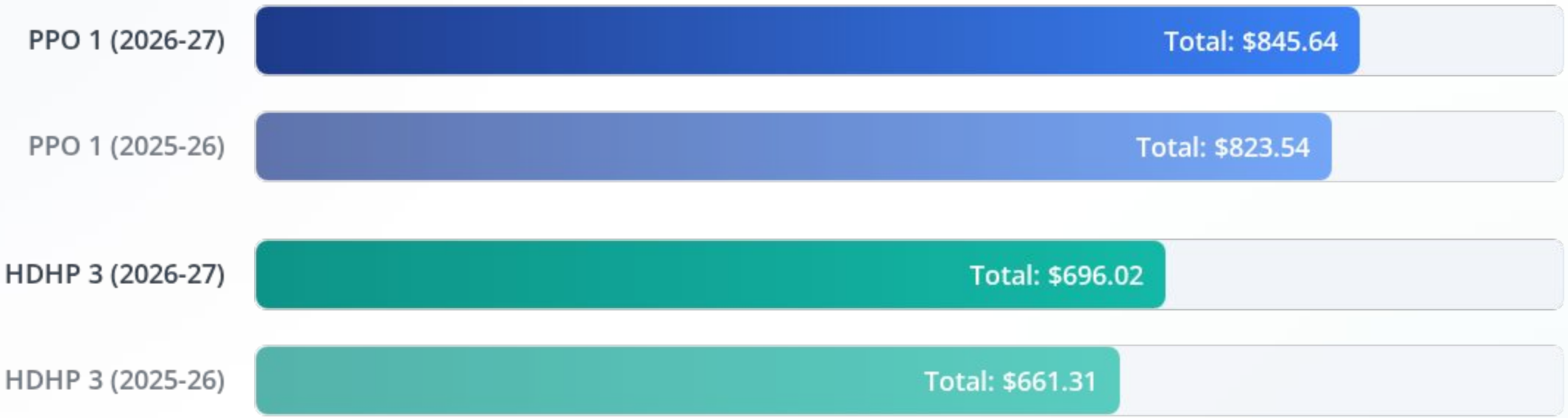


The property insurance portfolio demonstrates minimal volatility, with the latest 2026-2027 premium settling at $911,575—a slight decrease from the previous year's peak.

Health Insurance & Benefits

Balancing comprehensive employee care with sustainable district financial planning.

Medical Premium Comparison (Employee Only)



While total premiums have seen standard market increases (approx. 2.6% to 5.2%), the District contribution remains securely fixed at $500 per month for employee-only tiers.

Benefits Strategy Overview

We are focused on providing high-value options while educating employees on cost-saving care avenues.

Core Medical Stability

We successfully retained the three-tier medical option structure (PPO 1, PPO 2, HDHP 3) through BCBSKS. Employees continue to have the flexibility to choose a plan that fits their budget and utilization needs.

Cost Containment Initiatives

To offset the modest premium increases absorbed by employees, we are heavily promoting Telehealth via Amwell ($0 copay on PPOs) and leveraging increased HSA contribution limits ($4,400 Individual / $8,750 Family for 2026).



Comprehensive Ancillary Benefits



Delta Dental

Continued robust coverage including the "Right Start 4 Kids" program covering children under 12 at 100%.



Surency Vision

Strong frame allowance ($130) and competitive co-pays on exams to ensure essential eye health is accessible.



Wellness & Support

Access to Health Advocate EAP (24/7 support) and District-sponsored $100 wellness facility memberships.

Questions & Discussion

Thank you for your commitment to our district's operational and employee health.

Haysville USD 261 | Board of Education Review