

SAU #2 Health Benefits Review Committee

Project Overview & Process

HUB International conducted a nine-month comprehensive benefits review (June 2025–June 2026) with a broadly representative committee including union representatives from all bargaining groups, non-bargaining staff, retirees, and district/SAU leadership. The goal was to evaluate all available market options before making any decisions, with the committee having direct access to vendor presentations, financial data, and expert analysis as they enter into collective bargaining negotiations beginning Fall 2026.

Scope of Analysis & Key Findings

Retrospective Claims Analysis (FY2025–2026)

Using two years of actual SAU #2 claims data, HUB modeled what costs would have been under a self-funded arrangement:

- FY2025: Self-funded cost of \$5.62M vs. HealthTrust actual cost of \$6.87M = \$1.25M savings (18.2%)
- FY2026: Self-funded cost of \$6.26M vs. HealthTrust actual cost of \$7.15M = \$895K savings (12.5%)

FY2027 Forward Projection (~280 subscribers)

HealthTrust Renewal	SchoolCare Proposal	Self-Funded (Projected)*
\$7,354,524	\$7,201,008	\$6,261,396
12.4% increase	\$154K savings vs. HealthTrust	\$1.09M savings vs. HealthTrust

**Note: The self-funded figures represent expected-cost scenarios assuming claims run close to trend. Actual costs would vary based on real claims experience. Stop-loss insurance is in place to protect against large individual claims.*

Plan Design & Cost-Share Analysis Completed: Detailed side-by-side benefit comparisons across all three options (AB20 plan as primary reference due to highest enrollment), cost-share modeling by employee subgroup, showing renewal costs and impact of shifting the employer contribution anchor, driver plan shift analysis showing ~\$712K annual cost reallocation potential between employer and employee, Medicare retiree options review (168 retirees): Medicare Advantage vs. Medigap comparisons for both HealthTrust and SchoolCare.

Three Options Evaluated

	HealthTrust (Current)	SchoolCare	Self-Funding
Type	NH public risk pool, non-profit	NH school-focused risk pool	District-assumed risk
Risk	Non-assessable	Assessable	District bears risk; stop-loss for large claims
Network	Anthem (New England)	Cigna (all 50 states)	District selects
Plan design	Copay-based	Deductible/coinsurance & HRA	District designs
Admin	In-house wellness, COBRA, retiree billing	Pool-administered	Higher burden; 2-mo claims reserve
Rx rebates	Retained by pool	Retained by pool	Retained by district (25–30%)
Savings potential	Baseline	~2% vs. HT	12–18%; longer-term commitment

Committee Deliberations & Concerns Raised

Strengths of HealthTrust

- Non-assessable coverage provides protection against unexpected mid-year costs
- Anthem carrier brand is recognized and trusted by employees
- User-friendly for both employee enrollment/benefits navigation and HR administrative management
- Proven service model with strong support for provider and billing issues

Key Concerns & Questions

- Carrier changes can be disruptive for employees and create transition stress
- SchoolCare's deductible-based plan design represents a significant change from current copay structure (employees currently pay \$0 deductible on AB20 plan)
- Self-funding carries real financial risk despite historical savings potential
- Need for clarity on HSA vs. HRA implications for employee portability and district contributions

Decision & Path Forward

The committee reached consensus to renew with HealthTrust at a 12.4% increase for 7/1/2026–6/30/2027. This decision balanced cost awareness against the real-world complexity of changing carriers or plan structures during an active contract period. The non-assessable structure and continuity were valued as protection and stability.

Heath Review Committee

Facilitated by: Tom DeLacey, Principal Consultant and Stephanie Perrin, Sr. Client Relationship Manager from HUB International New England.

Name	School District	Position
Kim Bannon	Inter-Lakes	Teacher
Rachel Bartlett	Inter-Lakes	Teacher
Kelly Bunnell	Inter-Lakes	Teacher
Joe Derrick	Inter-Lakes	Teacher
Ashley Dolloff	SAU #2	Business Administrator
Charles G. Hanson	Inter-Lakes	Chair, School Board Representative
Emily Hebron	Inter-Lakes	Student Services Coordinator
Jeremy Hilliger	Inter-Lakes	Principal
Corrine Jutton	Inter-Lakes	Administrative Assistant
Steven Kelley	Inter-Lakes	Retiree
Julie Krisak	Inter-Lakes	Retiree
Mary Lambert	Ashland	Teacher
Susan Lamoreaux	Inter-Lakes	Retiree
Jim Locke	Inter-Lakes	School Board Representative
Phil McCormack	SAU #2	Retiree
Mary Moriarty	SAU #2	Superintendent
Alesia Parks	Inter-Lakes	Retiree
Mark Parsons	Inter-Lakes	Directory of Technology
Patrick Quinn	Inter-Lakes	Teacher
Nancy Startmer	Inter-Lakes	School Board Representative
Megan Wright	Ashland	Teacher