





College Station Independent School District

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MEMORANDUM

To: Dr. Tim Harkrider, Superintendent 

From: Josh Symank, Assistant Superintendent of Operations 

Date: May 15, 2024

Subject: Consideration of Healthcare Benefits Contract & Premiums for 2024-2025

Agenda Item: J - 2

BACKGROUND

Compensation and benefits make up over 83% of CSISD's General Fund Budget. A crucial part of the overall compensation plan and benefits is the healthcare benefits offered to employees and their families. The healthcare benefits and resulting premiums are a critical part of our overall benefits package and must be established by July 1 to communicate to staff and prepare for the open enrollment process.

To ensure the best value for our employees and the district, we opted to solicit a Request for Proposal (RFP) for a fully insured product with the assistance of Gallagher Consulting. The RFP was advertised and posted on March 7 and March 12, 2024, with proposal due on April 2, 2024. It was the recommendation of the evaluation committee to award the RFP to Blue Cross Blue Shield of Texas (BCBS) as the best value to the district and our employees. BCBS will offer the same 4 current plans of CSISD with very minimal changes to copays. BCBS also offers a passive enrollment process meaning employees are not required to re-enroll if they are not changing plans or dependent coverages.

The premiums proposed by BCBS for the 2024-2025 fiscal year are attached. In summary, the average increase in total monthly premiums (both CSISD and employee) is 6%. The exact percent increase depends on the plan design and dependent coverage selected.

It is the recommendations of Gallagher Consulting and the evaluation committee that the CSISD Board of Trustees authorize the renewal with BCBS of Texas for healthcare benefits and adopt the monthly healthcare premiums for the 2024-2025 fiscal year as listed below:



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College Station ISD Health Insurance Premiums				
BCBS Plans 2024-2025				
Coverage	Monthly Premium	Monthly District Contribution	Monthly Employee Cost	Cost to Employee Per Pay Check (24 pays)
BCBS PPO \$1,500				
Employee Only	\$ 615.30	\$ 472.00	\$ 143.30	\$ 71.65
Employee & Spouse	\$ 1,234.67	\$ 472.00	\$ 762.67	\$ 381.34
Employee & Child(ren)	\$ 1,072.32	\$ 472.00	\$ 600.32	\$ 300.16
Employee & Family	\$ 1,787.89	\$ 472.00	\$ 1,315.89	\$ 657.95
BCBS HSA \$3,000				
Employee Only	\$ 525.20	\$ 510.00	\$ 15.20	\$ 7.60
Employee & Spouse	\$ 1,051.79	\$ 510.00	\$ 541.79	\$ 270.90
Employee & Child(ren)	\$ 913.76	\$ 510.00	\$ 403.76	\$ 201.88
Employee & Family	\$ 1,522.11	\$ 510.00	\$ 1,012.11	\$ 506.06
BCBS HMO \$1,500				
Employee Only	\$ 589.22	\$ 472.00	\$ 117.22	\$ 58.61
Employee & Spouse	\$ 1,181.76	\$ 472.00	\$ 709.76	\$ 354.88
Employee & Child(ren)	\$ 1,026.44	\$ 510.00	\$ 516.44	\$ 258.22
Employee & Family	\$ 1,711.01	\$ 510.00	\$ 1,201.01	\$ 600.51
BCBS HMO \$2,500				
Employee Only	\$ 539.18	\$ 510.00	\$ 29.18	\$ 14.59
Employee & Spouse	\$ 1,080.17	\$ 510.00	\$ 570.17	\$ 285.09
Employee & Child(ren)	\$ 938.35	\$ 510.00	\$ 428.35	\$ 214.18
Employee & Family	\$ 1,563.37	\$ 510.00	\$ 1,053.37	\$ 526.69

RECOMMENDATION

It is recommended that the Board of Trustees of College Station Independent School District approve healthcare premiums for the 2024-2025 school year as presented.

Josh Symank
Asst. Supt. of Operations

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Dr. Tim Harkrider
Superintendent of Schools