

COLLEGE STATION INDEPENDENT SCHOOL DISTRICT

2026–2027 Employee Medical Benefits

Recommendation to the Board of Trustees · RFP 26-013

Prepared by ANCO Insurance, a HUB International Company



EXECUTIVE SUMMARY

The Recommendation at a Glance

After a competitive RFP, Baylor Scott & White Health Plan is recommended as the District's fully insured medical partner for 2026–2027.



+27.9%

BCBSTX proposed renewal

2026–27 under RFP 26-013



+47.1%

Cumulative premium growth

three years, 2023–24 → 2026–27



\$1.64M

Projected annual advantage

vs. TRS-ActiveCare (≈10.8%)



BSW

Recommended partner

Option A — fully insured

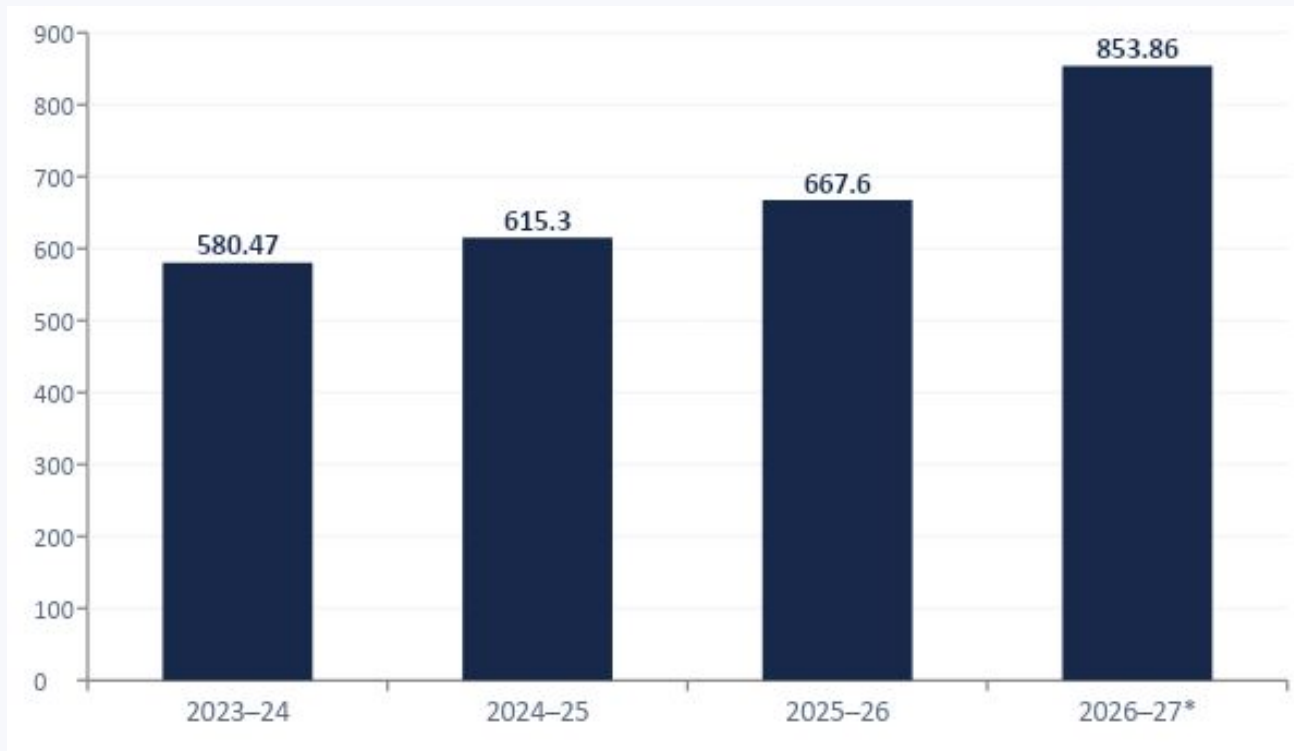
The ask: Approve the 2026–2027 medical premiums on the BSW Option A schedule, effective September 1, 2026 — holding the District contribution at \$510/mo (HMO) and \$472/mo (HSA & PPO), while richer first-dollar benefits and a stronger network replace the BCBSTX renewal.

WHY NOW

Three Years of Rising Premiums

BCBSTX total monthly premiums rose every plan year — the proposed 2026–27 renewal alone is +27.9%. Increases applied uniformly across all plans and tiers.

Blue Choice PPO \$1,500 — Employee-Only total monthly premium



* Proposed BCBSTX renewal (BAFO), not adopted.

+6.0%

2023-24 → 2024-25
Effective 9/1/2024

+8.5%

2024-25 → 2025-26
Effective 9/1/2025

+27.9%

2025-26 → 2026-27
Proposed renewal · eff. 9/1/2026

+47.1%

Three-year cumulative
9/1/2023 → 9/1/2026

THE PARTNER

Why Baylor Scott & White

A richer plan for employees, broader network access, and contractual cost protection — backed by local scale.



First Dollar Coverage

- Moves from an HDHP with no first-dollar coverage to a rich copay plan
- \$0 dependent copays, lower provider costs, richer first-dollar benefits



Three Networks, Full Access

- Premier HMO · Plus HMO · Access PPO
- UHC PPO outside the 141-county area solves the MD Anderson gap
- Texas Children's (UPA) in every network



Cost Protection

- TRS comparison: 5.4% vs. 12%
- MLR gain-share returns savings at $\leq 72.5\%$
- 2nd-year caps: Premier $\leq 11.5\%$ / Plus $\leq 12.6\%$ / PPO $\leq 14.6\%$



\$0 Member Care

- 1st adult sick visit & pediatric PCP (incl. behavioral, age 0–18)
- Teladoc virtual care at \$0 on all plans
- Diabetes meds & supplies — enroll 2x/year



Pharmacy Transparency

- Capital Rx on a fully pass-through NADAC model
- Lower Rx copays overall
- Be Well Diabetes + Rx Helix pharmacogenomics



Local Strength & Scale

- 500,000+ members; \$1.4B in community benefit
- BSW-owned physicians' center driving network expansion
- 24/7 nurse line + dedicated local client team

PLAN DESIGN

What Changes for Our Plans

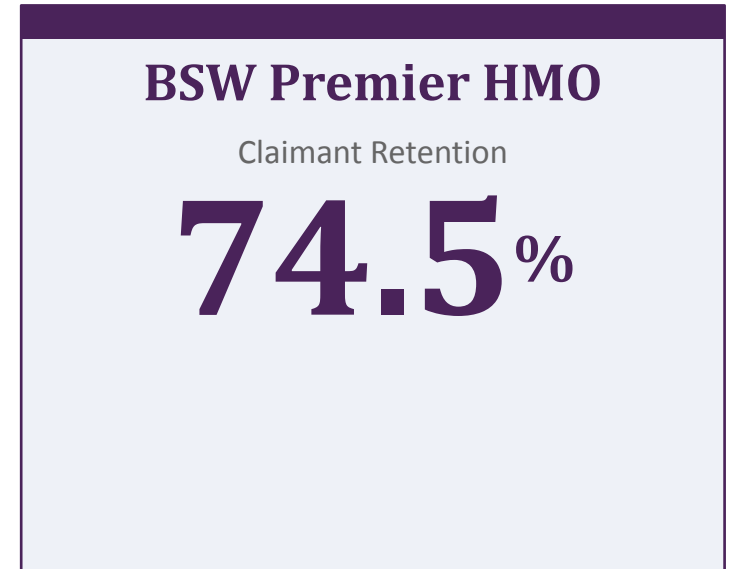
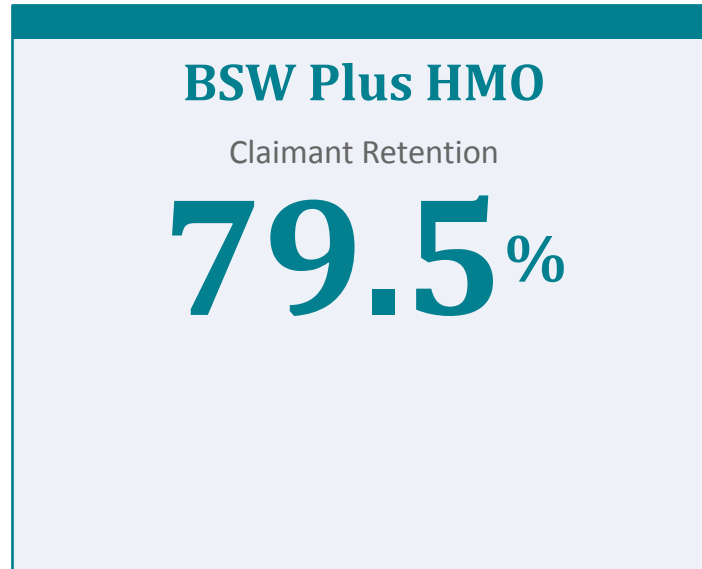
Plans map one-to-one by type. Both HMO deductibles are unchanged; the HSA and PPO change modestly.

Plan	Current — BCBSTX (2025–26)	Recommended — BSW (2026–27)	Deductible	EE-only / paycheck
HMO \$1,500	BCBS HMO \$1,500	BSW Premier HMO \$1,500	\$1,500 (no change)	-\$3.22
HMO \$2,500	BCBS HMO \$2,500	BSW Premier HMO \$2,500	\$2,500 (no change)	+\$3.10
HSA (HDHP)	BCBS HSA \$3,300	BSW Plus HSA \$3,400	\$3,300 → \$3,400	+\$37.97
PPO	BCBS PPO \$1,500	BSW Access PPO \$2,000	\$1,500 → \$2,000	+\$49.44

Why the employee share moves: the District contribution holds at \$510/mo on the HMO plans and \$472/mo on the HSA & PPO. Because the HSA contribution steps from \$510 to \$472, its employee share rises more than the premium alone. EE-only / paycheck figures shown are over 24 pays.

Network Retention — At a Glance

% of CSISD members' current providers retained in-network under each proposed BSW plan

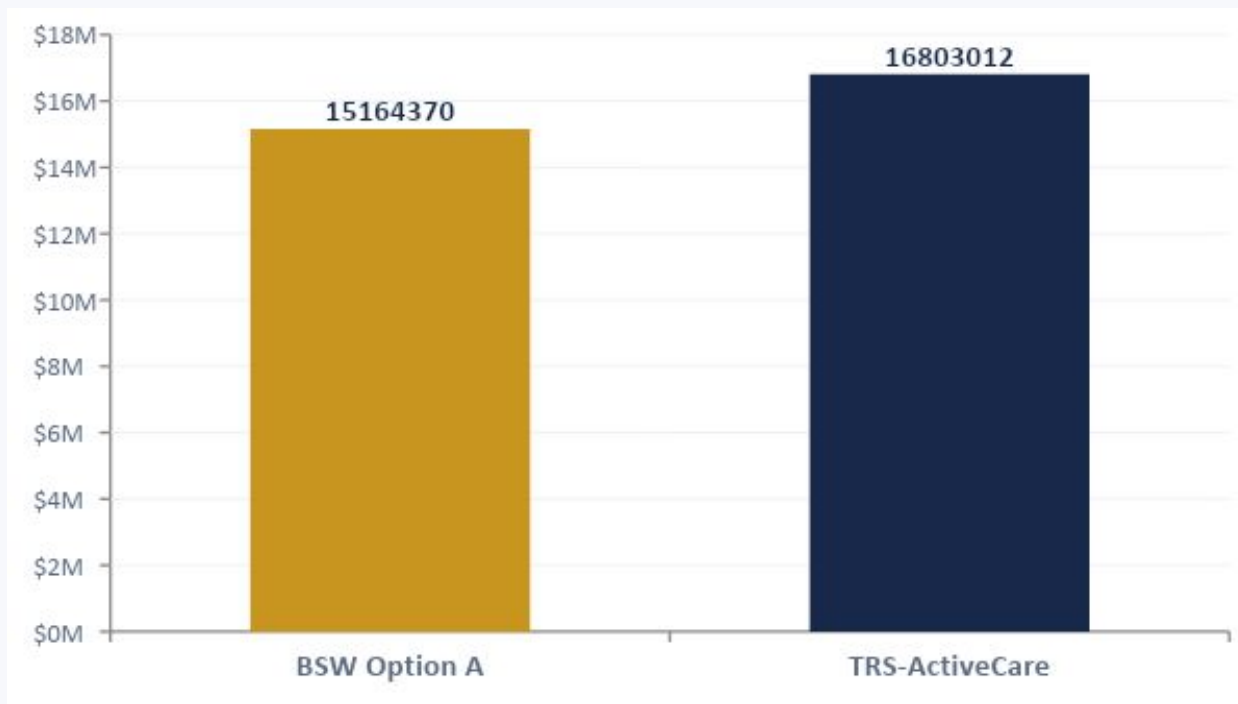


THE BUDGET CASE

BSW vs. TRS-ActiveCare

Current enrollment priced at matched 2026–27 rates. Total premium (employer + employee combined), effective 9/1/2026.

Projected annual medical premium



BSW advantage

\$1.64M

≈ 10.8% lower annual premium · \$15.16M vs. \$16.80M

How this is measured

- 1,465 covered lives at current tier mix
- Plans matched by closest design (deductibles & networks differ)
- PPO block benchmarked to TRS-AC 2 — closed to new enrollees; reference only
- TRS employer contribution is district-set and not reflected

Source: CSISD BSW vs. TRS-ActiveCare premium model · TRS-ActiveCare 2026-27 Plan Highlights, Region 6.

BOARD ACTION ITEM

Proposed 2026–2027 Premiums — BSW Option A

Monthly District contribution: \$510 (HMO plans) · \$472 (HSA & PPO). Employee per-paycheck based on 24 pays. The 2025–26 column shows the current BCBS plan of matching type.

Coverage	Monthly Premium	District Contribution	Employee Cost / Mo	EE / Check 2025–26	EE / Check 2026–27
BSW Premier HMO \$1,500					
Employee Only	\$670.85	\$510.00	\$160.85	\$83.65	\$80.43
Employee & Spouse	\$1,345.49	\$510.00	\$835.49	\$405.11	\$417.75
Employee & Child(ren)	\$1,168.65	\$510.00	\$658.65	\$301.85	\$329.33
Employee & Family	\$1,948.07	\$510.00	\$1,438.07	\$673.23	\$719.04
BSW Premier HMO \$2,500					
Employee Only	\$591.22	\$510.00	\$81.22	\$37.51	\$40.61
Employee & Spouse	\$1,184.42	\$510.00	\$674.42	\$330.99	\$337.21
Employee & Child(ren)	\$1,028.92	\$510.00	\$518.92	\$254.06	\$259.46
Employee & Family	\$1,714.27	\$510.00	\$1,204.27	\$593.13	\$602.14
BSW Plus HSA \$3,400					
Employee Only	\$607.78	\$472.00	\$135.78	\$29.92	\$67.89
Employee & Spouse	\$1,217.16	\$472.00	\$745.16	\$315.60	\$372.58
Employee & Child(ren)	\$1,057.43	\$472.00	\$585.43	\$240.72	\$292.72
Employee & Family	\$1,761.43	\$472.00	\$1,289.43	\$570.75	\$644.72
BSW Access PPO \$2,000					
Employee Only	\$766.47	\$472.00	\$294.47	\$97.80	\$147.24
Employee & Spouse	\$1,538.01	\$472.00	\$1,066.01	\$433.81	\$533.01
Employee & Child(ren)	\$1,335.77	\$472.00	\$863.77	\$345.74	\$431.89
Employee & Family	\$2,227.14	\$472.00	\$1,755.14	\$733.93	\$877.57

HEAD-TO-HEAD

BSW vs. the BCBSTX +27.9% Renewal

Total monthly premium by plan and tier — BSW Option A measured against the BCBSTX best-and-final renewal

Coverage	BSW Option A	BCBSTX Renewal (+27.9% over current)	Monthly Savings	Savings %
BSW Premier HMO \$1,500 · vs. BCBS HMO 1500				
Employee Only	\$670.85	\$817.66	\$146.81	18.0%
Employee & Spouse	\$1,345.49	\$1,639.95	\$294.46	18.0%
Employee & Child(ren)	\$1,168.65	\$1,424.41	\$255.76	18.0%
Employee & Family	\$1,948.07	\$2,374.40	\$426.33	18.0%
BSW Premier HMO \$2,500 · vs. BCBS HMO 2500				
Employee Only	\$591.22	\$748.23	\$157.01	21.0%
Employee & Spouse	\$1,184.42	\$1,498.96	\$314.54	21.0%
Employee & Child(ren)	\$1,028.92	\$1,302.16	\$273.24	21.0%
Employee & Family	\$1,714.27	\$2,169.52	\$455.25	21.0%
BSW Plus HSA \$3,400 · vs. BCBS HSA 3400				
Employee Only	\$607.78	\$728.83	\$121.05	16.6%
Employee & Spouse	\$1,217.16	\$1,459.58	\$242.42	16.6%
Employee & Child(ren)	\$1,057.43	\$1,268.04	\$210.61	16.6%
Employee & Family	\$1,761.43	\$2,112.26	\$350.83	16.6%
BSW Access PPO \$2,000 · vs. BCBS PPO 1500				
Employee Only	\$766.47	\$853.86	\$87.39	10.2%
Employee & Spouse	\$1,538.01	\$1,713.37	\$175.36	10.2%
Employee & Child(ren)	\$1,335.77	\$1,488.08	\$152.31	10.2%
Employee & Family	\$2,227.14	\$2,481.08	\$253.94	10.2%

THE BOTTOM LINE BSW Option A is lower than the BCBSTX renewal on every plan and every tier — from about 10% (PPO) to 21% (HMO \$2,500) lower. Projected annual premium: \$15.16M (BSW) vs. \$17.97M (BCBSTX renewal) · a savings of about **\$2.81M**.

RECOMMENDED BOARD ACTION

Approve the 2026–2027 healthcare premiums as presented

It is recommended that the Board of Trustees of College Station Independent School District approve the healthcare premiums for the 2026–2027 school year as presented — adopting the BSW Option A schedule effective September 1, 2026.

Heather Wilson
Chief Financial Officer
College Station ISD · 979-764-5421

EFFECTIVE DATE September 1, 2026

DISTRICT CONTRIBUTION \$510 / mo (HMO) · \$472 / mo (HSA & PPO)

MEDICAL PARTNER Baylor Scott & White Health Plan — fully insured