

# *West Lafayette Community School Corporation*

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TO: Dr. Shawn Greiner, Superintendent  
Board of School Trustees

FROM: Michelle Cronk, CFO

DATE: November 4, 2025 (November 10, 2025 Board Meeting)

RE: Employee Insurance Renewal Update

We met with our insurance consultant through Brown & Brown, Diane Titchenell, on October 15th to discuss the Anthem medical renewal for 2025. Rates for dental, vision, life and LTD are locked in for another year at this time. We discussed the information provided by Anthem for the medical and dental renewal as well as market trends. The market is trending in the double digits this year for both medical and pharmacy claims leading to an increase in insurance premiums across the market. West Lafayette Schools specifically has trended high to expected claims this current year leading to higher expected costs for 2026.

Anthem provided renewal numbers for our self-funded medical insurance for 2026 with a higher monthly deposit amount compared to current. Due to a large refund from less-than-expected claims in 2024 (approximately \$600,000) combined with a larger increase in employee premiums last year increasing our cash balance, we are recommending a 0% increase on premiums for the 2026 plan year. We will reassess the plan and the fund's cash balance in the fall of 2026 for the 2027 plan year.

Please approve the medical insurance renewal with Anthem for 2026 with a 0% increase in employee premiums.

Please place this item on the agenda for the November 10, 2025 board meeting. If you have any questions, please don't hesitate to let me know.