

SCHOOL DISTRICT OF OKALOOSA COUNTY

SUPERINTENDENT OF SCHOOLS
MARY BETH JACKSON

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C. JEFFREY McINNIS, Esq.



BOARD MEMBERS
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CATHY THIGPEN
MELISSA THRUSH
RODNEY L. WALKER
LAMAR WHITE

TO: Superintendent Jackson
School Board Members

FROM: Russ Frakes – Risk Management Specialist

DATE: September 25, 2017

SUBJECT: Insurance Program Renewals for January 1, 2018 through December 31, 2018

The policies outlined below are recommended for Board approval by the Benefits Oversight Group:

INSURANCE RENEWALS

BOARD RECOMMENDATIONS FOR 2018

Program	Provider	Cost Increase/ (Decrease)	Plan Changes	Notes
Medical	United Healthcare	9.4%	None	1 year rate guarantee (1/1/18-12/31/18)
Dental	Delta	(2%)	None	2 year rate guarantee (1/1/18-12/31/19)
Life	SunLife	(5%) Basic Life (10%) Optional Life	None	2 nd year of 3 year contract (1/1/17-12/31/19)
Vision	EyeMed	0%	None	4 year rate guarantee (1/1/18-12/31/21)
Long Term Disability	Symetra	(7%)	None	2 nd year of 2 year contract (1/1/17-12/31/18)
HRA	Lockard & Williams	0%	None	Annually renewable 1 year extension
Group Flex Benefits Plan	Lockard & Williams	0%	None	Annually renewable 1 year extension