





MEMORANDUM

To: Dr. Tim Harkrider, Superintendent of Schools 
From: Heather Wilson, Chief Financial Officer 
Date: June 10, 2026
Subject: Approval of Health Insurance Premiums for 2026-27 Fiscal Year
Agenda Item: J – 2

BACKGROUND

Each year, the District evaluates its employee health insurance program to ensure quality healthcare coverage is available to employees while balancing affordability and fiscal responsibility. For the 2026-2027 plan year, the District participated in a comprehensive review of available healthcare options through the district's benefits consultant.

After evaluating plan designs, provider networks, projected claims experience, and overall costs, administration recommends changing the District's health insurance coverage to **Baylor Scott & White Health Plan (BSW)** for the 2026-2027 plan year.

The health insurance market continues to experience significant inflationary pressures driven by increased utilization, higher prescription drug costs, and rising healthcare expenses. Premiums proposed by Baylor Scott & White reflect these market conditions while continuing to provide employees with multiple coverage options to meet their healthcare needs.

Administration believes the Baylor Scott & White proposal provides the best overall value for employees and the District by offering competitive benefits while minimizing premium increases compared to other available options. This recommendation helps mitigate the impact of escalating healthcare costs on district employees while maintaining access to quality healthcare services.

The recommended plans include:

- BSW Premier HMO \$1,500
- BSW Premier HMO \$2,500
- BSW Plus HSA \$3,400
- BSW Access PPO \$2,000



Administration is recommending the District apply a monthly contribution of **\$510 per month** toward HMO plans and **\$472 per month** toward PPO and HSA plans. These contributions help offset the cost of coverage and support the District's commitment to providing competitive employee benefits.

The proposed employee premium rates for the 2026-2027 plan year are summarized below:

College Station ISD Health Insurance Premiums				
BSW Plans 2026-2027				
Coverage	Monthly Premium	Monthly District Contribution	Monthly Employee Cost	Cost to Employee Per Pay Check (24 pays)
BSW Premier HMO \$1,500				
Employee Only	\$670.85	\$510.00	\$160.85	\$80.43
Employee & Spouse	\$1,345.49	\$510.00	\$835.49	\$417.75
Employee & Child(ren)	\$1,168.65	\$510.00	\$658.65	\$329.33
Employee & Family	\$1,948.07	\$510.00	\$1,438.07	\$719.04
BSW Premier HMO \$2,500				
Employee Only	\$591.22	\$510.00	\$81.22	\$40.61
Employee & Spouse	\$1,184.42	\$510.00	\$674.42	\$337.21
Employee & Child(ren)	\$1,028.92	\$510.00	\$518.92	\$259.46
Employee & Family	\$1,714.27	\$510.00	\$1,204.27	\$602.14
BSW Plus HSA \$3,400				
Employee Only	\$607.78	\$472.00	\$135.78	\$67.89
Employee & Spouse	\$1,217.16	\$472.00	\$745.16	\$372.58
Employee & Child(ren)	\$1,057.43	\$472.00	\$585.43	\$292.72
Employee & Family	\$1,761.43	\$472.00	\$1,289.43	\$644.72
BSW Access PPO \$2,000				
Employee Only	\$766.47	\$472.00	\$294.47	\$147.24
Employee & Spouse	\$1,538.01	\$472.00	\$1,066.01	\$533.01
Employee & Child(ren)	\$1,335.77	\$472.00	\$863.77	\$431.89
Employee & Family	\$2,227.14	\$472.00	\$1,755.14	\$877.57

Proposed premiums effective September 1, 2026. Monthly district contribution: \$510.00 for the HMO plans; \$472.00 for the HSA and PPO plans.



FISCAL IMPACT

The District's contribution toward employee health insurance premiums has been incorporated into the proposed 2026-2027 budget. Adoption of the proposed premium schedule will allow the District to continue offering comprehensive healthcare coverage while maintaining budgetary stability.

RECOMMENDATION

Administration recommends approval of the Baylor Scott & White Health Plan premium rates and District contribution amounts for the 2026-2027 plan year as presented.

COLLEGE STATION INDEPENDENT SCHOOL DISTRICT

Employee Health Plan Comparison

Current (BCBS, 2025-2026) vs. Recommended (BSW, 2026-2027)

Plan / Coverage Tier	Current Monthly Premium	Recommended Monthly Premium	Premium Change (\$)	Current Employee / Paycheck	Recommended Employee / Paycheck	Employee Change / Paycheck
HMO \$1,500 — Premier HMO Current: BCBS HMO \$1,500 → Recommended: BSW Premier HMO \$1,500 Deductible: \$1,500 → \$1,500						
Employee Only	\$639.30	\$670.85	+\$31.55	\$83.65	\$80.43	-\$3.22
Employee & Spouse	\$1,282.21	\$1,345.49	+\$63.28	\$405.11	\$417.75	+\$12.64
Employee & Child(ren)	\$1,113.69	\$1,168.65	+\$54.96	\$301.85	\$329.33	+\$27.48
Employee & Family	\$1,856.45	\$1,948.07	+\$91.62	\$673.23	\$719.04	+\$45.81
HMO \$2,500 — Premier HMO Current: BCBS HMO \$2,500 → Recommended: BSW Premier HMO \$2,500 Deductible: \$2,500 → \$2,500						
Employee Only	\$585.01	\$591.22	+\$6.21	\$37.51	\$40.61	+\$3.10
Employee & Spouse	\$1,171.98	\$1,184.42	+\$12.44	\$330.99	\$337.21	+\$6.22
Employee & Child(ren)	\$1,018.11	\$1,028.92	+\$10.81	\$254.06	\$259.46	+\$5.40
Employee & Family	\$1,696.26	\$1,714.27	+\$18.01	\$593.13	\$602.14	+\$9.01
HSA \$3,400 — Plus HMO (HDHP) Current: BCBS HSA \$3,300 → Recommended: BSW Plus HSA \$3,400 Deductible: \$3,300 → \$3,400						
Employee Only	\$569.84	\$607.78	+\$37.94	\$29.92	\$67.89	+\$37.97
Employee & Spouse	\$1,141.19	\$1,217.16	+\$75.97	\$315.60	\$372.58	+\$56.98
Employee & Child(ren)	\$991.43	\$1,057.43	+\$66.00	\$240.72	\$292.72	+\$52.00
Employee & Family	\$1,651.49	\$1,761.43	+\$109.94	\$570.75	\$644.72	+\$73.97
PPO \$2,000 — Access PPO Current: BCBS PPO \$1,500 → Recommended: BSW Access PPO \$2,000 Deductible: \$1,500 → \$2,000						
Employee Only	\$667.60	\$766.47	+\$98.87	\$97.80	\$147.24	+\$49.44
Employee & Spouse	\$1,339.62	\$1,538.01	+\$198.39	\$433.81	\$533.01	+\$99.20
Employee & Child(ren)	\$1,163.47	\$1,335.77	+\$172.30	\$345.74	\$431.89	+\$86.15
Employee & Family	\$1,939.86	\$2,227.14	+\$287.28	\$733.93	\$877.57	+\$143.64

Notes

Plans are mapped one-to-one by type and deductible. Recommended premiums are effective September 1, 2026. Color indicates the employee per-paycheck change: red = increase, green = decrease.

Employee cost reflects both the premium change and the district's monthly contribution (\$510 for the HMO plans; \$472 for the HSA and PPO plans). Where the contribution falls — HSA moves from \$510 to \$472 — the employee share rises more than the premium alone.

Plan richness shifts: the HSA deductible rises \$100 (\$3,300 → \$3,400) and the PPO deductible rises \$500 (\$1,500 → \$2,000); both HMO deductibles are unchanged.

Overall budget impact depends on enrollment mix by plan and tier, which is not weighted in this grid.