



THE UNITED STATES VIRGIN ISLANDS
OFFICE OF THE GOVERNOR
GOVERNMENT HOUSE
Charlotte Amalie, V.I. 00802
340-774-0001

RCVD Office Sen. President

September 18, 2026 @3:52pm

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VIA MESSENGER

The Honorable Milton E. Potter
Senate President
Thirty-Sixth Legislature of the Virgin Islands
Capitol Building
St. Thomas, Virgin Islands 00802

Re: United Healthcare Insurance Renewal Contract

Dear Senate President Potter:

Please find enclosed for ratification by the Thirty-Sixth Legislature the following Insurance Agreements for the Government of the Virgin Islands, through the GESB/Health Insurance Board of Trustees:

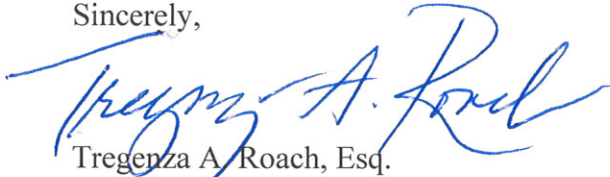
1. Third Renewal of Agreement for Medical Health Insurance between the Government of the Virgin Islands, through the GESB/Health Insurance Board of Trustees, and UnitedHealthcare Insurance Company on behalf of retirees.

The Board was able to negotiate a non-increase to the 2027 UnitedHealth Care Insurance premiums with no change in plan benefits; however, to achieve this savings, the pharmacy plan must be separated from the medical plan in order for UnitedHealthcare to receive more funding from CMS. Essentially, retirees will be covered by two plans, and have two separate ID cards, one for medical and one for prescriptions as they had before the Board merged both plans into a single plan. No copayments or deductibles will be changing in 2027. Based on current cost-share the Government's portion of the premium would be \$17,014,995 and the retirees portion would be \$8,765,301 for an overall program cost of \$25.8 million.

Please note that the insurance agreement expires on December 31, 2026, and action by the Legislature must be completed and returned to the Office of the Governor with sufficient time to enable these renewal agreements to take effect.

As always, I thank you and the members of the Thirty-Sixth Legislature for your sustained efforts and hard work on behalf of our community.

Sincerely,



Tregenza A. Roach, Esq.
Acting Governor

Enclosures

cc: Honorable Senators of the Thirty-Sixth Legislature