

	Current	Option 3A	Option 3B	Option 3C	Option 4
Local Plus (Plan A)					
Employee only	\$545	\$3,596	\$1,289	\$3,927	\$6,260
Employee + Children	\$1,387	\$4,750	\$11,776	\$16,560	\$7,616
Employee + Spouse	\$4,754	\$9,362	\$16,159	\$21,839	\$13,036
Employee + Full Family	\$5,596	\$10,516	\$20,246	\$26,762	\$14,392
Employee + Half Family *	\$545	\$3,596	\$4,318	\$7,576	\$6,260
High Deductible Health (Plan B)					
Employee only	\$1,172	\$4,455	\$0	\$0	
Employee + Children	\$10,706	\$17,517	\$2,956	\$3,888	
Employee + Spouse	\$14,690	\$22,975	\$6,929	\$8,673	
Employee + Full Family	\$18,406	\$28,066	\$7,957	\$9,430	
Employee + Half Family *	\$3,926	\$8,228	\$0	\$0	
OAP in Network (Plan C)					
Employee only	\$1,172				
Employee + Children	\$6,780				
Employee + Spouse	\$10,418				
Employee + Full Family	\$13,812				
Employee + Half Family *	\$1,629				
SureFit (Plan D)					
Employee only	\$0	\$0	\$599	\$3,097	\$5,383
Employee + Children	\$1,142	\$4,414	\$1,525	\$4,212	\$7,221
Employee + Spouse	\$4,754	\$9,362	\$5,229	\$8,673	\$13,036
Employee + Full Family	\$5,325	\$10,145	\$6,155	\$9,789	\$13,956
Employee + Half Family *	\$0	\$0	\$599	\$3,097	\$5,383



Fringe Committee

February 20, 2026

Agenda

- 5-year Projections
- Employee Benefits Trust Financial History
- Premium History
- Current Plans
- Options and Considerations
 - Options 3A, 3B, & 3C
 - Option 4
- Next Steps



5 Year Projections*

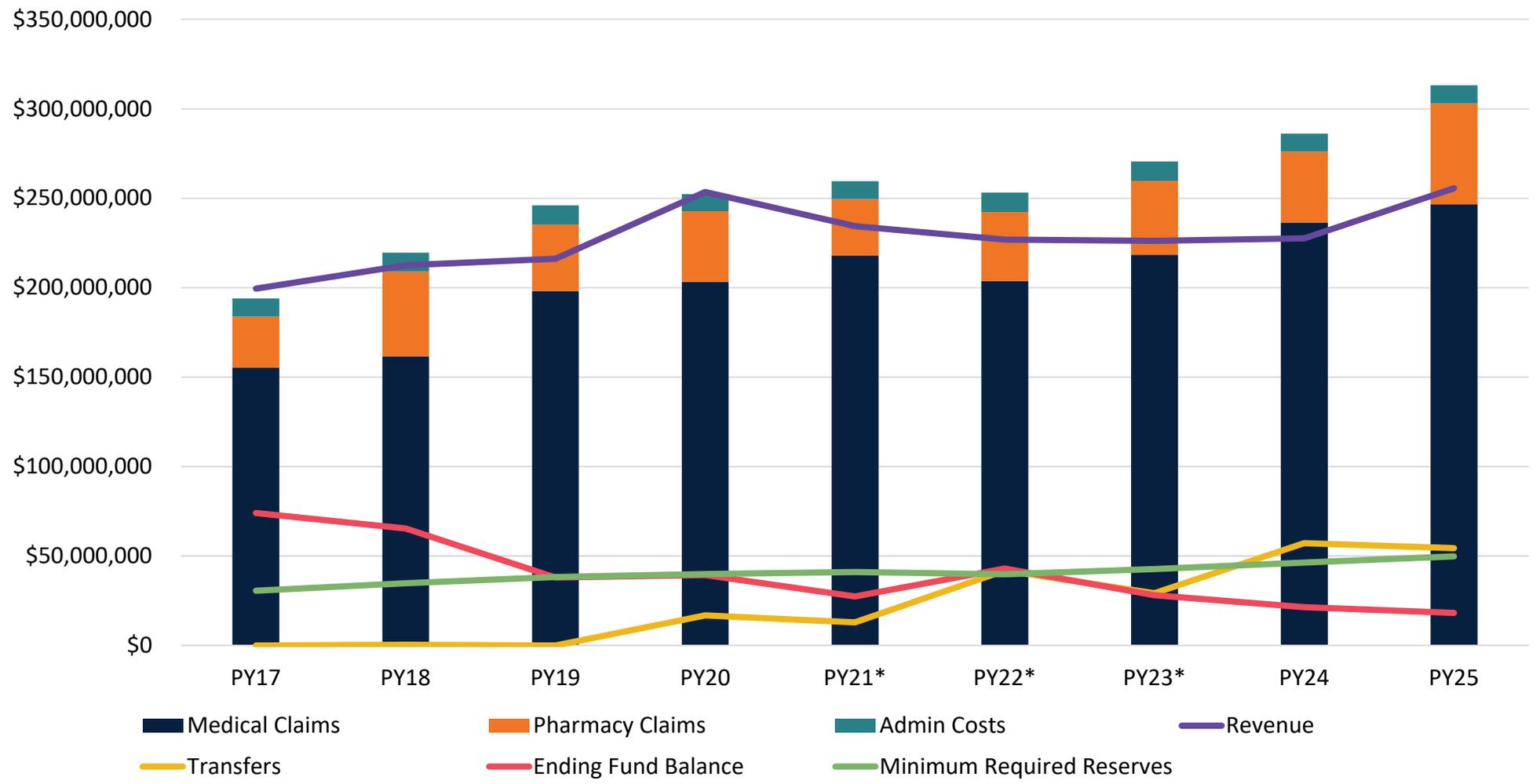
	FY26**	FY27	FY28	FY29	FY30
Claims and Expenses	\$311,702,264	\$340,193,391	\$369,268,401	\$397,055,516	\$426,815,026
Revenue	\$278,531,655	\$253,531,655	\$253,531,655	\$253,531,655	\$253,531,655
Gain/Loss	(\$33,170,609)	(\$86,661,736)	(\$115,736,746)	(\$143,523,861)	(\$173,283,371)
% of Premium	-11.9%	-34.4%	-45.9%	-56.9%	-68.8%
60-day Threshold Required	\$54,104,530	\$58,842,128	\$62,372,656	\$67,170,904	\$72,334,616
Shortfall	(\$87,275,139)	(\$145,503,864)	(\$177,945,702)	(\$210,694,765)	(\$246,163,987)

* Based on plan year (October – September)

** Includes an estimated \$25M General Fund transfer



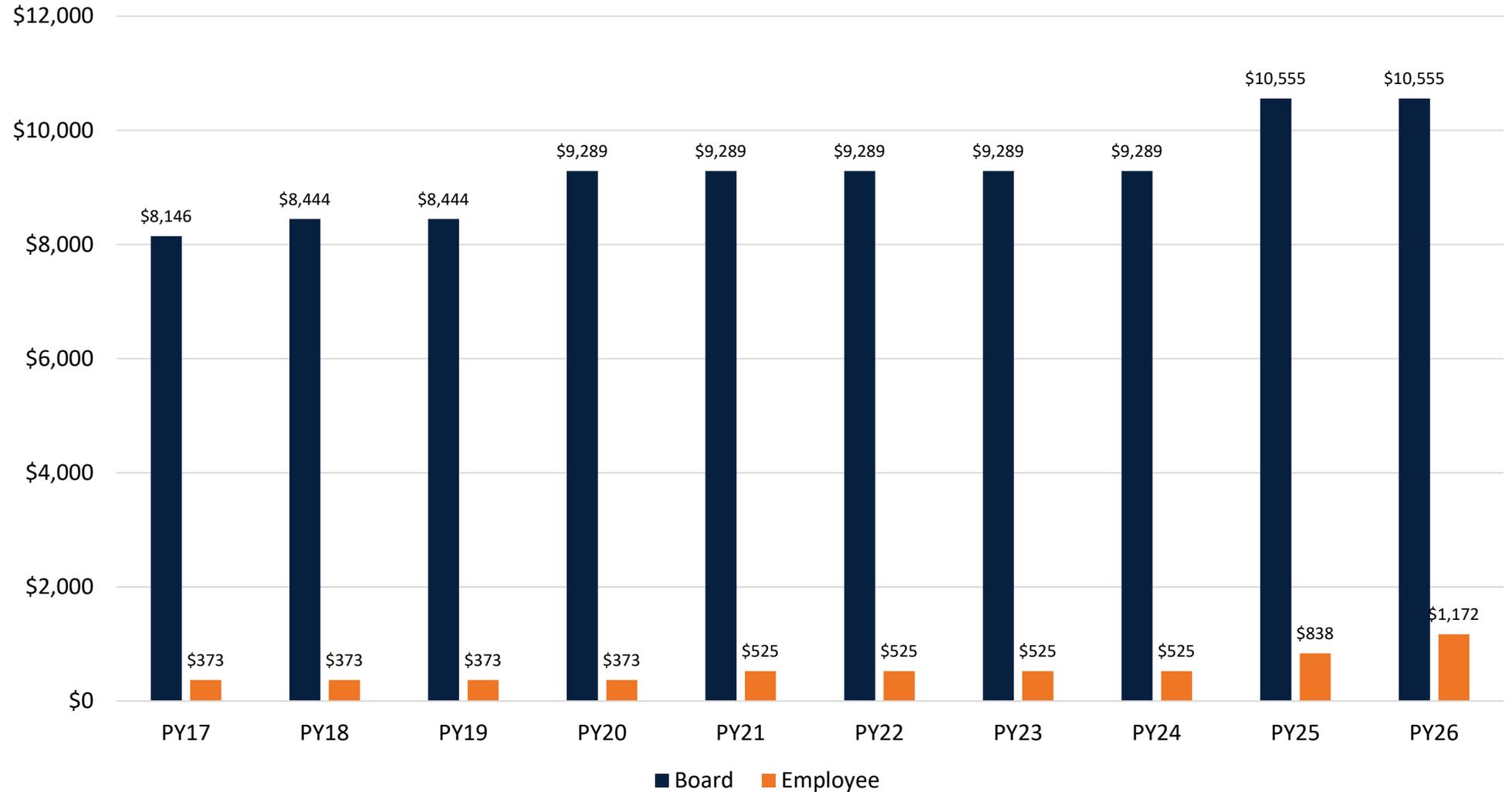
Employee Benefits Trust Financial History



*Medical claims are reduced due to shift of COVID expenses to ESSER Funding



Premium History, Plans B and C



Current Plans

	Plan A Local Plus Network	Plan B HDHP Broad network/ Out-of-network coverage	Plan C OAPIN Broad Network	Plan D Sure Fit Advent Health and CVS	Waive Coverage
Deductibles: Individual/Family	\$500/\$1,000	\$1,750/\$3,500	\$400/\$800	\$300/\$600	No medical coverage elected
Maximum Out of Pocket: Medical Prescription	\$4,500/\$9,000 \$4,000/\$8,000	\$8,000/\$16,000	\$4,500/\$9,000 \$4,000/\$8,000	\$4,500/\$9,000 \$2,500/\$5,000	
Coinsurance	20%	20%	20%	10%	
PCP	\$15	\$15 after deductible	\$15	\$15	
Specialist	\$55	\$45/visit CCN*; \$65/visit non-CCN after deductible	\$30/visit CCN*; \$65/visit non-CCN	\$55	

*Cigna Care Network



Options and Considerations



Option 3A

Plan and Design Changes, and Premium Increases

- Eliminate Plan C - OAPIN
- Plan design changes maximum allowable by the Affordable Care Act
- Reduction in claims - \$73M
- Aggregate premium increase 37% - \$57.7M
- Increase to Board contribution 10% - \$21M



Option 3A

Plan and Design Changes, and Premium Increases

Plan	Deductible	2025-2026 Benefits	2026-2027 Benefits
Local Plus (Plan A)	Deductible (Ind/Fam) Max Out of Pockets	\$500/\$1,000 \$8,500/\$17,000	\$3,000/\$6,000 \$10,600/\$21,200
HDHP (Plan B)	Deductible (Ind/Fam) Max Out of Pockets	\$1,750/\$3,500 \$8,000/\$17,000	\$2,000/\$4,000 \$8,500/\$17,000
OAPIN (Plan C)	Deductible (Ind/Fam) Max Out of Pockets	\$400/\$800 \$8,500/\$17,000	
SureFit (Plan D)	Deductible (Ind/Fam) Max Out of Pockets	\$300/\$600 \$7,000/\$14,000	\$3,000/\$6,000 \$10,600/\$21,200



Option 3A Plan and Design Changes, and Premium Increases

Plan	2025-2026 Employee Only Annual Premium	2026-2027 Employee Only Annual Premium*
Local Plus (Plan A)	\$545	\$3,596
HDHP (Plan B)	\$1,172	\$4,455
OAPIN (Plan C)	\$1,172	
SureFit (Plan D)	\$0	\$0
Board Contribution	\$10,555	\$11,611



*Rates reflect employees hired before 7/1/2024

Option 3B

Plan and Design Changes, and Premium Increases

- Eliminate Plan C - OAPIN
- Plan changes
- Reduction in claims - \$73M
- Realignment of premium
- Premium increase 10% - \$63M
- Increase to Board contribution 10% - \$21M



Gallagher's Recommendation

Realign Premium

Current

Proposed (FY27)

Local Plus –
Mid Cost Option

Local Plus –
Highest Cost Plan

High Deductible Health Plan –
Highest Cost Plan

High Deductible Health Plan –
\$0 Cost Option

SureFit –
\$0 Cost Option

SureFit –
Mid Cost Option



Option 3B

Plan and Design Changes, and Premium Increases

Plan	Deductible	2025-2026 Benefits	2026-2027 Benefits
Local Plus (Plan A)	Deductible (Ind/Fam) Max Out of Pockets	\$500/\$1,000 \$8,500/\$17,000	\$3,000/\$6,000 \$10,600/\$21,200
HDHP (Plan B)	Deductible (Ind/Fam) Max Out of Pockets	\$1,750/\$3,500 \$8,000/\$17,000	\$2,000/\$4,000 \$8,500/\$17,000
OAPIN (Plan C)	Deductible (Ind/Fam) Max Out of Pockets	\$400/\$800 \$8,500/\$17,000	
SureFit (Plan D)	Deductible (Ind/Fam) Max Out of Pockets	\$300/\$600 \$7,000/\$14,000	\$3,000/\$6,000 \$10,600/\$21,200



Option 3B Plan and Design Changes, and Premium Increases

Plan	2025-2026 Employee Only Annual Premium	2026-2027 Employee Only Annual Premium*
Local Plus (Plan A)	\$545	\$1,289
HDHP (Plan B)	\$1,172	\$0
OAPIN (Plan C)	\$1,172	
SureFit (Plan D)	\$0	\$599
Board Contribution	\$10,555	\$11,611



*Rates reflect employees hired before 7/1/2024

Option 3C

Plan and Design Changes, and Premium Increases

- Eliminate Plan C - OAPIN
- Plan changes
- Reductions in claims - \$21M
- Realignment of premium
- Premium increase 32.5% - \$120M
- Increase to Board contribution 10% - \$21M



Option 3C

Plan and Design Changes, and Premium Increases

Plan	Deductible	2025-2026 Benefits	2026-2027 Benefits
Local Plus (Plan A)	Deductible (Ind/Fam) Max Out of Pockets	\$500/\$1,000 \$8,500/\$17,000	\$1,000/\$2,000 \$10,600/\$21,200
HDHP (Plan B)	Deductible (Ind/Fam) Max Out of Pockets	\$1,750/\$3,500 \$8,000/\$17,000	\$2,000/\$4,000 \$8,500/\$17,000
OAPIN (Plan C)	Deductible (Ind/Fam) Max Out of Pockets	\$400/\$800 \$8,500/\$17,000	
SureFit (Plan D)	Deductible (Ind/Fam) Max Out of Pockets	\$300/\$600 \$7,000/\$14,000	\$1,000/\$2,000 \$10,600/\$21,200



Option 3C Plan and Design Changes, and Premium Increases

Plan	2025-2026 Employee Only Annual Premium	2026-2027 Employee Only Annual Premium*
Local Plus (Plan A)	\$545	\$3,927
HDHP (Plan B)	\$1,172	\$0
OAPIN (Plan C)	\$1,172	
SureFit (Plan D)	\$0	\$3,097
Board Contribution	\$10,555	\$11,611



*Rates reflect employees hired before 7/1/2024

Option 4

Plan and Design Changes, and Premium Increases

- Eliminate Plan B - HDHP & Plan C - OAPIN
- Plan changes
- Reductions in claims - \$20M
- Realignment of premium
- Premium increase - 61%
- Increase to Board contribution 10% - \$21M



Option 4

Plan and Design Changes, and Premium Increases

Plan	Deductible	2025-2026 Benefits	2026-2027 Benefits
Local Plus (Plan A)	Deductible (Ind/Fam) Max Out of Pockets	\$500/\$1,000 \$8,500/\$17,000	\$1,000/\$2,000 \$10,600/\$21,200
HDHP (Plan B)	Deductible (Ind/Fam) Max Out of Pockets	\$1,750/\$3,500 \$8,000/\$17,000	
OAPIN (Plan C)	Deductible (Ind/Fam) Max Out of Pockets	\$400/\$800 \$8,500/\$17,000	
SureFit (Plan D)	Deductible (Ind/Fam) Max Out of Pockets	\$300/\$600 \$7,000/\$14,000	\$1,000/\$2,000 \$10,600/\$21,200



Option 4 Plan and Design Changes, and Premium Increases

Plan	2025-2026 Employee Only Annual Premium	2026-2027 Employee Only Annual Premium*
Local Plus (Plan A)	\$545	\$6,260
HDHP (Plan B)	\$1,172	
OAPIN (Plan C)	\$1,172	
SureFit (Plan D)	\$0	\$5,383
Board Contribution	\$10,555	\$11,611



*Rates reflect employees hired before 7/1/2024

Current Savings Program

- PeopleOne Health
- Thrive and Livongo – diabetes programs
- Lantern, previously SurgeryPlus
- Cancer care



Next Steps for Fringe

- Discuss options presented
- Discuss additional options
- Possible savings opportunities
 - Lantern, previously SurgeryPlus
 - Accountable Care Program and Guardian
 - Prudent - pharmacy savings program



Questions and Discussion

