

HABERSHAM COUNTY BOARD OF COMMISSIONERS

EXECUTIVE SUMMARY

SUBJECT: APPROVAL OF THE PLAN YEAR 2025-2026 INSURANCE RENEWAL

DATE: 05-19-2025

☒ **RECOMMENDATION**

☐ **POLICY DISCUSSION**

BUDGET INFORMATION:

☐ **STATUS REPORT**

ANNUAL- \$280,205

☐ **OTHER**

CAPITAL-

PRESENTED BY: Ann Cain

COMMISSION ACTION REQUESTED ON: 05-19-2025

PURPOSE: To accept proposed changes to the Insurance Renewal for benefit plan year 2025-2026

BACKGROUND / HISTORY: Every year the County's benefit plans are evaluated by staff and the County's insurance broker. After a comprehensive market evaluation the recommendations are described below.

FACTS AND ISSUES: Health Plan: The recommended option brings the projected Total *Gross* Annual Health Plan Cost (Fixed Costs + Expected Claims) for the 2025-2026 Benefits Plan Year to \$6,363,927 (Gross does not factor in Annual Employee Premiums collected by the County of approx. \$552K, or Annual Rx Rebates paid to the County of approx. \$65K). The current/actual Total Annualized *Gross* Annual Health Plan Cost (Fixed Costs + Paid Claims) for the 2024-2025 Benefits Plan Year is \$6,087,125; thus, producing a projected Total Annual Increase over current of \$276,802.

It is recommended that the County absorb the full increase with no change to employee premiums.

Dental Plan: It is recommended that the County renew with Anthem with no change in benefits at the same County/Employee Cost-share as what is in place today, producing a projected Total Annual Increase over current of \$3,403.

Vision, Life, Disability and Supplemental Benefits: All secured under Rate Guarantee with no change in benefits or cost.

OPTIONS:

- 1) Approve recommendation
- 2) Deny recommendation
- 3) Commission defined alternative

RECOMMENDED SAMPLE MOTION: I make a motion to approve the Plan Year 2025-2026 Insurance Renewal as recommended by staff and Insurance Broker.

DEPARTMENT:

Prepared by: Ann Cain, HR Director

Director: _____

ADMINISTRATIVE

COMMENTS: _____

	DATE: _____
County Manager	

			Current			Proposed		
			Base Plan	Buy-Up Plan				
			Gross Monthly FI Rates			Gross Monthly FI Rates		
Employee Only	132	68	\$870.86	\$914.40	132	68	\$1,072.90	\$1,126.54
Employee + Spouse	21	19	\$1,741.72	\$1,828.80	21	19	\$2,145.80	\$2,253.08
Employee + Child(ren)	16	13	\$1,654.63	\$1,737.37	16	13	\$2,038.50	\$2,140.44
Family	32	18	\$2,612.57	\$2,743.20	32	18	\$3,218.69	\$3,379.62
Gross Annual Cost 319			\$5,165,949			319 \$6,364,449		
			County Monthly Cost			County Monthly Cost		
Employee Only	132	68	\$845.79	\$858.98	132	68	\$1,047.83	\$1,071.12
Employee + Spouse	21	19	\$1,462.87	\$1,499.25	21	19	\$1,866.95	\$1,923.53
Employee + Child(ren)	16	13	\$1,431.55	\$1,473.73	16	13	\$1,815.42	\$1,876.80
Family	32	18	\$2,240.77	\$2,303.80	32	18	\$2,846.89	\$2,940.22
County Annual Cost			\$4,613,967			\$5,812,467		
			Employee Monthly Cost			Employee Monthly Cost		
Employee Only	132	68	\$25.07	\$55.42	132	68	\$25.07	\$55.42
Employee + Spouse	21	19	\$278.85	\$329.55	21	19	\$278.85	\$329.55
Employee + Child(ren)	16	13	\$223.08	\$263.64	16	13	\$223.08	\$263.64
Family	32	18	\$371.80	\$439.40	32	18	\$371.80	\$439.40
Employee Annual Cost			\$551,982			\$551,982		
			Employee Bi-Weekly Cost			Employee Bi-Weekly Cost		
Employee Only	132	68	\$11.57	\$25.58	132	68	\$11.57	\$25.58
Employee + Spouse	21	19	\$128.70	\$152.10	21	19	\$128.70	\$152.10
Employee + Child(ren)	16	13	\$102.96	\$121.68	16	13	\$102.96	\$121.68
Family	32	18	\$171.60	\$202.80	32	18	\$171.60	\$202.80
Employee Annual Cost			\$551,982			\$551,982		
\$ Difference			N/A			\$0		