

Board of County Commissioners

Work Session
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Open Enrollment for 2026 Benefits Plan Year

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The County partners with Mark III for benefits brokerage and consulting services. Mark III brokered **bid renewals** that represent an **overall positive fiscal impact** on the County's overall plan.

Cost impacts to the county are as follows:

- No change in the **life insurance** premium
- No change to the per member per month cost for the **medical plan administrative services**

- **Savings to the Medicare Advantage Plan** totaling \$350,000 and lower per month premium rates for Medicare-eligible retirees
- Maintains **stop loss coverage at \$425,000**, at an **estimated additional cost of \$160,000**. Stop loss coverage protects the county's financial resources by reducing potential liability associated with high-cost claims

- Maintains the **dental coverage** provider with a **slight increase** in administrative costs of \$11,000
- Maintains the **vision coverage** provider with a **slight decrease** in the per month premium paid by employees
- **Final costs will vary** based on final enrollment through the open enrollment process
- These estimates are in line with budget estimates included in the FY 2026 budget and **no associated budget amendments are anticipated**

Unum Benefits

The **Unum voluntary benefits** include supplemental benefits that, if elected, will have rates that vary based on age and income. The County's cost for these benefits is estimated to remain approximately the same for calendar year 2026.

The recommendation is to continue the following insurance coverages with no changes:

- Basic Life and Accidental Death & Dismemberment
- Supplemental Life
- Short-Term Disability
- Long-Term Disability
- Hospital Indemnity
- Critical Illness
- Accident

Medical Plan Administration

- United Healthcare (UHC) currently provides **administrative services** related to the County's self-funded medical plan at a cost of **\$32.27 per member per month**
- For 2026, UHC would continue to provide these services at the **same cost per member per month**
- **The recommendation is to maintain United Healthcare as the plan administrator**

CY 2026 Medicare Advantage Renewal (65+ Retirees)

- Medicare-eligible retirees who meet the required criteria are currently covered by a Medicare Advantage Prescription Drug (MAPD) Plan
- The plan was bid, and the final renewal offer from UHC for the MAPD program was a **decrease of 8%**
- The changes to the UHC MAPD program plan design are mandated by Medicare and impact the annual out-of-pocket threshold for Medicare Part D in 2026 which is set at \$2,100, up from \$2,000 for 2025

- Medicare-eligible retirees who meet the required criteria are currently covered by the plan at a total cost of **\$297.59 monthly**. The **County contributes \$262.98 per month** on behalf of 30-year retirees; the **retiree contributes \$34.61 per month**.
- For 2026, the total monthly premium will **decrease to \$272.59 monthly**. The **County contribution** will be **\$239.88 per month** on behalf of 30-year retirees; the **retiree will contribute \$32.71 per month**.
 - This represents the county contributing 88% of the monthly premium, consistent with FY25

The recommendation is to remain with United Healthcare for the MAPD Plan for the 2026 plan year as the lowest cost bidder and to minimize any change for retirees.

Stop Loss Renewal

- Guilford County sponsors a self-funded health insurance plan for active employees and pre-65 retirees.
- This plan covers claims up to \$425,000. A “stop loss” plan reimburses the County for claims that exceed \$425,000 per individual claimant.
- Symetra currently provides stop loss services related to the County’s specific excess loss insurance at a cost of \$27.74 per member per month for single coverage and \$83.77 per member per month for family coverage.

- If approved at the **9% increase for \$425,000** for 2026, Symetra will continue to provide these services at a cost of **\$30.21 per member per month for single coverage** and **\$91.34 per member per month for family coverage**.

The recommendation is to remain with Symetra for stop loss coverage for 2026 at an estimated cost of \$1,937,947, which is a plan year increase of \$160,000 over the prior plan year. The negotiated Symetra renewal is well below the industry standard stop loss increase of 15% to 20% leverage trend.

Dental Plan Administration

- Delta Dental administers both the Basic and Enhanced Dental Plan for employees, retirees and dependents.
- Dental administration includes providing overall claims administration and developing networks that meet our employees' dental needs.

Following a bid process, the **recommendation is to renew with Delta Dental for a three-year guarantee at a 6% increase. The annual cost increase is approximately \$11,000.**

Vision Plan

- The County currently does not contribute towards our employees' and retirees' vision insurance.
- Based on a bid process, Superior Vision, the County's current provider, offered a **2% reduction** in cost.
- Currently, the **monthly rate is \$5.29**. If approved for 2026, the new cost will be **\$5.18 per month** and result in savings for our employees and retirees.
- **The recommendation is to remain with Superior Vision as the voluntary vision provider for 2026.**

Questions and Conversation