



Guilford County

301 West Market Street
Greensboro, NC 27402

Work Session - Final

Board of Commissioners Work Session

Thursday, September 18, 2025

4:00 PM

McAdoo Conference Room, 3rd Floor
Truist Bldg., 201 W. Market St., Greensboro

Join virtually by visiting the following link:
<https://www.zoomgov.com/j/1608692679>

I. WELCOME AND CALL TO ORDER

Chairman Melvin "Skip" Alston

II. NEW BUSINESS

A. [2025-390](#) APPROVE CALENDAR YEAR 2026 OPEN ENROLLMENT BENEFITS CONTRACTS AND PREMIUM RATES

Background:

Guilford County provides a comprehensive and competitive benefits package as part of our total rewards. Staff propose to continue our existing benefits options. Most employer and employee contribution rates remain the same, with slight changes in cost for contracts that were bid for renewals.

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 County partners with Mark III for benefits brokerage and consulting services. Based on this partnership, these renewals represent an overall positive fiscal impact on the County's overall plan. Cost impacts are outlined below:

- No change in life insurance premium

- No change to the per member per month cost for medical plan administrative services

- Savings to Medicare Advantage Plan totaling \$350,000 and lower per month premium contributions for retirees.

- Maintains stop loss coverage at \$425,000, which protects the county's financial resources by offsetting risk associated with high claims, at an estimated additional cost of \$160,000.

- 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.

These estimates are in line with budget estimates included in the Fiscal Year 2026 budget and no associated budget amendments are anticipated. Final costs will vary based on final enrollment numbers through the open enrollment process.

There will be no change to employee premiums for active employees and pre-65 retirees. Additionally post-65 retirees (Medicare-eligible) will see a slight decrease in the monthly premium. As health and pharmacy costs continue to rise, staff do anticipate the need to

evaluate the county's funding philosophy for cost share for Plan Year 2027, which would be reflected with the FY2026-27 budget.

UNUM

The County has an existing carrier relationship with UNUM for these benefits:

Basic Life and Accidental Death & Dismemberment (AD&D) -

The County pays the full cost for Basic Life and AD&D. No change from prior year.

Supplemental Life Insurance - This is a voluntary insurance that employees may elect to provide additional life insurance coverage. For employees that elect this coverage, the County pays up to a maximum of \$5.33 per employee per pay period. No change from prior year.

Basic Life and Accidental Death & Dismemberment and Supplemental Life Insurance are included in the same policy.

Short-Term Disability - This is a voluntary insurance that employees may elect at full cost to the employee. The County makes no contribution towards this voluntary benefit.

Long-Term Disability - This is a voluntary insurance that employees may elect at full cost to the employee. The County makes no contribution towards this voluntary benefit.

Hospital Indemnity Insurance - This is a voluntary insurance that employees may elect at full cost to the employee. The County makes no contribution towards this voluntary benefit.

Critical Illness - This is a voluntary insurance that employees may elect at full cost to the employee. The County makes no contribution towards this voluntary benefit.

Accident Insurance - This is a voluntary insurance that employees may elect at full cost to the employee. The County makes no

contribution towards this voluntary benefit.

Medical Plan Administration

Staff recommend maintaining United Healthcare as plan administrator. 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.

Medicare Advantage Plan

Medicare-eligible retirees who meet the required criteria are currently covered by a Medicare Advantage Prescription Drug 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 (OOP) 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 cost a total 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 \$240.86 per month on behalf of 30- year retirees; the retiree will contribute \$31.73 per month.

The recommendation is to remain with UHC for the MAPD Plan for plan year 2026 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 eligible employees and pre-65 retirees. This plan covers claims up to \$425,000. A separate “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. The County pays a portion of the total premium ranging from 18% to 84% depending on the plan and coverage selected. 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 make a contribution 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.

- Requested Action:**
1. Approve six (6) contracts for calendar year 2026 benefits, in substantial form, with **UNUM** for Basic Life and Accidental Death & Dismemberment and Supplemental Life, Short-Term Disability, Long-Term Disability, Hospital Indemnity, Critical Illness and Accident Insurances to be effective January 1, 2026, for a term of one (1) year.
 2. Approve a price only contract, in substantial form, with **United Healthcare (UHC) to provide health insurance administrative services** for the self-funded medical plan at the current rate of \$32.27 per covered member per month to be effective January 1, 2026, for a term of one (1) year.
 3. Approve a price only contract, in substantial form, with **UHC** to provide Medicare-eligible qualified retirees with the **Medicare Advantage Plan**, with a total rate of \$272.59 and the County's contribution at \$240.86 per eligible retiree to be effective January 1, 2026, for a term of one (1) year.
 4. Approve one (1) contract for calendar year 2026 benefits, in substantial form, with **Symetra** for stop loss insurance to be effective January 1, 2026, for a term of one (1) year.
 5. Approve one (1) contract for calendar year 2026 benefits, in substantial form, with **Delta Dental** for dental insurance to be effective January 1, 2026, for a term of one (1) year.
 6. Approve one (1) contract for calendar year 2026 benefits, in substantial form, with **Superior Vision** for vision insurance to be effective January 1, 2026, for a term of one (1) year.

Budget Impact: **NO ADDITIONAL COUNTY FUNDS REQUIRED.**

Sponsors: Jaime Joyner (Mirna Simaan)

Attachments: [FULLY EXECUTED CONTRACT - 90002683 UNITED HEALTHCARE](#)
[Guilford County Govt Basic Dental Plan 2026 Renewal Contract](#)
[Guilford County Govt Enhanced Dental Plan 2026 Renewal Contract](#)
[Guilford 0917645 UIC CI Contract 1.1.23](#)
[3558_LTR_REN_2026](#)
[Guilford 0917642 STD Contract 1.1.23](#)
[Guilford 0527477 Flex Life & AD&D Contract 1.1.23](#)
[Guilford 0917642 LTD Contract 1.1.23](#)
[Guilford 0917646 UIC HOS Contract 1.1.23](#)
[Guilford 0917644 ACC Contract 1.1.23](#)
[2026 MAPD Renewal Cover Letter Guilford County_rev 8.5.25](#)
[Guilford County_2026 MAPD Renewal_rev 8.5.25](#)
[Guilford County MED 1.1.2014 Final Signed](#)
[HUMAN_RESOURCES_90002345_UNITED_HEALTHCARE_ \(](#)
[BOC Work Session Open Enrollment 9.18.25v2](#)

**B. [2025-272](#) DISCUSSION - FACILITY AT 4525 W. WENDOVER AVENUE,
GREENSBORO**

Requested Action: Receive request from the City of Greensboro and direct staff to enter into contractual negotiations.

Sponsors: Erris Dunston, Assistant County Manager

Attachments: [Guilford County Wendover Ask September18, 2025](#)

III. OTHER BUSINESS

IV. ADJOURN