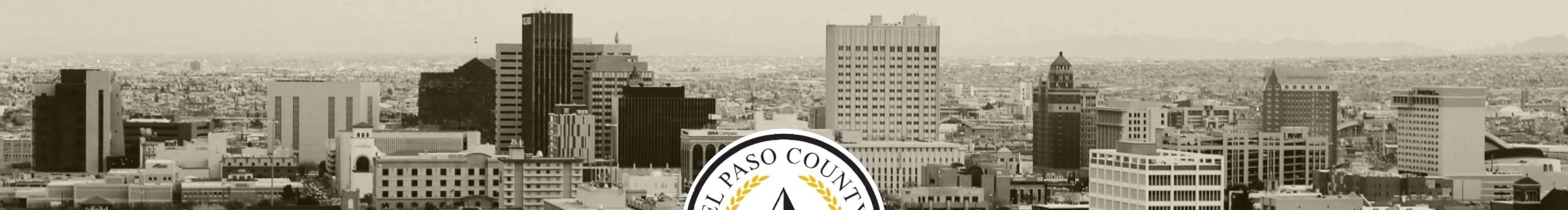




County Benefits 2026

Human Resources Department



Medical/Dental Plan Design 2026

Annual Health Plan Trend

	Inflation Assumption
Medical claims	6.9%
Rx Claims	10.9%

Medical and Dental Plan Design Plan Year 2026

Continuations

Continuation of current tier system

Continuation of Wellness Budget (\$100K), Wellness Coordinator, Sr. & Wellness Coordinator

Dental plan premium amount to remain the same

Changes

0% Increase to Employee/Retiree Medical Premium and County Contribution

Decrease Family Tier premiums by 4%

County H.S.A. contribution increase to \$1,500

Medical premium discount wellness incentive (6%)

*FY26 No Budget Impact to GF
FY26 Budget Impact to Risk Fund: \$421,596*

Budget Impact

(Fund through existing Risk Pool Funds)

	Calendar Year	Fiscal Year
Decrease of Family Tier premiums (Additional County Contribution)	\$162,829.00	\$122,121.00
Increase in County H.S.A. Contribution	\$399,300.00	\$299,475.00

County's highest premium plans compared to other entities similar plans (monthly employee premiums)

2025	County of El Paso		City of El Paso		El Paso ISD		Socorro ISD			Ysleta ISD			
Plan Tier	CORE	CDHP	BASIC	CDHP	CDHP	Traditional	CDHP	BASE	Premier	PLAN 1	PLAN 2	PLAN 3	PLAN 4
EMPLOYEE ONLY	\$77	\$12	\$423	\$137	\$0	\$33	\$0	\$50	\$166	\$217	\$126	\$90	\$28
EMPLOYEE & SPOUSE	\$491	\$315	\$1,218	\$559	\$434	\$826	\$358	\$468	\$723	\$808	\$593	\$544	\$310
EMPLOYEE & CHILD(REN)	\$379	\$221	\$855	\$319	\$129	\$372	\$234	\$328	\$549	\$718	\$522	\$475	\$268
EMPLOYEE & FAMILY	\$777	\$516	\$1,723	\$810	\$743	\$990	\$732	\$886	\$1,246	\$1,071	\$802	\$747	\$437



Questions?