



# 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?