

A.

, ,



**El Paso County  
Agenda Item Details**

<b>Item Title:</b>	HR - Budget Hearing: El Paso County Health and Dental Plan
<b>Submitted By:</b>	Sam Trujillo, Interim Chief Human Resources Officer
<b>Department:</b>	Human Resources
<b>Department Phone Number:</b>	915-273-3520
<b>Subject:</b>	Budget Hearing: Receive a presentation and provide feedback on the El Paso County Health and Dental Plan Design for plan year 2026.
<b>Background:</b>	<p>El Paso County is a self-insured entity that sponsors a Health and Dental Plan for County Employees and Retirees. The Plan operates through a Commissioners Court appointed Risk Pool Board and is administered through a Third-Party Administrator. Each year, the Human Resources Department, in collaboration with our contracted health plan consultants, presents the Court with updates on the Plan's performance, new programs, benefits, and projected premiums for the upcoming plan year as discussed at various meetings by the Risk Pool Board.</p> <p>Staff will be presenting the Plan design which will aid the budget planning process and prepare for the Health and Dental Plan operations for plan year 2026, which runs from January 1 to December 31.</p> <p>The County's Risk Pool Board recommended approval of the plan year 2026 Health and Dental Plan design and goals during their regular board meeting on March 19, 2025.</p>
<b>Estimated Time Needed For This Item:</b>	20 minutes



# 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?