



## MINUTES

JUNE 23, 2026

### BRAZOS COUNTY COMMISSIONERS COURT

### WORKSHOP SESSION

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1. Call to Order

A workshop session of the Commissioners' Court of Brazos County, Texas was held in the Brazos County Commissioners Courtroom in the Administration Building, 200 South Texas Avenue, in Bryan, Brazos County, Texas, beginning at 9:02 a.m. on Tuesday, June 23, 2026 with the following members of the Court present:

Duane Peters, County Judge, Presiding;  
Bentley Nettles, Commissioner of Precinct 1;  
Chuck Konderla, Commissioner of Precinct 2,  
Fred Brown, Commissioner of Precinct 3;  
Wanda J. Watson, Commissioner of Precinct 4;  
Karen McQueen, County Clerk, Absent;

The attached sheets contain the names of the citizens and officials that were in attendance.

2. Presentation and Discussion of the FY 2026-2027 County Budget regarding Retirement Plan Rate (TCDRS)

Presentation and Discussion of the FY 2026-2027 County Budget regarding Insurance Premiums and Contributions (USI)

TCDRS Representative Tim Krause provided an overview of the County's retirement plan and employee retirement eligibility. He explained that the Commissioners Court has the opportunity each year to review the plan and determine whether any modifications are necessary. Mr. Krause reported on the current cost of the plan to the County and noted that it remains a strong, conservatively funded retirement program.

Commissioner Brown inquired about survivor benefits and how the plan applies to spouses. In response, Mr. Krause outlined the four retirement benefit options available to employees and explained the provisions associated with each option.

Following the presentation, Human Resources Director Jennifer Salazar requested direction from the Court regarding the County's elected contribution rate. After discussion, the Court expressed its desire to continue the current elected rate.

USI Representatives Bobby Anderson and Brenda Cos then presented information regarding budget considerations for the FY 2027 employee health insurance plan. Mr. Anderson provided an overview of the County's significant medical claims and prescription drug expenditures during FY 2026. Ms. Cos reviewed the health plan cost summary and current enrollment trends. The Court discussed the increasing cost of prescription medications and the impact on the overall health insurance program.

Ms. Salazar advised the Court that direction was needed regarding healthcare premiums and employer contributions for FY 2027. She presented the following options for consideration:

- Option 1: Increase both County and employee contributions by 11.25 percent.
- Option 2: Increase employee contributions by 5 percent, with the County absorbing the remaining increase in costs.
- Option 3: The increase absorbed solely by the County.

Commissioner Brown inquired about providing employees with a 2.5 percent cost-of-living adjustment (COLA) to help offset higher health insurance premiums. Budget Officer Nina Payne discussed the projected budgetary impact of implementing a 2.5 percent COLA.

The Court engaged in further discussion regarding the proposed healthcare contribution options and the potential COLA adjustment. Following deliberation, the Court directed Ms. Salazar and Ms. Payne to prepare additional information outlining the total fiscal impact of each option for further consideration.

Ms. Payne requested additional time to complete the necessary calculations and recommended scheduling another budget workshop on July 7, 2026, to present the information. The Court agreed to hold a workshop on that date.

### 3. Adjourn

The meeting was adjourned at 9:55 a.m.



**BRAZOS COUNTY  
BRYAN, TEXAS**

**NOTICE OF MEETING AND AGENDA**

**WORKSHOP SESSION**

**BRAZOS COUNTY COMMISSIONERS COURT**

BRAZOS COUNTY COMMISSIONERS WILL MEET IN A WORKSHOP SESSION AS FOLLOWS:

MEETING DATE: June 23, 2026  
MEETING TIME: 9:00 AM  
MEETING PLACE: Commissioners Courtroom of the Brazos County Administration  
Building, 200 S. Texas Avenue, Suite 106, Bryan, TX 77803

- 
1. Call to Order
  2. Presentation and Discussion of the FY 2026-2027 County Budget regarding Retirement Plan Rate (TCDRS)  
  
Presentation and Discussion of the FY 2026-2027 County Budget regarding Insurance Premiums and Contributions (USI)
  3. Adjourn

The Commissioners Courtroom of the Brazos County Administration Building, 200 S. Texas Avenue, Suite 106, Bryan, TX 77803 is wheelchair accessible. Handicap parking spaces are available. Any request for sign interpretive services must be made two working days before the meeting. To make arrangements, please call (979) 361-4102.

# BRAZOS COUNTY COMMISSIONER'S COURT

23 DAY OF June, 2026  
9:00 (AM)PM, Workshop

Name	Organization
(PLEASE PRINT)	(PLEASE PRINT)
Aubrey Leggett	Comm Court
Shari Lowe	Comm Court
Brenda Cos	USI
Bobby Anderson	USI
Tini Krause	TCORS
Charles Kuebler	IT
Kathryn Battles	Purchasing
Wm. Charles Wendt	I
Nina Payne	Budget
Spencer Mays	Budget
Dwayne Holloway	Fleet
Paeanna McConathy	HR
Jennifer Salazar	HR
Tom Piccolo	Pc + 2
Josh Sikorski	Fleet

# BRAZOS COUNTY COMMISSIONER'S COURT

23 DAY OF June, 2026  
9:00 AM/PM, Workshop

Name

(PLEASE PRINT)

Organization

(PLEASE PRINT)

Mike Street

\_\_\_\_\_

Marcitume

county auditor

Erika Garcia

SO

Barbara Smith

Co Judge

Ken Smith

Co Jdy

TREOR LOWDOWN

PROJECT MANAGEMENT

ERIC CALDWELL

BCIT

Billy Melzow

BCIT

Chris McDermott

Brazos County Constable Prec 2

Stephanie West

Constable #2

David Lopez

Constable #2

Monica Dand

Co Judge

Katie Conner

Co Judge asst

Jerry Monarres

Expo

Leslie Contreras

Risk

# BRAZOS COUNTY COMMISSIONER'S COURT

23 DAY OF June, 2026  
9:00 (AM/PM), Workshop

## Name

(PLEASE PRINT)

## Organization

(PLEASE PRINT)

Ashlie Peters-Bowman

Co Clerk

Karen McQueen

Co Clerk

Victoria Limon McCoy

Co Clerk

Joe Southern

The Eagle

TORI MOSES

WEISSER ENG. & SURVEYING

Gina Masari

Citizen

LINDA Ricketson

Juv. Svc.

Andee Wipke

Co. Judge

HENRY MAPO

BC Hist. Comm.

Paris Parlas

Rep. Paul Dyson

Diana Mills

Veterans

Delia Sandoval

Comm. Court



**BRAZOS COUNTY  
BRYAN, TEXAS**

DEPARTMENT:

NUMBER:

DATE OF COURT MEETING: 6/23/2026

ITEM: Presentation and Discussion of the FY 2026-2027 County Budget regarding Retirement Plan Rate (TCDRS)  
Presentation and Discussion of the FY 2026-2027 County Budget regarding Insurance Premiums and Contributions (USI)

TO: Commissioners Court

DATE: 04/27/2026

FISCAL IMPACT: False

BUDGETED: False

DOLLAR AMOUNT: \$0.00

**ATTACHMENTS:**

<b><u>File Name</u></b>	<b><u>Description</u></b>	<b><u>Type</u></b>
<a href="#">County Budget Workshop - Retirement Plan Rate (TCDRS and Insurance Premiums and Contributions (USI)).pdf</a>	County Budget - Retirement Plan Rate (TCDRS and Insurance Premiums and Contributions (USI))	Cover Memo



**Plan Assessment for Plan Year 2027**  
**Brazos County – I20**  
**Participation Date – 1/1/1968**

It's that time of year again — time to look at your TCDRS retirement plan and decide whether or not your benefits are adequate and affordable. This plan assessment will give you an overview of the benefits you provide as well as how much it will cost to provide these benefits in the upcoming plan year.

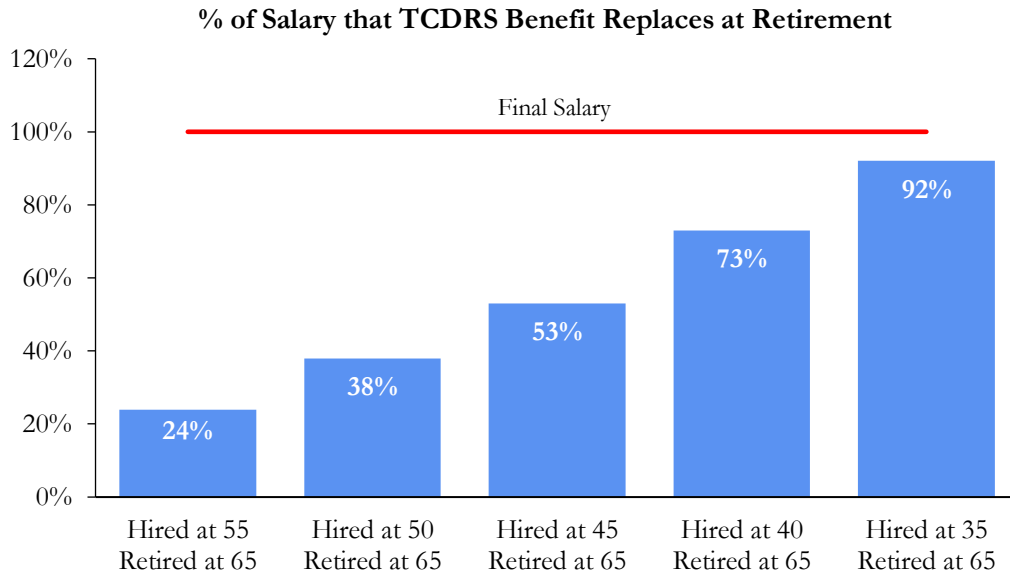
	<b>2027 Plan</b>
<b>Basic Plan Options</b>	
Employee Deposit Rate	7%
Employer Matching	225%
<b>Retirement Eligibility</b>	
Age 60 (Vesting)	8 years of service
Rule of	75 years total age + service
At Any Age	30 years of service
<b>Optional Benefits</b>	
Partial Lump Sum	No
Group Term Life	None
<b>Retirement Plan Funding</b>	
Total Normal Cost Rate	14.91%
Employee Deposit Rate	<u>-7.00%</u>
Employer-Paid Normal Cost Rate	7.91%
UAAL / (OAAL) Rate	<u>6.17%</u>
Required Rate	14.08%
Elected Rate	17.00%
<b>Contribution Rates</b>	
Retirement Plan Rate	17.00%
(greater of required and elected rate)	
Group Term Life Rate	N/A
<b>Valuation Results (Dec. 31, 2025)</b>	
Actuarial Accrued Liability	\$404,378,274
Actuarial Value of Assets	<u>\$352,270,183</u>
Unfunded / (Overfunded) AAL	\$52,108,091
Funded Ratio	87.1%

**Notes:**

- Buyback adopted: 1991
- Last COLA: 2023

## What You Are Providing

The TCDRS benefit is based on employee deposits, which earn 7% compound interest each year, and employer matching at retirement. The following chart shows the estimated TCDRS benefit as a percentage of final salary prior to retirement for a new hire:

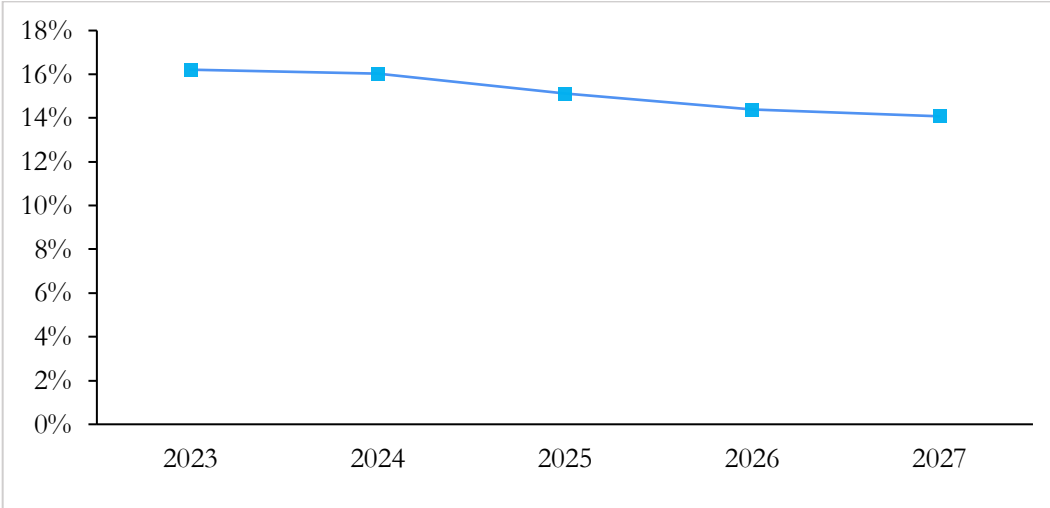


### Assumptions

- Employees are new hires and will work for you until retirement.
- Your current plan provisions will remain in effect through an employee's retirement.
- Current laws governing TCDRS will continue as they are.
- Graded salary scales give bigger raises early in careers, with smaller raises later in careers (see Summary Valuation Report at [TCDRS.org/Employer](https://www.tcdrs.org/Employer)).
- Based on Single Life benefit.

## Reasons for Rate Change

Below is a record of your required rate history for your retirement plan over the last five years.



Reasons for Rate Change	2023-2024	2024-2025	2025-2026	2026-2027
Beginning Rate	16.21%	16.02%	15.12%	14.38%
Plan Changes Adopted	0.00%	0.00%	0.00%	N/A
Investment Return	0.30%	0.01%	-0.08%	-0.17%
Elected Rate/Lump Sum	-0.04%	-0.08%	-0.19%	-0.25%
Demographic/Other Changes	-0.45%	-0.75%	-0.47%	0.00%
Assumptions/Methods	<u>0.00%</u>	<u>-0.08%</u>	<u>0.00%</u>	<u>0.12%</u>
Ending Rate	16.02%	15.12%	14.38%	14.08%
<b>Valuation Year</b>	2022	2023	2024	2025
<b>Funded Ratio</b>	84.2%	84.9%	85.9%	87.1%

Full details on the valuation calculations are included in the Dec. 31, 2025 Summary Valuation Report which will be available mid-May at [TCDRS.org/Employer](https://TCDRS.org/Employer).

## Next Steps

If you are interested in making plan changes, please contact your Account Manager at 800-651-3848. Your benefit selections are due by Dec. 15, 2026.



2027 BUDGET REVIEW

# BRAZOS COUNTY

June 23, 2026

Bobby Anderson, SVP-Consultant

Brenda Cos, VP-Strategic Account Executive

[www.usi.com](http://www.usi.com)

THE USI  ONE ADVANTAGE<sup>®</sup>

# Stewardship & Strategic Planning

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## Meeting Objectives

- ✓ **Identify** strategic benefit plan opportunities
- ✓ **Prioritize** solutions for 2026 and beyond
- ✓ **Align** on near-term key milestones and timeline

MARKET  
TRENDS



DATA  
DRIVEN  
INSIGHTS



SOLUTIONS

## ▶ Today's Agenda

[Market Outlook](#)

[Experience](#)

[Projections](#)

[Appendix](#)

Benchmark



# Market Outlook

USI 2026 Employee Benefits Market Outlook

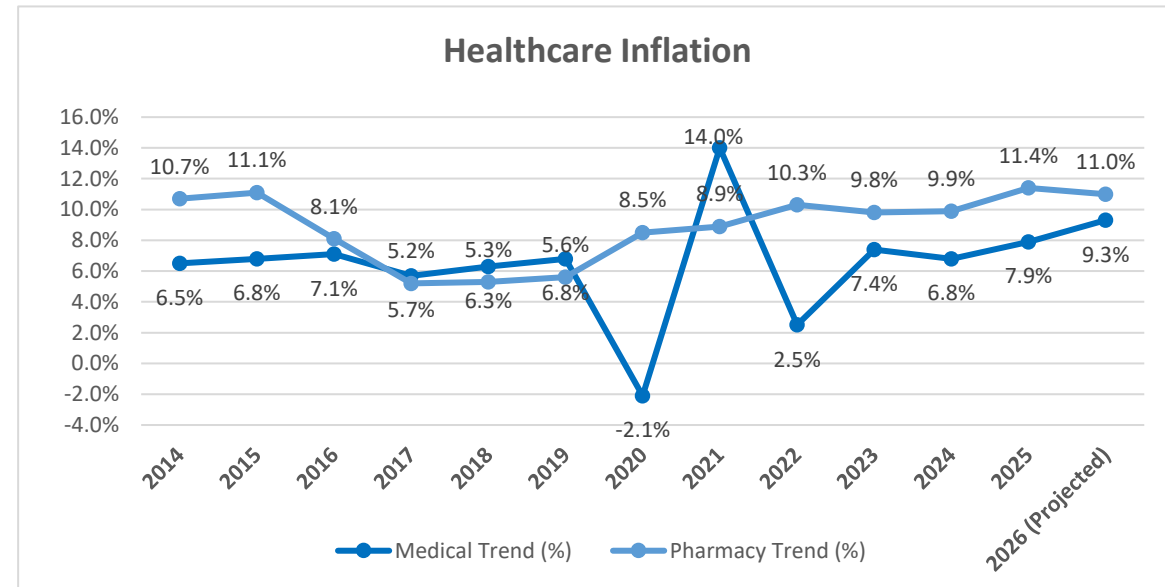
# The State of Healthcare in America

Many employers have budgeted for a projected 9% increase in medical trend for 2026; however, some are seeing health plan renewals coming back much higher, ranging from 18% to 25%.<sup>1</sup> As health plan costs continue to rise, employers face unprecedented challenges in managing benefits budgets. Rather than simply absorbing these increases, organizations have an opportunity to rethink their approach to health plan design and funding.

## TOP 5

### Reasons for Healthcare Inflation

- 1 High claim volume and increasing costs of large claims (e.g., higher rates of late-stage cancer diagnoses and complex health conditions)
- 2 Post-pandemic health care network contract negotiations and cost-shifting
- 3 Continued uncertainty about the impacts of tariffs on medical goods and unknown impacts of Federal cuts to Medicare, Medicaid, and ACA subsidies<sup>2</sup>
- 4 Rising pharmacy costs, driven by the rapid adoption of GLP-1s and an expanding pipeline of costly specialty drugs
- 5 Increasing utilization of behavioral health, driven by longer treatment durations and higher per-episode costs<sup>3</sup>



Sources: 2024 Segal health Plan Cost Trend Survey Supplement. Fifteen-Year Summary of Selected Medical, Outpatient Rx Dental Trends. What Are the Projected Plan Cost Trends for 2026. Segal.

<sup>1</sup> <https://www.businessgrouphealth.org/resources/2026-employer-health-care-strategy-survey-executive-summary#b-employers-guide-with-view-all>

<sup>2</sup> <https://www.kff.org/quick-take/tariffs-are-driving-2026-health-insurance-premiums-up/>

<sup>3</sup> PwC: "No let up in sight: 2026 medical cost trend set to grow at 8.5%"; accessed October 9, 2025, [from https://www.pwc.com/us/en/industries/health-industries/library/assets/pwc-behind-the-numbers-2026.pdf](https://www.pwc.com/us/en/industries/health-industries/library/assets/pwc-behind-the-numbers-2026.pdf)

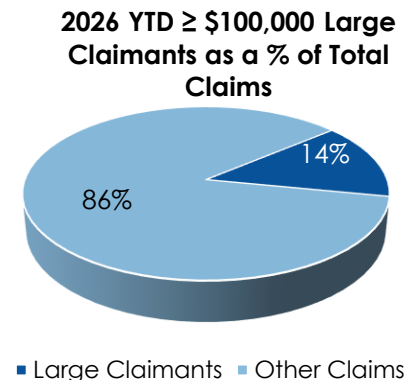


# Experience Reporting

# Dashboard

Experience Summary	2025	2026 YTD	2026 YTD Projection
Budget	\$21,168,831	\$8,977,273	2.1%
Net Costs	\$22,106,843	\$8,651,632	-1.6%
Net Position to Budget	104%	96%	101%
Net Costs PEPM	\$1,700	\$1,573	-3.4%
Average Employees	1,084	1,100	1.8%
Average Members	1,877	1,916	2.2%
Net Administration	\$3,966,728	\$1,825,520	10.9%
Net Administration PEPM	\$305	\$332	8.9%
Net Claims	\$18,140,115	\$6,826,112	-4.3%
Net Claims PEPM	\$1,395	\$1,241	-6.1%

Large Claimants	2025	2026 YTD
Number of Large Claimants	31	6
Total Paid for Large Claimants	\$7,378,331	\$1,130,981
Claimants Over SSL	11	1
Total Paid Over SSL	\$2,485,966	\$222,644



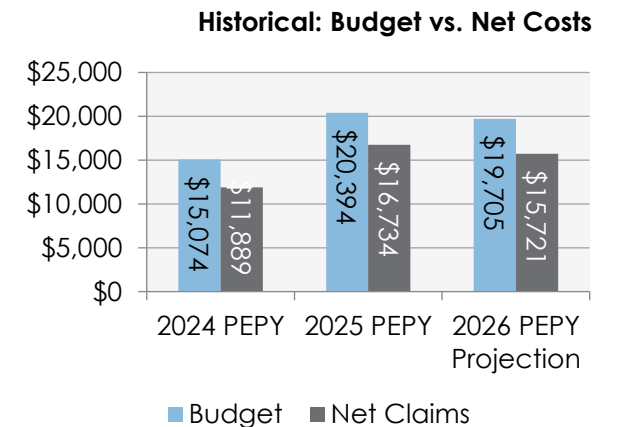
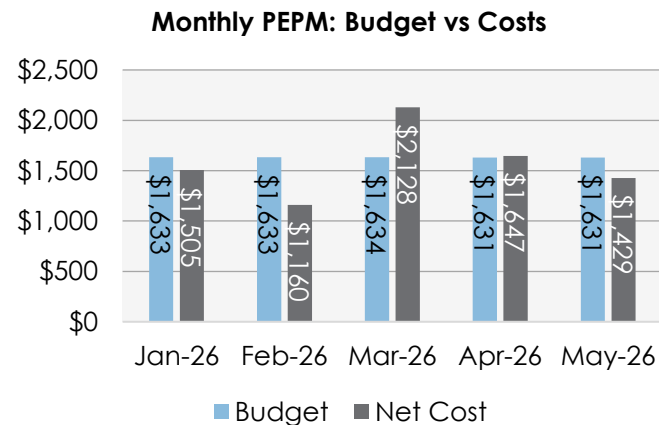
## Observations for the 2026 Plan Year:

### Overview through May on a PEPM basis:

- The budget is 0.3% higher than the previous year.
  - No increase to last year's rates.
- The plan is running at 96% of budget, or \$326k under the budget.
- The budget is \$1,633 and the net cost is \$1,573, respectively.
- Gross Rx Claims make up 32.5% of total paid claims, which is above industry standards (20%-30%).
- The top three paid drugs are Zepbound, Ozempic, and Wegovy.
- Enrollment is 1.5% higher than the previous year.
- Overall, net cost is 7.4% lower than the previous year.

### Large Claimants:

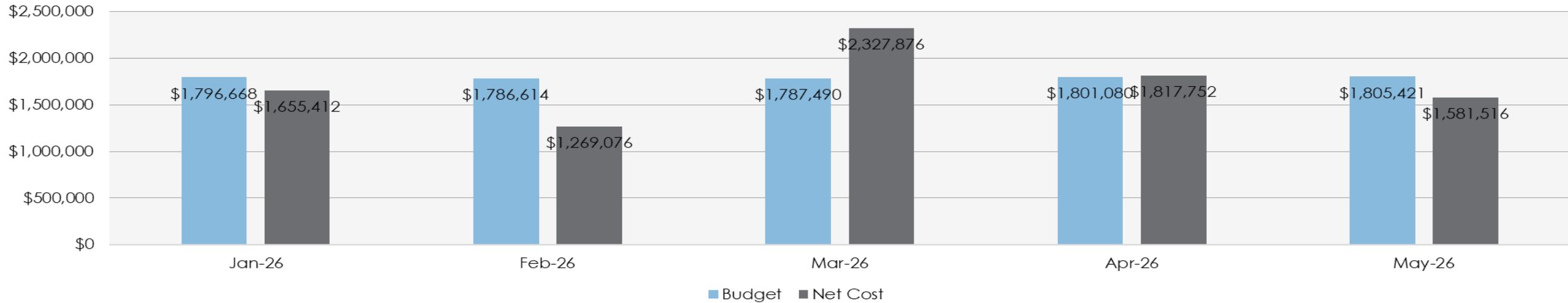
- There are six large claimants over 50% of the \$200k Specific Stop Loss Limit (SSL).
  - One of these claimants is over the SSL by \$223k with \$423k in claims.
- Large Claimants make up 14% of gross claims.



# Cost Summary

Month	Enrollment		Fixed Cost			Forecast	Paid Claims						Agg Ratio	Total Plan Costs		Position	Employer Position		
	Total Employees	Total Members	Admin Fees	Stop Loss Premium	Total	Maximum Claims	Medical Claims	Rx Claims	Rx Rebate	Stop Loss Reimbursement	Claims Over Stop Loss	Net Total Claims	Net Claims/Max Claims	Budget	Net Cost	Budget Minus Net Cost	EE Contributions	ER Expense	% Paid by Employer
Jan-26	1,100	1,923	\$56,749	\$308,451	\$365,200	\$2,025,661	\$831,820	\$458,392	\$0	\$0	\$0	\$1,290,213	64%	\$1,796,668	\$1,655,412	\$141,256	\$239,068	\$1,416,344	86%
Feb-26	1,094	1,907	\$56,375	\$306,769	\$363,144	\$2,014,612	\$910,594	\$470,665	(\$475,327)	\$0	\$0	\$905,932	69%	\$1,786,614	\$1,269,076	\$517,538	\$237,510	\$1,031,566	81%
Mar-26	1,094	1,912	\$56,483	\$306,769	\$363,252	\$2,014,612	\$1,595,269	\$592,000	\$0	(\$222,644)	\$222,644	\$1,964,625	98%	\$1,787,490	\$2,327,876	(\$540,386)	\$238,386	\$2,089,490	90%
Apr-26	1,104	1,920	\$56,784	\$309,573	\$366,356	\$2,033,027	\$936,611	\$514,784	\$0	\$0	\$0	\$1,451,395	71%	\$1,801,080	\$1,817,752	(\$16,672)	\$237,816	\$1,579,936	87%
May-26	1,107	1,920	\$57,155	\$310,414	\$367,569	\$2,038,552	\$1,104,401	\$551,922	(\$442,375)	\$0	\$0	\$1,213,948	81%	\$1,805,421	\$1,581,516	\$223,905	\$237,909	\$1,343,607	85%
<b>Totals</b>	<b>5,499</b>	<b>9,582</b>	<b>\$283,545</b>	<b>\$1,541,975</b>	<b>\$1,825,520</b>	<b>\$10,126,463</b>	<b>\$5,378,695</b>	<b>\$2,587,763</b>	<b>(\$917,702)</b>	<b>(\$222,644)</b>	<b>\$222,644</b>	<b>\$6,826,112</b>	<b>76%</b>	<b>\$8,977,273</b>	<b>\$8,651,632</b>	<b>\$325,641</b>	<b>\$1,190,689</b>	<b>\$7,460,943</b>	<b>86%</b>
<b>Jan 25-May 25</b>	<b>5,395</b>	<b>9,352</b>	<b>\$261,260</b>	<b>\$1,384,141</b>	<b>\$1,645,401</b>	<b>\$9,279,940</b>	<b>\$5,306,981</b>	<b>\$2,470,613</b>	<b>(\$770,890)</b>	<b>(\$283,816)</b>	<b>\$283,816</b>	<b>\$6,722,888</b>	<b>72%</b>	<b>\$8,777,829</b>	<b>\$8,368,289</b>	<b>\$409,540</b>	<b>\$1,138,509</b>	<b>\$7,229,780</b>	<b>86%</b>
<b>Difference</b>	<b>1.9%</b>	<b>2.5%</b>	<b>8.5%</b>	<b>11.4%</b>	<b>10.9%</b>	<b>9.1%</b>	<b>1.4%</b>	<b>4.7%</b>	<b>19.0%</b>	<b>-21.6%</b>	<b>-21.6%</b>	<b>1.5%</b>	<b>5.6%</b>	<b>2.3%</b>	<b>3.4%</b>	<b>-20.5%</b>	<b>4.6%</b>	<b>3.2%</b>	<b>-0.2%</b>

Budget vs. Costs

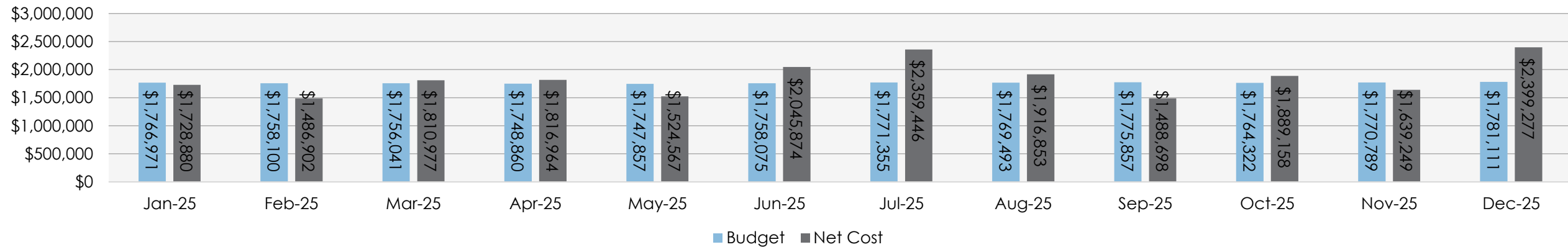


**Note:**  
 Rx Rebate increase from 50% to 75% in 2024 when we moved the Stop Loss to TAC.  
 Rx Rebate increase from 75% to 80% in 2026.

# Prior Cost Summary

Month	Enrollment		Fixed Cost			Forecast	Paid Claims						Agg Ratio	Total Plan Costs		Position	Employer Position		
	Total Employees	Total Members	Admin Fees	Stop Loss Premium	Total	Maximum Claims	Medical Claims	Rx Claims	Rx Rebate	Stop Loss Reimbursement	Claims Over Stop Loss	Net Total Claims	Net Claims/Max Claims	Budget	Net Cost	Budget Minus Net Cost	EE Contributions	ER Expense	% Paid by ER
Jan-25	1,085	1,892	\$52,541	\$278,368	\$330,909	\$1,866,309	\$922,912	\$475,059	\$0	\$0	\$0	\$1,397,971	75%	\$1,766,971	\$1,728,880	\$38,091	\$230,611	\$1,498,269	87%
Feb-25	1,080	1,876	\$52,403	\$277,085	\$329,488	\$1,857,708	\$1,283,451	\$378,068	(\$302,441)	(\$201,664)	\$201,664	\$1,157,414	79%	\$1,758,100	\$1,486,902	\$271,198	\$228,820	\$1,258,082	85%
Mar-25	1,079	1,874	\$52,103	\$276,828	\$328,931	\$1,855,988	\$972,700	\$547,751	\$0	(\$38,405)	\$38,405	\$1,482,046	80%	\$1,756,041	\$1,810,977	(\$54,936)	\$228,177	\$1,582,800	87%
Apr-25	1,076	1,854	\$52,161	\$276,059	\$328,220	\$1,850,828	\$935,916	\$553,913	\$0	(\$1,085)	\$1,085	\$1,488,744	80%	\$1,748,860	\$1,816,964	(\$68,104)	\$225,244	\$1,591,720	88%
May-25	1,075	1,856	\$52,052	\$275,802	\$327,854	\$1,849,108	\$1,192,002	\$515,822	(\$468,450)	(\$42,661)	\$42,661	\$1,196,713	90%	\$1,747,857	\$1,524,567	\$223,290	\$225,657	\$1,298,910	85%
Jun-25	1,081	1,861	\$52,304	\$277,341	\$329,646	\$1,859,428	\$1,262,243	\$548,426	\$0	(\$94,441)	\$94,441	\$1,716,228	92%	\$1,758,075	\$2,045,874	(\$287,799)	\$227,379	\$1,818,495	89%
Jul-25	1,089	1,877	\$52,789	\$279,394	\$332,183	\$1,873,189	\$1,629,461	\$591,646	\$0	(\$193,843)	\$193,843	\$2,027,263	108%	\$1,771,355	\$2,359,446	(\$588,091)	\$229,331	\$2,130,115	90%
Aug-25	1,087	1,881	\$52,692	\$278,881	\$331,572	\$1,869,749	\$1,651,631	\$646,085	(\$386,659)	(\$325,776)	\$325,776	\$1,585,280	105%	\$1,769,493	\$1,916,853	(\$147,360)	\$230,301	\$1,686,552	88%
Sep-25	1,091	1,886	\$52,833	\$279,907	\$332,740	\$1,876,629	\$825,211	\$596,524	\$0	(\$265,776)	\$265,776	\$1,155,959	62%	\$1,775,857	\$1,488,698	\$287,159	\$231,001	\$1,257,697	84%
Oct-25	1,083	1,880	\$52,396	\$277,854	\$330,250	\$1,862,868	\$1,305,165	\$611,907	\$0	(\$358,164)	\$358,164	\$1,558,908	84%	\$1,764,322	\$1,889,158	(\$124,836)	\$232,210	\$1,656,948	88%
Nov-25	1,087	1,885	\$52,708	\$278,881	\$331,589	\$1,869,749	\$1,259,995	\$548,275	(\$375,160)	(\$125,451)	\$125,451	\$1,307,660	90%	\$1,770,789	\$1,639,249	\$131,540	\$231,597	\$1,407,652	86%
Dec-25	1,093	1,899	\$52,927	\$280,420	\$333,347	\$1,880,069	\$2,293,096	\$611,532	\$0	(\$838,698)	\$838,698	\$2,065,929	110%	\$1,781,111	\$2,399,277	(\$618,166)	\$233,423	\$2,165,854	90%
<b>Totals</b>	<b>13,006</b>	<b>22,521</b>	<b>\$629,908</b>	<b>\$3,336,819</b>	<b>\$3,966,728</b>	<b>\$22,371,621</b>	<b>\$15,533,782</b>	<b>\$6,625,009</b>	<b>(\$1,532,709)</b>	<b>(\$2,485,966)</b>	<b>\$2,485,966</b>	<b>\$18,140,115</b>	<b>88%</b>	<b>\$21,168,831</b>	<b>\$22,106,843</b>	<b>(\$938,012)</b>	<b>\$2,753,751</b>	<b>\$19,353,092</b>	<b>88%</b>

Budget vs Costs

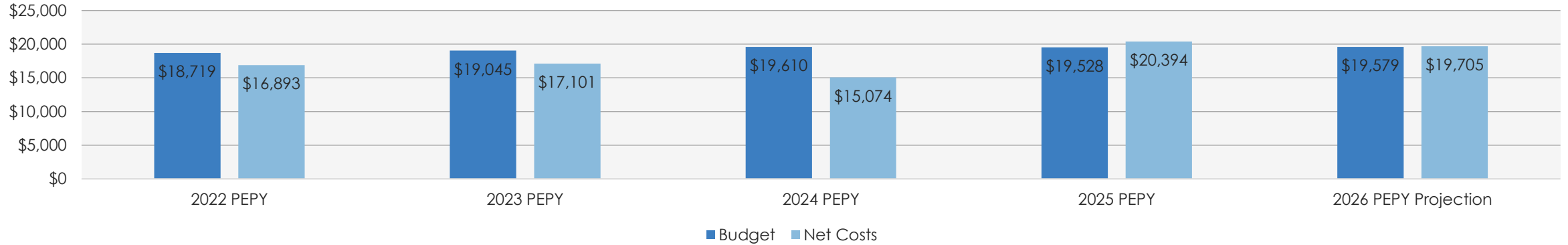


# Rolling 12 Claims Only

Month	Enrollment		Paid Claims							Claims Per EE		% Increase	
	Total Employees	Rolling 12 Months	Medical Claims	Rx Claims	Runout	Total Gross Claims	Claims Over Stop Loss	Rx Rebates/Settlement	Net Total Claims	Rolling 12 Months	Monthly Net Claims / EE		Annual Net Claims / EE
Jan-24	1,039	12,149	\$1,734,000	\$401,835	\$0	\$2,135,835	\$407,520	\$0	\$1,728,315	\$14,496,980	\$1,205	\$14,456	10.1%
Feb-24	1,043	12,208	\$704,159	\$413,850	\$0	\$1,118,009	\$3,689	(\$312,814)	\$801,506	\$14,346,139	\$1,187	\$14,239	7.4%
Mar-24	1,058	12,280	\$1,048,749	\$411,210	\$0	\$1,459,959	\$273,918	\$0	\$1,186,041	\$13,985,079	\$1,151	\$13,814	1.2%
Apr-24	1,053	12,341	\$773,248	\$491,786	\$0	\$1,265,034	\$77,731	\$0	\$1,187,303	\$14,065,645	\$1,152	\$13,826	0.7%
May-24	1,050	12,389	\$794,243	\$450,652	\$0	\$1,244,895	\$58,070	(\$295,602)	\$891,222	\$13,702,368	\$1,116	\$13,390	-4.6%
Jun-24	1,061	12,447	\$615,807	\$487,790	\$0	\$1,103,597	\$54,358	\$0	\$1,049,239	\$13,513,903	\$1,095	\$13,140	-7.7%
Jul-24	1,060	12,502	\$3,490,370	\$455,195	\$0	\$3,945,565	\$2,828,173	\$0	\$1,117,392	\$13,557,958	\$1,094	\$13,132	-7.5%
Aug-24	1,062	12,547	\$1,095,234	\$447,372	\$0	\$1,542,606	\$192,405	(\$375,440)	\$974,761	\$13,542,368	\$1,088	\$13,056	-7.2%
Sep-24	1,060	12,587	\$757,066	\$562,867	\$0	\$1,319,932	\$219,799	\$0	\$1,100,133	\$13,537,173	\$1,083	\$12,994	-8.3%
Oct-24	1,068	12,628	\$795,503	\$579,624	\$0	\$1,375,127	\$185,409	\$0	\$1,189,719	\$13,632,885	\$1,087	\$13,039	-7.8%
Nov-24	1,067	12,663	\$734,180	\$462,452	\$0	\$1,196,632	\$121,152	(\$280,825)	\$794,655	\$13,224,249	\$1,051	\$12,608	-10.9%
Dec-24	1,068	12,689	\$1,096,895	\$667,266	\$0	\$1,764,161	\$340,620	\$0	\$1,423,541	\$13,443,827	\$1,065	\$12,775	-9.8%
Jan-25	1,085	12,735	\$922,912	\$475,059	\$0	\$1,397,971	\$0	\$0	\$1,397,971	\$13,113,483	\$1,036	\$12,427	-14.0%
Feb-25	1,080	12,772	\$1,283,451	\$378,068	\$0	\$1,661,519	\$201,664	(\$302,441)	\$1,157,414	\$13,469,392	\$1,062	\$12,738	-10.5%
Mar-25	1,079	12,793	\$972,700	\$547,751	\$0	\$1,520,451	\$38,405	\$0	\$1,482,046	\$13,765,397	\$1,081	\$12,971	-6.1%
Apr-25	1,076	12,816	\$935,916	\$553,913	\$0	\$1,489,829	\$1,085	\$0	\$1,488,744	\$14,066,838	\$1,101	\$13,217	-4.4%
May-25	1,075	12,841	\$1,192,002	\$515,822	\$0	\$1,707,824	\$42,661	(\$468,450)	\$1,196,713	\$14,372,328	\$1,123	\$13,481	0.7%
Jun-25	1,081	12,861	\$1,262,243	\$548,426	\$0	\$1,810,669	\$94,441	\$0	\$1,716,228	\$15,039,317	\$1,173	\$14,082	7.2%
Jul-25	1,089	12,890	\$1,629,461	\$591,646	\$0	\$2,221,106	\$193,843	\$0	\$2,027,263	\$15,949,188	\$1,242	\$14,905	13.5%
Aug-25	1,087	12,915	\$1,651,631	\$646,085	\$0	\$2,297,716	\$325,776	(\$386,659)	\$1,585,280	\$16,559,707	\$1,288	\$15,451	18.3%
Sep-25	1,091	12,946	\$825,211	\$596,524	\$0	\$1,421,735	\$265,776	\$0	\$1,155,959	\$16,615,533	\$1,289	\$15,468	19.0%
Oct-25	1,083	12,961	\$1,305,165	\$611,907	\$0	\$1,917,072	\$358,164	\$0	\$1,558,908	\$16,984,722	\$1,315	\$15,781	21.0%
Nov-25	1,087	12,981	\$1,259,995	\$548,275	\$0	\$1,808,271	\$125,451	(\$375,160)	\$1,307,660	\$17,497,727	\$1,352	\$16,219	28.6%
Dec-25	1,093	13,006	\$2,293,096	\$611,532	\$0	\$2,904,628	\$838,698	\$0	\$2,065,929	\$18,140,115	\$1,400	\$16,795	31.5%
Jan-26	1,100	13,021	\$831,820	\$458,392	\$0	\$1,290,213	\$0	\$0	\$1,290,213	\$18,032,357	\$1,389	\$16,670	34.1%
Feb-26	1,094	13,035	\$910,594	\$470,665	\$0	\$1,381,259	\$0	(\$475,327)	\$905,932	\$17,780,875	\$1,367	\$16,406	28.8%
Mar-26	1,094	13,050	\$1,595,269	\$592,000	\$0	\$2,187,269	\$222,644	\$0	\$1,964,625	\$18,263,454	\$1,403	\$16,831	29.8%
Apr-26	1,104	13,078	\$936,611	\$514,784	\$0	\$1,451,395	\$0	\$0	\$1,451,395	\$18,226,105	\$1,398	\$16,779	27.0%
May-26	1,107	13,110	\$1,104,401	\$551,922	\$0	\$1,656,323	\$0	(\$442,375)	\$1,213,948	\$18,243,340	\$1,398	\$16,775	24.4%

# Historical Cost Summary

Budget vs. Net Costs

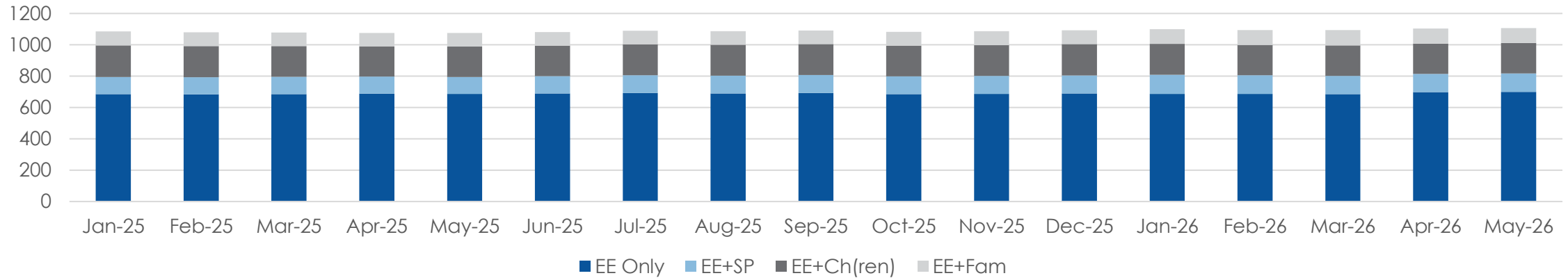


Time Period	Average Employees	Budget	Gross Medical Claims	Gross Rx Claims	Rx Rebate Settlement	Stop Loss Reimbursement	Net Claims	Net Costs/Bud	Total Fixed Costs	Net Costs
2022 Plan Year	980	\$18,344,193	\$8,768,495	\$6,121,307	(\$576,272)	(\$1,222,063)	\$13,091,466	90.2%	\$3,463,248	\$16,554,714
2023 Plan Year	1,008	\$19,197,676	\$11,195,182	\$6,611,976	(\$766,570)	(\$2,865,901)	\$14,174,686	89.8%	\$3,062,910	\$17,237,596
2024 Plan Year	1,057	\$20,727,347	\$13,639,453	\$5,831,900	(\$1,264,681)	(\$5,640,204)	\$12,566,467	76.9%	\$3,366,972	\$15,933,440
2025 Plan Year	1,084	\$21,168,831	\$15,533,782	\$6,625,009	(\$1,532,709)	(\$2,485,966)	\$18,140,115	104.4%	\$3,966,728	\$22,106,843
2026 Plan Year Projection	1,104	\$21,615,220	\$14,819,564	\$6,710,842	(\$1,757,463)	(\$2,417,263)	\$17,355,681	100.6%	\$4,398,500	\$21,754,180

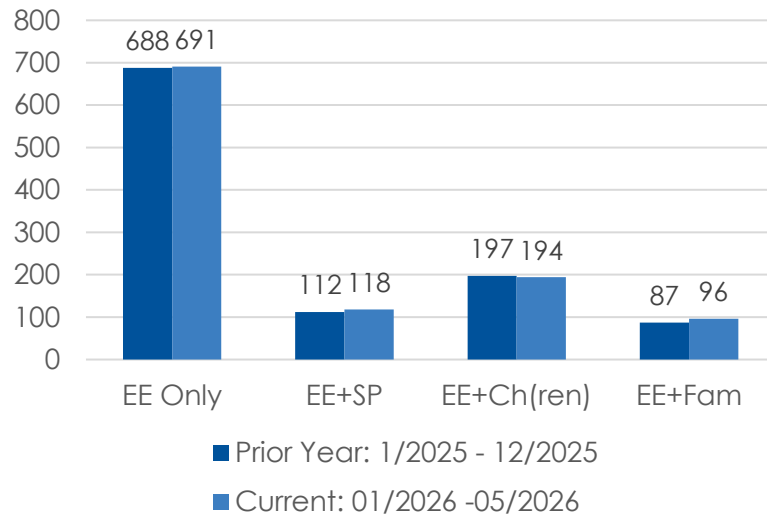
Time Period	Budget	Change from Prior Year	Net Claims	Change from Prior Year	Net Costs	Change from Prior Year
2022 PEPY	\$18,719	N/A	\$13,359	N/A	\$16,893	N/A
2023 PEPY	\$19,045	1.7%	\$14,062	5.3%	\$17,101	1.2%
2024 PEPY	\$19,610	3.0%	\$11,889	-15.5%	\$15,074	-11.9%
2025 PEPY	\$19,528	-0.4%	\$16,734	40.8%	\$20,394	35.3%
2026 PEPY Projection	\$19,579	0.3%	\$15,721	-6.1%	\$19,705	-3.4%

# Enrollment History

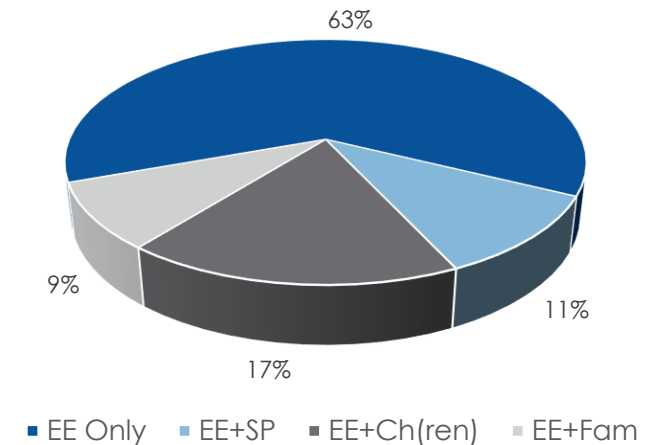
Enrollment by Month and Tier



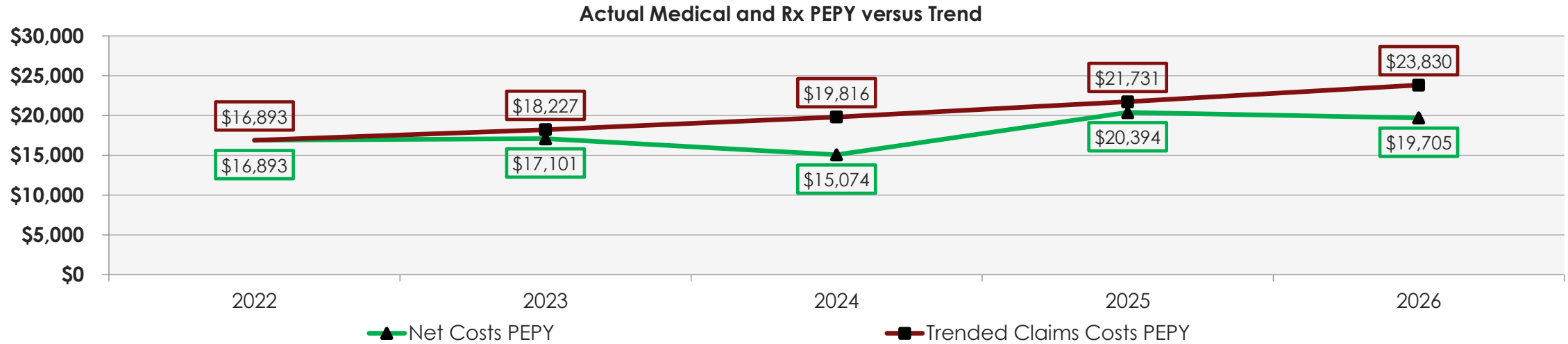
Average Enrollment by Year by Tier



2026 YTD Enrollment Distribution



# Multi Year Trend



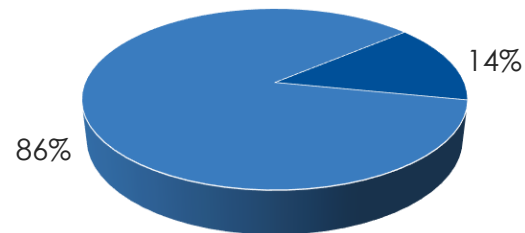
<b>Actual Costs</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>
Net Costs	\$16,554,714	\$17,237,596	\$15,933,440	\$22,106,843	\$21,754,180
<b>Net Costs PEPEY</b>	<b>\$16,893</b>	<b>\$17,101</b>	<b>\$15,074</b>	<b>\$20,394</b>	<b>\$19,705</b>
% Change from Prior Year	n/a	1.2%	-11.9%	35.3%	-3.4%
Average Enrollment	980	1,008	1,057	1,084	1,104
<b>Trended Claims Costs</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>
<b>Trended Claims Costs PEPEY</b>	<b>\$16,893</b>	<b>\$18,227</b>	<b>\$19,816</b>	<b>\$21,731</b>	<b>\$23,830</b>
Observed Blended Trend (80% med/20% rx)	7.2%	7.9%	8.7%	9.7%	9.7%
Medical	6.9%	7.3%	8.1%	9.2%	9.2%
Prescription	8.6%	10.3%	11.2%	11.5%	11.5%

# Large Claimants

## Paid Claims > \$100,000

	Amount	Claims Over SSL	Reimbursements	Relationship	Diagnosis	Plan	Status
Claimant 1	\$422,644	\$222,644	(\$222,644)	DEP	Z3831 - Twin liveborn infant, delivered by cesarean	PPO Plan	Active
Claimant 2	\$192,037			SUB	F4329 - Adjustment disorder with other symptoms	PPO Plan	Active
Claimant 3	\$162,699			SUB	C50311 - Malignant neoplasm of lower-inner quadrant of right female breast	PPO Plan	Active
Claimant 4	\$148,157			SPS	M4035 - Flatback syndrome, thoracolumbar region	PPO Plan	Active
Claimant 5	\$103,129			SUB	D708 - Other neutropenia	PPO Plan	Active
Claimant 6	\$102,314			SUB	Z510 - Encounter for antineoplastic radiation therapy	PPO Plan	Active
<b>Total</b>	<b>\$1,130,981</b>	<b>\$222,644</b>	<b>(\$222,644)</b>				

2026 YTD ≥ \$100,000 Large Claimants as a % of Total Claims



■ Large Claimants ■ Other Claims

Category	Total	% of Total
Claims > \$200,000	\$422,644	5.3%
Claims \$150,000 - \$199,999	\$354,737	4.5%
Claims \$100,000 - \$149,999	\$353,600	4.4%
Other Claims	\$6,835,478	85.8%
<b>Total</b>	<b>\$7,966,459</b>	<b>100.0%</b>

# Top Rx

## Top Drugs by Paid

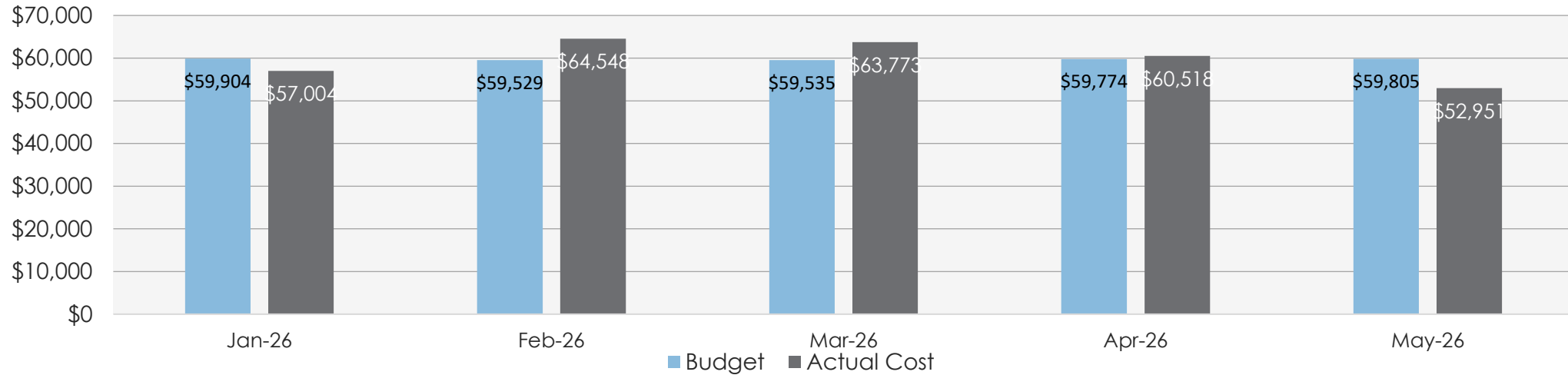
	Drug Name	Generic Available	# Scripts	Total Paid	Average \$ Per Script
1	Zepbound	No	456	\$298,609	\$654.85
2	Ozempic	No	347	\$235,953	\$679.98
3	Wegovy	No	235	\$206,805	\$880.02
4	Takhzyro	No	10	\$174,709	\$17,470.94
5	Mounjaro	No	164	\$141,179	\$860.85
6	Enbrel Sureclick	No	23	\$115,467	\$5,020.31
7	Dupixent	No	31	\$115,433	\$3,723.64
8	Ibrance	No	6	\$91,878	\$15,313.04
9	Rinvoq	No	17	\$82,665	\$4,862.65
10	Trikafta	No	3	\$75,616	\$25,205.39
		<b>Totals</b>	1,292	\$1,538,315	\$1,190.65
		<b>All Other</b>	14,560	\$1,049,448	\$72.08
		<b>Total All</b>	15,852	\$2,587,763	\$163.25

## Top Drugs by Number of Scripts

	Drug Name	Generic Available	# Scripts	Total Paid	Average \$ Per Script
1	Zepbound	No	456	\$298,609	\$654.85
2	Atorvastatin Calcium	Yes	382	\$2,993	\$7.83
3	Amlodipine Besylate	Yes	370	\$230	\$0.62
4	Ozempic	No	347	\$235,953	\$679.98
5	Rosuvastatin Calcium	Yes	302	\$2,242	\$7.42
6	Levothyroxine Sodium	Yes	296	\$234	\$0.79
7	Losartan Potassium	Yes	295	\$132	\$0.45
8	Amphetamine/Dextroampheta	Yes	291	\$6,867	\$23.60
9	Pantoprazole Sodium	Yes	245	\$326	\$1.33
10	Wegovy	No	235	\$206,805	\$880.02
		<b>Totals</b>	3,219	\$754,391	\$234.36
		<b>All Other</b>	12,633	\$1,833,372	\$145.13
		<b>Total All</b>	15,852	\$2,587,763	\$163.25

# Dental Cost Summary

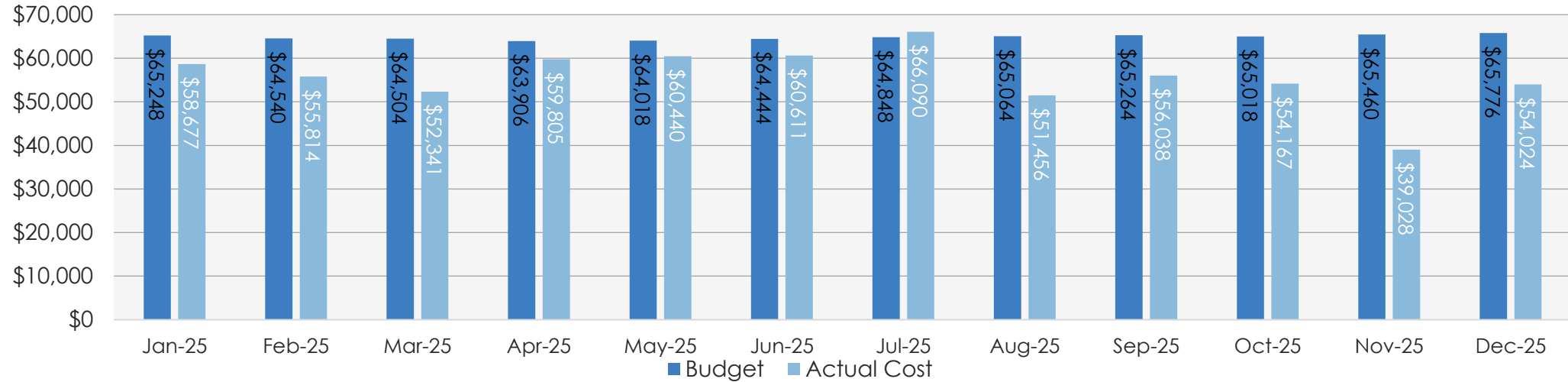
Budget vs. Actual Net Cost



Month	Enrollment	Fixed Cost	Paid Claims	Claims PEPM	Total Plan Cost		Employer Position			Position
	Total Employees	Admin Fees	Dental Claims	Claims / EE	Budget	Actual Cost	EE Contributions	ER Expense	% Paid by Employer	Budget Minus Actual
Jan-26	1,026	\$2,440	\$54,565	\$53.18	\$59,904	\$57,004	59,904	(2,900)	-5.1%	\$2,899.54
Feb-26	1,021	\$2,430	\$62,118	\$60.84	\$59,529	\$64,548	59,529	5,019	7.8%	(\$5,018.61)
Mar-26	1,021	\$2,430	\$61,343	\$60.08	\$59,535	\$63,773	59,535	4,238	6.6%	(\$4,237.86)
Apr-26	1,032	\$2,456	\$58,062	\$56.26	\$59,774	\$60,518	59,774	744	1.2%	(\$743.84)
May-26	1,035	\$2,463	\$50,488	\$48.78	\$59,805	\$52,951	59,805	(6,854)	-12.9%	\$6,853.63
<b>Totals</b>	<b>5,135</b>	<b>\$12,219</b>	<b>\$286,575</b>	<b>\$55.81</b>	<b>\$298,547</b>	<b>\$298,794</b>	<b>298,547</b>	<b>247</b>	<b>0.1%</b>	<b>(\$247)</b>

# Dental Prior Cost Summary

Budget vs. Actual Net Cost



	Enrollment	Fixed Cost	Paid Claims	Claims PEPM	Total Plan Cost		Employer Position			Position
Month	Total Employees	Admin Fees	Dental Claims	Claims / EE	Budget	Actual Cost	EE Contributions	ER Expense	% Paid by Employer	Budget Minus Actual
Jan-25	1,008	\$2,397	\$56,281	\$55.83	\$65,248	\$58,677	65,248	(6,571)	-11.2%	\$6,570.68
Feb-25	1,000	\$2,375	\$53,439	\$53.44	\$64,540	\$55,814	64,540	(8,726)	-15.6%	\$8,725.81
Mar-25	1,002	\$2,380	\$49,961	\$49.86	\$64,504	\$52,341	64,504	(12,163)	-23.2%	\$12,162.69
Apr-25	996	\$2,366	\$57,439	\$57.67	\$63,906	\$59,805	63,906	(4,101)	-6.9%	\$4,101.12
May-25	996	\$2,363	\$58,076	\$58.31	\$64,018	\$60,440	64,018	(3,578)	-5.9%	\$3,578.18
Jun-25	1,000	\$2,373	\$58,238	\$58.24	\$64,444	\$60,611	64,444	(3,833)	-6.3%	\$3,832.73
Jul-25	1,008	\$2,394	\$63,696	\$63.19	\$64,848	\$66,090	64,848	1,242	1.9%	(\$1,242.00)
Aug-25	1,008	\$2,394	\$49,062	\$48.67	\$65,064	\$51,456	65,064	(13,608)	-26.4%	\$13,607.73
Sep-25	1,016	\$2,413	\$53,625	\$52.78	\$65,264	\$56,038	65,264	(9,226)	-16.5%	\$9,225.82
Oct-25	1,010	\$2,401	\$51,766	\$51.25	\$65,018	\$54,167	65,018	(10,851)	-20.0%	\$10,851.02
Nov-25	1,015	\$2,416	\$36,612	\$36.07	\$65,460	\$39,028	65,460	(26,432)	-67.7%	\$26,432.19
Dec-25	1,018	\$2,423	\$51,602	\$50.69	\$65,776	\$54,024	65,776	(11,752)	-21.8%	\$11,751.58
<b>Totals</b>	<b>12,077</b>	<b>\$28,696</b>	<b>\$639,797</b>	<b>\$52.98</b>	<b>\$778,090</b>	<b>\$668,492</b>	<b>778,090</b>	<b>(109,598)</b>	<b>-16.4%</b>	<b>\$109,598</b>

# Projections



# Projections, Budget, Employee Contribution Historical

Plan Year	Projection	Budget	Budget PEPM	Budget PEPY	EE Contributions
2022	+4.2%	+4%	\$1,326	\$15,912	+11.2%
2023	-9.6%	+3.5%	\$1,373	\$16,476	No Increase
2024	-9.4%	+3%	\$1,416	\$16,992	No Increase
2025	-1.9%	0%	\$1,416	\$16,992	No Increase
2026	-8.53%	0%	\$1,416	\$16,992	No Increase

# Health Plan Projection

Renewal Calculation		Medical	Rx	PEPM
<b>Claim Development</b>				
Paid Claims		\$15,605,496	\$5,062,638	
Total Large Claims in Excess of ISL (\$200k)		(\$3,223,793)	(\$1,150,223)	
Benefit Adjustment		\$369,534	\$116,767	
Adjusted Paid Claims		\$12,751,237	\$4,029,182	
Annual Trend		<b>6.0%</b>	<b>10.0%</b>	
Midpoint Months		20.0	19.0	
Applied Trend		10.2%	16.3%	
Trended Claims		\$14,051,697	\$4,685,493	
Portion of Large Claims up to ISL		\$1,391,945	\$608,055	
Adjusted Trended Claims		\$15,443,641	\$5,293,549	
Total Subscribers		13,078	13,110	
Adjusted Trended Claims (PEPM)		\$1,180.89	\$403.78	
Current Employees		1,107	1,107	
Total Projected Trended Claims		\$15,686,904	\$5,363,806	
Total Projected Trended Claims(PEPM)		\$1,584.67		
Claim Period Weighting		100%		
<b>Total Experience Projection</b>		\$21,050,710		<b>\$1,584.67</b>
<b>Fixed Costs</b>				
ASO Fee (PEPM)			\$549,982	\$41.40
Rx Rebate Credit (PEPM)			(\$1,601,918)	(\$120.59)
ISL Rate (PEPM)			\$4,067,654	\$306.21
ASL Rate (PEPM)			\$27,099	\$2.04
PCORI Fee (PEPM)			\$8,236	\$0.62
Total Fixed Costs			\$3,051,053	\$229.68
<b>Needed Premium Equivalents</b>			<b>\$24,101,763</b>	<b>\$1,814.35</b>
<b>Current Premium Equivalents</b>			\$21,665,052	\$1,630.91
<b>Needed Change to Current Premium Equivalents</b>				<b>11.25%</b>

Renewal Period: January 2027 – December 2027  
 Experience Period: June 2025 – May 2026  
 Enrollment Period: May 2025 – April 2026  
 Current Enrolled Employees: 1,107  
 Current Enrolled Members: 1,920

# Health Plan Benchmark

	Brazos County	Benchmark 2026		
	PPO	Benchmark 1	Benchmark 2	Benchmark 3
<b>PLAN DESIGN &amp; COST SHARING</b>				
<b>Deductible (Ind / Fam)</b>	\$1,000 / \$2,000	\$1,500 / \$3,000	\$1,000 / \$2,250	\$2,500 / \$6,000
<b>Member Coinsurance</b>	80%	80%	80%	80%
<b>Out-of-Pocket Max (Ind / Fam)</b>	\$3,500 / \$7,000	\$4,500 / \$9,000	\$3,500 / \$7,000	\$6,000 / \$12,700
<b>MEDICAL SERVICES</b>				
<b>Primary Care Visit</b>	\$25 Copay	\$25 Copay	\$25 Copay	\$30 Copay
<b>Specialist Visit</b>	\$35 Copay	\$40 copay	\$35 copay	\$60 copay
<b>Urgent Care</b>	\$50 Copay	\$50 copay	\$40 copay	\$75 copay
<b>Emergency Room</b>	\$150 Copay + 20%	\$250 Copay	\$150 Copay	\$400 Copay
<b>Inpatient Hospital</b>	80% after deductible	\$300 Copay	\$250 Copay	\$350 Copay
<b>PRESCRIPTION DRUGS</b>				
<b>Retail Copays Tier 1</b>	\$10 Copay	\$10 Copay / 20% Coinsurance	\$10 Copay / 20% Coinsurance	\$10 Copay / 20% Coinsurance
<b>Retail Copays Tier 2</b>	20% with \$25 Min / \$100 Max	\$35 Copay / 25% Coinsurance	\$30 Copay / 20% Coinsurance	\$45 Copay / 30% Coinsurance
<b>Retail Copays Tier 3</b>	20% with \$40 Min / \$100 Max	\$60 Copay / 30% Coinsurance	\$50 Copay / 35% Coinsurance	\$80 Copay / 20% Coinsurance
<b>MONTHLY EMPLOYEE CONTRIBUTIONS</b>				
<b>Employee Only</b>	\$138.00	\$176.00	\$106.00	\$164.00
<b>Employee + Spouse</b>	\$586.00	\$520.00	\$385.00	\$687.00
<b>Employee + Children</b>	\$414.00	\$454.00	\$360.00	\$546.00
<b>Employee + Family</b>	\$786.00	\$725.00	\$504.00	\$1,029.00
<b>MONTHLY WELLNESS EMPLOYEE CONTRIBUTIONS</b>				
<b>Employee Only</b>	\$63.00			
<b>Employee + Spouse</b>	\$511.00			
<b>Employee + Children</b>	\$339.00			
<b>Employee + Family</b>	\$711.00			

- Benchmark 1:** Group Size-1,000+ Employees
  - 880 participants
- Benchmark 2:** Industry-State and Local
  - 441 participants
- Benchmark 3:** State- Texas
  - 1,337 participants

# Budget/Contributions

## Monthly Medical Totals 2026 (Current PY)

PPO Plan	EE Paid (\$)	ER Paid (\$)	Budget Rates	% Paid by ER	Subs	Est. Employer Cost	Gross
Employee	\$63.00	\$1,416.00	\$1,479.00	95.74%	700	\$ 991,200	\$ 1,035,300
Employee + Spouse	\$511.00	\$1,416.00	\$1,927.00	73.48%	117	\$ 165,672	\$ 225,459
Employee + Children	\$339.00	\$1,416.00	\$1,755.00	80.68%	194	\$ 274,704	\$ 340,470
Employee + Family	\$711.00	\$1,416.00	\$2,127.00	66.57%	96	\$ 135,936	\$ 204,192
<b>Totals</b>					<b>1,107</b>	<b>\$ 1,567,512</b>	<b>\$ 1,805,421</b>

**Annual:** \$ 18,810,144.00 \$ 21,665,052.00

## Monthly Medical Totals (2027 PY)

PPO Plan	EE Paid (\$)	ER Paid (\$)	Budget Rates	% Paid by ER	Subs	Est. Employer Cost	Gross
Employee	\$70.09	\$1,575.26	\$1,645.35	95.74%	700	\$ 1,102,682	\$ 1,151,742
Employee + Spouse	\$568.47	\$1,575.26	\$2,143.73	73.48%	117	\$ 184,305	\$ 250,817
Employee + Children	\$377.13	\$1,575.26	\$1,952.39	80.68%	194	\$ 305,600	\$ 378,763
Employee + Family	\$790.97	\$1,575.26	\$2,366.23	66.57%	96	\$ 151,225	\$ 227,158
<b>OVERALL</b>					<b>1,107</b>	<b>\$ 1,743,813</b>	<b>\$ 2,008,480</b>
<b>ANNUAL</b>					<b>13,284</b>	<b>\$ 20,925,754</b>	<b>\$ 24,101,763</b>
<b>CHANGE (%)</b>						<b>14.1%</b>	<b>14.4%</b>

**Annual:** \$ 20,925,754 \$ 24,101,763

**Employer Difference:** \$ 2,591,385.84

# Dental Plan Projection

Renewal Calculation		
Claim Development	Dental	PEPM
Paid Claims	\$651,175	
Annual Trend	4.0%	
Midpoint Months	15.0	
Applied Trend	5.0%	
Adjusted Trended Claims	\$683,895	
Total Subscribers	12,171	
Adjusted Trended Claims (PEPM)	\$56.19	
Current Employees	1,035	
Total Projected Trended Claims	\$697,887	
Claim Period Weighting	100%	
<b>Total Experience Projection</b>	\$697,887	\$56.19
Fixed Costs		
ASO Fee (PEPM)	\$29,560	\$2.38
<b>Total 2026 Premium Equivalents</b>	\$727,446	\$58.57
<b>Current Budget</b>	\$717,660	\$57.78
<b>Needed Change to Current Premium Equivalents</b>		1.4%

Renewal Period: January 2027 – December 2027  
 Experience Period: June 2025 – May 2026  
 Enrollment Period: May 2025 – April 2026  
 Current Enrolled Employees: 1,107  
 Current Enrolled Members: 1,920

# Appendix



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Benchmark



# Proposed Medical & Dental Rates For 2027

## Medical

### County Contribution

	2026	2027	\$ Increase Per Employee
Monthly	\$1,416	\$1,610	\$194.00
Yearly	\$16,992	\$19,320	\$2,328.00

### Employee Premiums

#### Medical (Monthly)

	2026	2027	\$ Increase
Employee Only	\$138	\$138	\$0
Employee + Spouse	\$586	\$586	\$0
Employee + Children	\$414	\$414	\$0
Employee + Family	\$786	\$786	\$0

### Wellness Rewards Program

(\$75/Month Discount On Your Medical Premiums)

	2026	2027	\$ Increase
Employee Only	\$63	\$63	\$0
Employee + Spouse	\$511	\$511	\$0
Employee + Children	\$339	\$339	\$0
Employee + Family	\$711	\$711	\$0

## Dental

Employee Contributions	2026	2027	\$ Increase
Employee Only	\$32	\$33	\$1
Employee + Spouse	\$85	\$86	\$1
Employee + Children	\$74	\$75	\$1
Employee + Family	\$133	\$134	\$1

Questions? Contact Human Resources at ext. 4181.

# Proposed Medical & Dental Rates For 2027

## Medical

### County Contribution

	2026	2027	\$ Increase Per Employee
Monthly	\$1,416	\$1,575	\$159.00
Yearly	\$16,992	\$18,900	\$1,908.00

### Employee Premiums

#### Medical (Monthly)

	2026	2027	\$ Increase
Employee Only	\$138	\$145	\$7
Employee + Spouse	\$586	\$643	\$57
Employee + Children	\$414	\$453	\$39
Employee + Family	\$786	\$865	\$79

### Wellness Rewards Program

(\$75/Month Discount On Your Medical Premiums)

	2026	2027	\$ Increase
Employee Only	\$63	\$70	\$7
Employee + Spouse	\$511	\$568	\$57
Employee + Children	\$339	\$378	\$39
Employee + Family	\$711	\$790	\$79

## Dental

Employee Contributions	2026	2027	\$ Increase
Employee Only	\$32	\$33	\$1
Employee + Spouse	\$85	\$86	\$1
Employee + Children	\$74	\$75	\$1
Employee + Family	\$133	\$134	\$1

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# Proposed Medical & Dental Rates For 2027

## Medical

### County Contribution

	2026	2027	\$ Increase Per Employee
Monthly	\$1,416	\$1,600	\$184.00
Yearly	\$16,992	\$19,200	\$2,208.00

### Employee Premiums

#### Medical (Monthly)

	2026	2027	\$ Increase
Employee Only	\$138	\$141	\$3
Employee + Spouse	\$586	\$611	\$25
Employee + Children	\$414	\$431	\$17
Employee + Family	\$786	\$821	\$35

### Wellness Rewards Program

(\$75/Month Discount On Your Medical Premiums)

	2026	2027	\$ Increase
Employee Only	\$63	\$66	\$3
Employee + Spouse	\$511	\$536	\$25
Employee + Children	\$339	\$356	\$17
Employee + Family	\$711	\$746	\$35

## Dental

Employee Contributions	2026	2027	\$ Increase
Employee Only	\$32	\$33	\$1
Employee + Spouse	\$85	\$86	\$1
Employee + Children	\$74	\$75	\$1
Employee + Family	\$133	\$134	\$1

Questions? Contact Human Resources at ext. 4181.



# 2026 Employee Insurance Budget Review

Executive Summary

June 23, 2026 – Commissioners Court

Prepared By: Human Resources & USI

Brazos County remains committed to providing a comprehensive and competitive employee benefits program while balancing the fiscal responsibilities of the County. Through careful plan management, strategic oversight, and ongoing monitoring of claims activity, the County has successfully maintained stable employee medical premiums and County contribution levels for several years despite significant increases in healthcare costs nationwide.

Based on current experience through May 2026 and projections for the 2027 plan year, several key outcomes and recommendations have been identified:

- **Strong Financial Stewardship Continues:** Through May 2026, the health plan is operating approximately \$326,000 under budget, with overall plan costs running at approximately 96% of budgeted expenditures. This continues Brazos County's long-standing practice of closely monitoring plan performance and implementing proactive cost containment strategies.
- **County Continues to Bear the Majority of Healthcare Costs:** Brazos County currently pays approximately 86% of total medical and pharmacy costs, allowing employee premiums to remain affordable while maintaining a highly competitive benefits package.
- **Premium Stability Has Been Maintained for Multiple Years:** Since 2024, the County has maintained its monthly medical contribution at \$1,416 per employee and has not increased employee medical premiums. This stability has been achieved despite national healthcare trends consistently ranging between 8% and 11% annually.
- **Healthcare Costs Continue to Rise Nationwide:** Healthcare inflation, increasing utilization, specialty medications, and high-cost prescription drugs continue to place significant pressure on employer-sponsored health plans across the country. USI projects that Brazos County's health plan will require approximately an 11.25% increase in premium equivalents for the 2027 plan year in order to maintain current benefit levels and ensure long-term sustainability.
- **Recommended Medical Contribution and Premium Adjustments for 2027:** While every effort has been made to avoid shifting costs to employees, the projected increase in healthcare costs can no longer be absorbed solely through plan management strategies. Therefore, it is recommended that:
  - The County's monthly contribution increase from \$1,416 to \$1,575 per employee per month.
  - Employee medical premiums increase proportionately across all coverage tiers.
  - The County continues paying approximately the same percentage of total healthcare costs as it does today.

- **Proposed Dental Premium Adjustments:** The dental plan continues to perform near expected levels and remains fully employee funded. A modest premium adjustment is recommended for 2027 to align premiums with projected costs and maintain the financial stability of the dental program.
- **Competitive Benefits Remain a Recruitment and Retention Advantage:** Even with the proposed adjustments, Brazos County's health plan remains highly competitive when compared to benchmark employers. Deductibles, out-of-pocket maximums, copays, and employee premium contributions continue to compare favorably to peer organizations and regional market data.
- **Long-Term Sustainability Remains the Goal:** The recommended adjustments are intended to preserve the quality and affordability of the County's health benefits program while ensuring the plan remains financially sustainable in future years. By proactively addressing rising healthcare costs now, Brazos County can continue offering employees a strong benefits package.

### **Recommendation**

Based on current claims experience, projected healthcare costs, and market trends, Human Resources and USI recommend approval of the proposed 2027 medical and dental premium schedules, including an increase to the County's monthly medical contribution from \$1,416 to \$1,575 per employee per month. While the County has successfully maintained stable premiums and contribution levels for several years, increasing healthcare costs now necessitate adjustments to ensure the continued financial health and sustainability of the employee benefits program.

In summary, Brazos County's employee health benefits program remains strong, competitive, and well-managed. The recommended changes will allow the County to continue providing valuable benefits to employees while responsibly planning for the future.

# Medical Coverage Data for 2026

Employee Medical Coverage	
Employee Only	462
Employee & Child(ren)	180
Employee & Spouse	64
Employee & Family	83
Waive Coverage	68
<b>Total</b>	<b>857</b>

Retiree Medical Coverage	
Retiree Only	195
Retiree & Child(ren)	11
Retiree & Spouse	44
Retiree & Family	2
Waive Coverage	9
<b>Total</b>	<b>261</b>

## Wellness Reward Participation

**913** Wellness Rate (\$75/mo discount)  
87.7% participation rate

**128** Non-Wellness Rate  
12.3% of total enrolled

Total Enrolled (Employees + Retirees): 1,041

### Historical Health Insurance Contributions

	2019	2020	2021	2022	2023	2024	2025	2026
<b>County Contribution</b>	\$1,073	\$1,274	\$1,274	\$1,326	\$1,373	\$1,416	\$1,416	\$1,416
<b>Employee Only</b>	\$66	\$74	\$74	\$78	\$63	\$63	\$63	\$63
<b>Employee + Spouse</b>	\$487	\$501	\$501	\$526	\$511	\$511	\$511	\$511
<b>Employee + Children</b>	\$326	\$338	\$338	\$354	\$339	\$339	\$339	\$339
<b>Employee + Family</b>	\$676	\$692	\$692	\$726	\$711	\$711	\$711	\$711
	Includes \$30 Wellness Discount	Includes \$50 Wellness Discount	Includes \$50 Wellness Discount	Includes \$60 Wellness Discount	Includes \$75 Wellness Discount	Includes \$75 Wellness Discount	Includes \$75 Wellness Discount	Includes \$75 Wellness Discount

