

# 2026 BENEFITS RENEWAL ANALYSIS

City of Angleton



October 22, 2025



PEOPLE  
SOLUTIONS

## 2026 Marketing Results

Benefit	Carrier	Rate Position	Carrier Cost Relativity	Recommendation
Medical & Rx	46023	Initial 27.0% overall (+25.5% QHDHP; +27.3% PPO); Negotiated to 19.9%; Alternates ranging from 5.0 to 13.5%	\$2,109,970	BCBSTX
	Aetna	Declined to quote due to large claims and not being competitive	N/A	<b>Rationale:</b> Move to Alternate 2 which includes some plan modifications to the existing plans (increased deductibles & out-of-pocket maximums) AND introduce the Blue Essentials HMO as a 3rd plan option.
	Cigna	Not competitive: +40.8% above current (Level Funded program)	\$2,479,442	
	Curative	Not competitive: +36.7% above current (Level Funded program)	\$2,406,183	
	UHC	Declined to quote due to their inability to provide a competitive advantage (rates are 39.6% above current)	N/A	

## 2026 Benefit Plan Cost Projections

		2025 CURRENT				2026 RENEWAL (Medical & Dental Increase Shared)				2026 RENEWAL (Medical & Dental Increase absorbed by City)		
		Total	City	Employee		Rate	City	EE		Rate	City	EE
Medical / Rx		\$1,760,413	\$1,591,618	\$168,795		\$2,109,970	\$1,907,744	\$202,226		\$2,109,970	\$1,941,175	\$168,795
Employer HSA Contributions		\$44,000	\$44,000	\$0		\$44,000	\$44,000	\$0		\$44,000	\$44,000	\$0
Dental		\$48,935	\$33,767	\$15,168		\$51,871	\$35,794	\$16,077		\$51,871	\$36,703	\$15,168
Vision		\$9,410	\$0	\$9,410		\$12,143	\$0	\$12,143		\$12,143	\$0	\$12,143
Basic Life/AD&D		\$5,473	\$5,473	\$0		\$5,473	\$5,473	\$0		\$5,473	\$5,473	\$0
Vol Life/AD&D		\$33,945	\$0	\$33,945		\$33,945	\$0	\$33,945		\$33,945	\$0	\$33,945
Basic Dep Life		\$853	\$853	\$0		\$853	\$853	\$0		\$853	\$853	\$0
Vol STD		\$18,283	\$0	\$18,283		\$18,283	\$0	\$18,283		\$18,283	\$0	\$18,283
Vol LTD		\$8,923	\$0	\$8,923		\$8,923	\$0	\$8,923		\$8,923	\$0	\$8,923
Vol Accident		\$7,512	\$0	\$7,512		\$7,512	\$0	\$7,512		\$7,512	\$0	\$7,512
Vol Critical Illness		\$8,083	\$0	\$8,083		\$8,083	\$0	\$8,083		\$8,083	\$0	\$8,083
Vol Hospital Indemnity		\$7,196	\$0	\$7,196		\$7,196	\$0	\$7,196		\$7,196	\$0	\$7,196
Vol Permanent Life		\$13,067	\$0	\$13,067		\$13,067	\$0	\$13,067		\$13,067	\$0	\$13,067
EAP Fees		\$0	\$0	\$0		\$0	\$0	\$0		\$0	\$0	\$0
COBRA Fees		\$770	\$770	\$0		\$770	\$770	\$0		\$770	\$770	\$0
HSA Fees		\$1,200	\$1,200	\$0		\$1,200	\$1,200	\$0		\$1,200	\$1,200	\$0
FSA Fees		\$1,327	\$1,327	\$0		\$1,327	\$1,327	\$0		\$1,327	\$1,327	\$0
<b>TOTALS</b>		\$1,969,389	\$1,679,008	\$290,382		\$2,324,615	\$1,997,162	\$327,454		\$2,324,615	\$2,031,501	\$293,114
<b>% Change</b>						18.0%	18.9%	12.8%		18.0%	21.0%	0.9%
<b>\$ Change</b>						\$355,226	\$318,154	\$37,072		\$355,226	\$352,494	\$2,733

- PPO Plan design will change due to TX Dept of Insurance filings
- Office visits copay increase from \$30-35 for primary care, and from \$60 to \$70 for specialist
- PPO Out of Pocket Max will increase from \$3,000 to \$3,500 employee only and from

## 2026 Medial Rates and Contribution Options

[illegible]