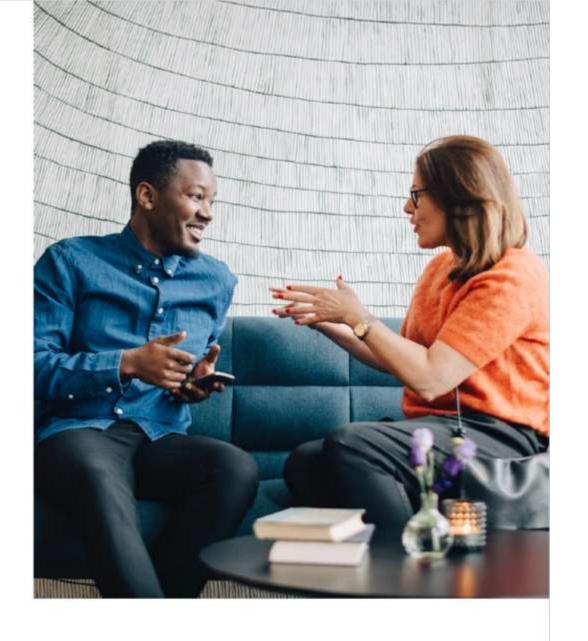
## 2026 BENEFITS RENEWAL ANALYSIS

City of Angleton





## 2026 Marketing Results

Benefit	Carrier	Rate Position	Carrier Cost Relativity	Recommendation		
	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	Rationale: Move to Alternate 2 which includes		
Medical & Rx	Cigna	Not competitive: +40.8% above current (Level Funded program)	\$2,479,442	some plan modifications to the existing plans (increased deductibles & out-of-pocket		
	Curative	Not competitive: +36.7% above current  (Level Funded program)		maximums) AND introduce the Blue Essentials  HMO as a 3rd plan option.		
	UHC	Declined to quote due to their inability to provide a competitive advantage (rates are 39.6% above current)	N/A	TIVIO as a siu pian option.		

## 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	<u>\$0</u>	\$1,327	<u>\$1,327</u>	<u>\$0</u>	<u>\$1,327</u>	<u>\$1,327</u>	<u>\$0</u>
TOTALS	\$1,969,389	\$1,679,008	\$290,382	\$2,324,615	\$1,997,162	\$327,454	\$2,324,615	\$2,031,501	\$293,114
% Change				18.0%	18.9%	12.8%	18.0%	21.0%	0.9%
\$ Change				\$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

					OPCIO						
					(M edical 8	& Dental Increas	e Shared)	(City Absorb	s Medical & Den	ital Increase)	
	#	2025 CURRENT				2026 RENEWAL			2026 RENEWAL		
MEDICAL Plan 1	Enrolled	BCBSTX QHDHP (MTBCO005H)			BCBSTX C	BCBSTX QHDHP (MTBCO005H)			BCBSTX QHDHP (MTBCO005H)		
Tier Type	17.5%	Rate	City	EE	Rate	City	EE	Rate	City	EE	
EE Only	14	\$695.46	\$695.46	\$0.00	\$823.46	\$823.46	\$0.00	\$823.46	\$823.46	\$0.00	
EE + SP	1	\$1,393.97	\$980.79	\$413.18	\$1,650.54	\$1,161.31	\$489.23	\$1,650.54	\$1,237.36	\$413.18	
EE + CH	6	\$1,428.67	\$1,180.75	\$247.92	\$1,691.63	\$1,398.08	\$293.55	\$1,691.63	\$1,443.71	\$247.92	
EE + FAM	<u>1</u>	\$2,127.25	\$1,507.47	\$619.78	\$2,518.80	\$1,784.94	\$733.86	\$2,518.80	\$1,899.02	\$619.78	
	22										
						***************************************			***		
MEDICAL DI G	#	2025 CURRENT				2026 RENEWAL			2026 RENEWAL		
MEDICAL Plan 2	Enrolled	BCBSTX PPO (MTBCP006)				BCBSTX PPO (MTBCP506)			BCBSTX PPO (MTBCP506)		
Tier Type	82.5%	Rate	City	EE	Rate	City	EE	Rate	City	EE	
EE Only	85	\$976.70	\$951.70	\$25.00	\$1,173.12	\$1,143.09	\$30.03	\$1,173.12	\$1,148.12	\$25.00	
EE + SP	4	\$1,957.71	\$1,393.81	\$563.90	\$2,351.39	\$1,674.09	\$677.30	\$2,351.39	\$1,787.49	\$563.90	
EE + CH	11	\$2,006.44	\$1,658.10	\$348.34	\$2,409.93	\$1,991.54	\$418.39	\$2,409.93	\$2,061.59	\$348.34	
EE + FAM	<u>4</u>	\$2,987.55	\$2,154.19	\$833.36	\$3,588.32	\$2,587.38	\$1,000.94	\$3,588.32	\$2,754.96	\$833.36	
	104										
TOTALC	126	¢1.700.410	¢1 F01 C10	¢160.705	¢2.100.070	¢1 007 744	¢202.226	¢2.100.070	¢1 041 175	¢160.705	
TOTALS	126	\$1,760,413	\$1,591,618	\$168,795		\$1,907,744	\$202,226	\$2,109,970		\$168,795	
% Change					19.9%		19.8%	19.9%	22.0%	0.0%	
\$ Change					\$349,557	\$316,126	\$33,431	\$349,557	\$349,557	\$0	