Augusta GEORGIA

Health Care Benefits and Rates

October 14, 2025

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Proposed changes for 2026 plan year

- *Open Enrollment begins November 1, 2025.*

- Increase in employee premiums
  - –Increase by base amount for the next 4 years
    - Increases will be adjusted to reflect excess health care costs
- Increase annual deductible to $500 per individual (capped at $1,500 per family) for hospital claims
- Other
  - –Rates for retirees will also be adjusted (not part of employee plan)

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Salary Comparison to other organizations

GRADE	Macon Bibb County	Athens Clark County	Columbus Consolidated Government	Augusta Georgia	Columbia County	Henry County
Minimum Pay	$ 26,332	$ 26,759	$ 31,200	$ 31,605	$ 32,760	$ 33,578

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Previously Proposed Rates for 2026 plan year

	Compliant Wellness Rate			New Rates	
Plan I - HMO	Current Per Pay Period	Pay Period Increase	Annual Increase	Per Pay Period	Annual
EEO	51.41	7.71	185.08	59.12	1,418.92
EE+1	102.83	15.42	370.19	118.25	2,838.11
EE + Family	154.25	23.14	555.30	177.39	4,257.30
Plan II - POS	Current Per Pay Period	Pay Period Increase	Annual Increase	Per Pay Period	Annual
EEO	57.04	8.56	205.34	65.60	1,574.30
EE+1	114.16	17.12	410.98	131.28	3,150.82
EE + Family	171.22	25.68	616.39	196.90	4,725.67
PPO	Current Per Pay Period	Pay Period Increase	Annual Increase	Per Pay Period	Annual
EEO	64.45	9.67	232.02	74.12	1,778.82
EE+1	128.90	19.34	464.04	148.24	3,557.64
EE + Family	193.36	29.00	696.10	222.36	5,336.74
Dental	Current Per Pay Period	Pay Period Increase	Annual Increase	Per Pay Period	Annual
EEO	1.84	0.28	6.62	2.12	50.78
EE+1	3.73	0.56	13.43	4.29	102.95
EE + Family	5.59	0.84	20.12	6.43	154.28

	Non-Compliant Wellness Rate			New Rates	
Plan I - HMO	Current Per Pay Period	Pay Period Increase	Annual Increase	Per Pay Period	Annual
EEO	61.94	9.29	222.98	71.23	1,709.54
EE+1	123.89	18.58	446.00	142.47	3,419.36
EE + Family	185.83	27.87	668.99	213.70	5,128.91
Plan II - POS	Current Per Pay Period	Pay Period Increase	Annual Increase	Per Pay Period	Annual
EEO	68.77	10.32	247.57	79.09	1,898.05
EE+1	137.53	20.63	495.11	158.16	3,795.83
EE + Family	206.29	30.94	742.64	237.23	5,693.60
PPO	Current Per Pay Period	Pay Period Increase	Annual Increase	Per Pay Period	Annual
EEO	77.65	11.65	279.54	89.30	2,143.14
EE+1	155.30	23.30	559.08	178.60	4,286.28
EE + Family	232.95	34.94	838.62	267.89	6,429.42
Dental	Current Per Pay Period	Pay Period Increase	Annual Increase	Per Pay Period	Annual
EEO	1.84	0.28	6.62	2.12	50.78
EE+1	3.73	0.56	13.43	4.29	102.95
EE + Family	5.59	0.84	20.12	6.43	154.28

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Employee Census

Employee Counts	Pay Min	Pay Max	Band	Counts by Salary Band: Ee Only	Ee + 1	Family
800	$ -	$ 50,000	1	530	155	115
1100	$ 50,001	$ 100,000	2	430	277	393
70	$ 100,001	n/a	3	20	20	30
1970				980	452	538

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Revised Proposed Rates for 2026 plan year

HMO Wellness

Band	2026 Employee Contributions: Ee Only	Ee + 1	Family	Increase per pay period: Ee Only	Ee + 1	Family	Annual Increase: Ee Only	Ee + 1	Family
1	$ 57.58	$ 115.17	$ 172.76	$ 6.17	$ 12.34	$ 18.51	$ 148.08	$ 296.16	$ 444.24
2	$ 59.12	$ 118.25	$ 177.39	$ 7.71	$ 15.42	$ 23.14	$ 185.04	$ 370.08	$ 555.36
3	$ 66.83	$ 133.68	$ 200.53	$ 15.42	$ 30.85	$ 46.28	$ 370.08	$ 740.40	$ 1,110.72

HMO not Wellness

Band	2026 Employee Contributions: Ee Only	Ee + 1	Family	Increase per pay period: Ee Only	Ee + 1	Family	Annual Increase: Ee Only	Ee + 1	Family
1	$ 69.37	$ 138.76	$ 208.13	$ 7.43	$ 14.87	$ 22.30	$ 178.32	$ 356.88	$ 535.20
2	$ 71.23	$ 142.47	$ 213.70	$ 9.29	$ 18.58	$ 27.87	$ 222.96	$ 445.92	$ 668.88
3	$ 80.52	$ 161.06	$ 241.58	$ 18.58	$ 37.17	$ 55.75	$ 445.92	$ 892.08	$ 1,338.00

POS Wellness

Band	2026 Employee Contributions: Ee Only	Ee + 1	Family	Increase per pay period: Ee Only	Ee + 1	Family	Annual Increase: Ee Only	Ee + 1	Family
1	$ 63.68	$ 127.36	$ 191.77	$ 6.84	$ 13.70	$ 20.55	$ 164.16	$ 328.80	$ 493.20
2	$ 65.60	$ 131.28	$ 196.90	$ 8.56	$ 17.12	$ 25.68	$ 205.44	$ 410.88	$ 616.32
3	$ 74.15	$ 148.41	$ 222.59	$ 17.11	$ 34.25	$ 51.37	$ 410.64	$ 822.00	$ 1,232.88

POS not Wellness

Band	2026 Employee Contributions: Ee Only	Ee + 1	Family	Increase per pay period: Ee Only	Ee + 1	Family	Annual Increase: Ee Only	Ee + 1	Family
1	$ 77.02	$ 154.03	$ 231.04	$ 8.25	$ 16.50	$ 24.75	$ 198.00	$ 396.00	$ 594.00
2	$ 79.09	$ 158.16	$ 237.23	$ 10.32	$ 20.63	$ 30.94	$ 247.68	$ 495.12	$ 742.56
3	$ 89.40	$ 178.79	$ 268.18	$ 20.63	$ 41.26	$ 61.89	$ 495.12	$ 990.24	$ 1,485.36

Dental Plan

Band	2026 Employee Contributions: Ee Only	Ee + 1	Family	Increase per pay period: Ee Only	Ee + 1	Family	Annual Increase: Ee Only	Ee + 1	Family
1	$ 2.06	$ 4.18	$ 6.26	$ 0.22	$ 0.45	$ 0.67	$ 5.28	$ 10.80	$ 16.08
2	$ 2.12	$ 4.29	$ 6.43	$ 0.28	$ 0.56	$ 0.84	$ 6.72	$ 13.44	$ 20.16
3	$ 2.39	$ 4.85	$ 7.27	$ 0.55	$ 1.12	$ 1.68	$ 13.20	$ 26.88	$ 40.32

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Comparison of Per pay period rates – HMO Plans

	Wellness Rates			Non-Wellness Rates		
Band	9-29-2025 Rate proposal Ee Only	10-14-2025 Rate Proposal Ee Only	Difference in Rates Ee Only	9-29-2025 Rate proposal Ee Only	10-14-2025 Rate Proposal Ee Only	Difference in Rates Ee Only
1	59.12	57.58	(1.54)	71.23	69.37	(1.86)
2	59.12	59.12	-	71.23	71.23	-
3	59.12	66.83	7.71	71.23	80.52	9.29
	Ee + 1	Ee + 1	Ee + 1	Ee + 1	Ee + 1	Ee + 1
1	118.25	115.17	(3.08)	142.47	138.76	(3.71)
2	118.25	118.25	-	142.47	142.47	-
3	118.25	133.68	15.43	142.47	161.06	18.59
	Family	Family	Family	Family	Family	Family
1	177.39	172.76	(4.63)	213.70	208.13	(5.57)
2	177.39	177.39	-	213.70	213.70	-
3	177.39	200.53	23.14	213.70	241.58	27.88

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Effect of 3% COLA and increase in health care cost on Pay Grade 10

	Salary	3% COLA
Pay Grade 10	31,605	948

	Wellness Rate			Non-Wellness Rate			
Plan I - HMO	Annual Increase	COLA	Net Increase		Annual Increase	COLA	Net Increase
EEO	148	948	800	EEO	178	948	770
EE+1	296	948	652	EE+1	357	948	591
EE + Family	444	948	504	EE + Family	535	948	413
Plan II - POS				Plan II - POS			
EEO	164	948	784	EEO	198	948	750
EE+1	329	948	619	EE+1	396	948	552
EE + Family	493	948	455	EE + Family	594	948	354

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Actions for Today and Changes to be considered for future plan years

- Today
  - Adopt proposed rate plan for Medical and Dental plans
  - Increase deductible to $500 for hospital claims

- For future plan years
  - Increase in employee premiums beyond proposed schedule
  - Change plan structure
    - Plan benefits
    - Plan Types
    - Co-Insurance rates
    - Deductibles
  - Other type of plans

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QUESTIONS?

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