

CITY OF BURNET

2025-2026 Medical Plan Option Review

City Council Workshop August 18, 2025

Discuss and consider action: Review medical plan options as part of the City of Burnet employee benefits plan for the 2025-2026 fiscal year: H. Archer



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Health Plan Option 1 - Curative

- “Triple Option” provides three medical plans, EPO, PPO, and PPO Max.
- Curative has a national network – expands the current HMO network which is Texas only.
- Disruption report shows over 99% of doctors and claims are in-network.
 - Curative’s network – Aetna’s First Health Network.
- Difference in EPO/PPO/PPO Max.
 - Pharmacy Locations & Out-of-Network Coverages.
 - Non-network providers/locations can be nominated for coverage.
- Intake calls required for each life on plan 18+.
- If intake call is completed, \$0.00 deductible and copays for services and pharmacy.
- Employer contributions based only on EPO Rate provides approximately 9% decrease in total City medical cost assuming enrollment is unchanged.
- 2nd year rate cap has been discussed at 12% maximum increase.



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Disruption Analysis

City of Burnet

	Curative
Total Records	738
Total Matches	735
Percent Records Matched	99.59%
Total Claims	2,994
Total Claims Matched	2,990
Percent Claims Matched	99.87%
Total Paid	\$802,643
Total Paid Matched	\$800,707
Percent Paid Matched	99.76%



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Health Plan Option 2 – BCBS of Texas

- Current medical provider.
- Medical premium increase is overall 5.37% based on current plan enrollment.
 - HDHP: 7.82%
 - HMO: (.77%)
 - PPO Buyup: 4.83%
- Plan adjustments made by BCBSTX to increase office visit copays and out of pocket maximums on HMO and PPO Buyup plans.
 - Copays increased from \$30/\$60 (in-/out-of-network) to \$35/\$70.
 - Out-of-pocket maximums increased from \$5,500/\$14,700 for in/out of network to \$7,500/\$15,000.
- HMO network is restricted to Texas only, unless emergency.
- HDHP must meet deductible before insurance pays: \$5,000 individual or \$10,000 family.

Alternate BCBSTX Plan Options:

- Alternate plan options were provided as an option that adjusted deductible amounts, copays and OOP Max on PPO buyup and HMO plans but results in increased overall costs.
- Resulted in cost increases higher than current plan renewal of 5.37%.



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Health Bids Received Not Recommended as Final Options

- Baylor Scott & White: Overall cost decrease of .04%
 - Discussed originally as a potential final option.
 - Due to extremely limited network (Texas and BSW providers/facilities only) and service times to get appointments not in final recommendations.
- UHC – 8.22% overall medical cost increase without bundled products.
 - Discussed originally as a potential option.
 - Due to provider administrative concerns and high claim denials not in final recommendations.
- Aetna – 8.23 % increase.
- TML – Texas Health Benefits Pool – 29.37% increase.
- HUB Exchange – Network through consulting firm – 31.28% increase.



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Questions?



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