



**City Council Meeting  
FY 27 Health Benefits  
Budget**

**May 5, 2026**





# FY Budget History

## FY Health Plan Budget History

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- 5-year average health plan budget increase 2.22%
- 5-year average CCG budget increase 3.08%
- Employee contributions vary year over year with drop in participation, movement to lower cost plans, tiers and wellness participation

### **\$ EE Contribution Change**

FY21	\$177,000
FY22	\$260,000
FY23	\$147,000
FY24	\$308,000
FY25	\$118,509

## FY Health Plan Budget History

	Per Budgeted Position	Increase %	Increase \$	Cost Saving	CCG Increase %	CCG Increase \$	CCG Split % Actives Next CY
FY21	\$5,950	0.97%		ECMP, DPP	2.18%	\$388,967	70%
FY22	\$5,870	-1.85%	(\$410,076)	PBM Change \$1.6 mil	-1.56%	(\$149,146)	70%
FY23	\$6,200	3.06%	\$666,148	OV Copay Change \$300k	5.43%	\$812,742	73%
FY24	\$6,500	5.17%	\$992,951	N/A	5.24%	\$1,111,153	73%
FY25	\$6,750	3.77%	\$527,624	Know The Cost \$400K	4.13%	\$683,508	73%

# Health Plan Performance At A Glance

## CCG Health Plan (Medical & Rx History)

	Gross Medical/Rx Claims	% Change	Net Medical/Rx Claims	% Change	Rx Rebates	Avg Net PEPY	% Change
2021	\$20,252,982	-	\$20,207,678	-	\$45,304	\$8,777	-
2022	\$20,366,903	0.56%	\$18,562,454	-8%	\$1,804,449	\$10,061	-6.3%
2023	\$21,158,196	3.74%	\$19,735,338	6%	\$1,897,144	\$9,427	4.1%
2024	\$24,444,465	13.44%	\$22,482,466	14%	\$1,961,999	\$9,814	10.7%
2025	\$25,778,192	5.17%	\$23,057,383	2%	\$2,720,809	\$8,827	-11%



# FY Budget Projection

## Contribution Change Impact FY 2027

	<b>FY 26 Current</b>	<b>FY 27 with 2.52% EE Increase</b>
Total CCG ER Contribution	\$20,048,946	\$23,053,404
Per Budgeted Position	\$7,676	\$8,501
Increase Over Prior FY	13.71%	15%
CCG Contribution % Actives	75.0%	75.0%

- 22.4% Differential Wellness & Non-Wellness
- 75% Actives
- Pre-65 Retirees:
  - Silver Plan – 60% EE only rate applied to all tiers.
  - Gold Plan – Apply same \$\$ amount for Silver towards Gold.

## Proposed Contributions CY2027 – Wellness

<b>CY2027 Wellness (Bi-weekly)</b>				
<b>Tier</b>	<b>Silver Plan</b>	<b>Difference by Pay Period</b>	<b>Gold Plan</b>	<b>Difference by Pay Period</b>
Single	\$75.21	\$1.85	\$111.66	\$2.17
Employee + Spouse	\$141.39	\$3.47	\$214.85	\$4.18
Employee + Child(ren)	\$131.63	\$3.23	\$200.01	\$3.89
Family	\$208.26	\$5.11	\$316.83	\$6.16

## Proposed Contributions CY2027 – Non-Wellness

<b>CY2027 Non-Wellness (Bi-weekly)</b>				
<b>Tier</b>	<b>Silver Plan</b>	<b>Difference by Pay Period</b>	<b>Gold Plan</b>	<b>Difference by Pay Period</b>
Single	\$96.42	\$2.37	\$143.15	\$3.51
Employee + Spouse	\$181.27	\$4.45	\$275.45	\$6.76
Employee + Child(ren)	\$168.76	\$4.14	\$256.42	\$6.29
Family	\$267.00	\$6.56	\$406.19	\$9.98

## Proposed Contributions CY2027 – Retirees

### CY2027 Pre-65 Retirees (Monthly)

Tier	Silver Plan	Difference	Gold Plan	Difference
Single	\$334.26	\$8.21	\$435.50	\$10.69
Employee + Spouse	\$1,069.58	\$26.26	\$1,273.64	\$31.27
Employee + Child(ren)	\$961.19	\$23.60	\$1,151.12	\$28.26
Family	\$1,812.57	\$44.50	\$2,114.15	\$51.91

## FY 2027 Projection Assumptions

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- Actuarial Analysis utilized 24 months of Medical and Rx Claims Data
- Analysis accounts for:
  - Health & Wellness Center Budget increase 13%
  - Assumed 2.7% increase in Anthem ASO Admin Fees
  - Assumed 3% increase in Medicare Advantage
  - Rx savings of \$2M included in projection
- Results = 2.52% premium increase for Plan Year 2027

## CCG Health and Wellness Center

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Who is Eligible for the HWC?

Anyone enrolled in the CCG Health Plan

- ✓ Employees
- ✓ Dependents (includes spouse and children (age 4+\*))
- ✓ Retirees

Quick and easy appointments 24/7

Scheduling through the patient portal and CareATC mobile app

Less wait time, face time with your medical provider

*\*Continue to see a pediatrician for well-child visits*

# Health and Wellness Center Engagement CY2025

Engaged Members:



**1,822**  
Employee



**157**  
Spouse



**158**  
Dependent

Eligible Members:



**3,654**

**Engagement**

**58.29%**

*Compared to **56.06%**  
in previous Period*

**Employee  
Engagement**

**86.30%**

*Compared to **81.41%**  
in Previous Period*



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