



City Council Meeting
FY 26 Health Benefits Budget

May 6, 2025



A man in a blue blazer is standing and pointing at a presentation screen. The screen displays a bar chart titled "NEW SALES STRATEGY & BRAND COMMUNICATION". Four people are seated around a long table, facing the presenter. The room has large windows overlooking a cityscape. The text "FY Budget History" is overlaid in the center.

FY Budget History

FY Health Plan Budget History

- 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

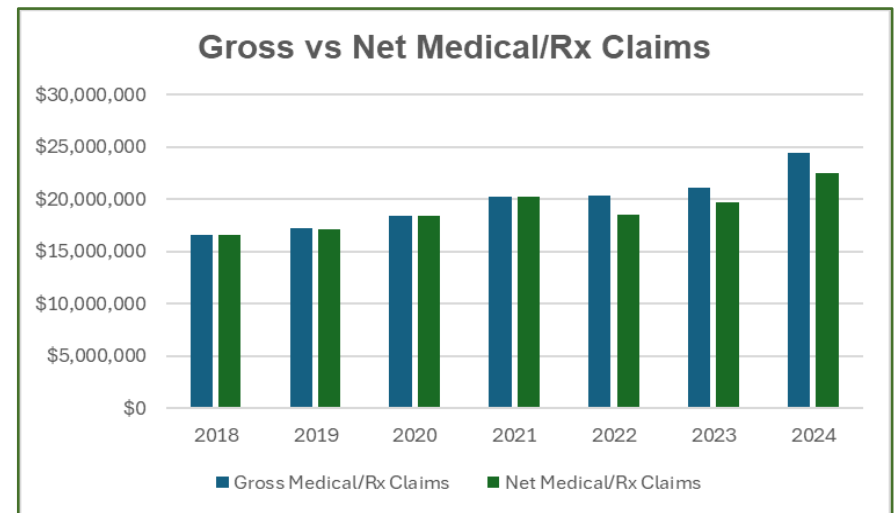
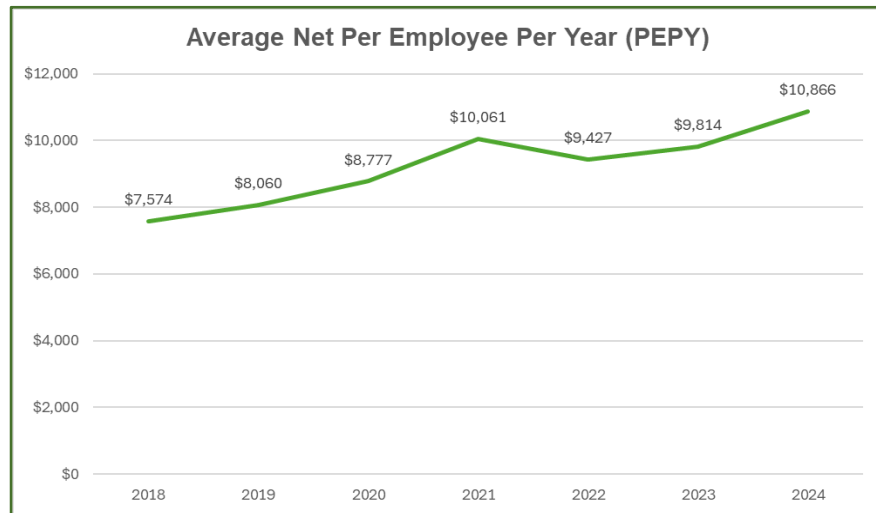
\$ EE Contribution Change

FY20	\$188,000
FY21	\$177,000
FY22	\$260,000
FY23	\$147,000
FY24	\$308,000
FY25	\$118,509

	Per Budgeted Position	Increase %	Increase \$	Cost Saving	CCG Increase %	CCG Increase \$	CCG Split % Actives Next CY
FY21	\$5,952	0.97%	\$212,128	ECMP, DPP	2.18%	\$388,967	70%
FY22	\$5,859	-1.85%	\$(410,076)	PBM Change \$1.6 mil	-1.56%	\$(149,146)	70%
FY23	\$6,177	3.06%	\$666,148	OV Copay Change \$300k	5.43%	\$812,742	73%
FY24	\$6,548	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
2018	\$16,573,472	-	\$16,573,472	-	-	\$7,574	
2019	\$17,219,875	4%	\$17,163,435	4%	-	\$8,060	6.4%
2020	\$18,440,976	7%	\$18,392,175	7%	\$48,801	\$8,777	8.9%
2021	\$20,252,982	10%	\$20,207,678	10%	\$45,304	\$10,061	14.6%
2022	\$20,366,903	1%	\$18,562,454	-8%	\$1,804,449	\$9,427	-6.3%
2023	\$21,158,196	4%	\$19,735,338	6%	\$1,897,144	\$9,814	4.1%
2024	\$24,444,465	16%	\$22,482,466	14%	\$1,961,999	\$10,866	10.7%
Average Trend		6.8%			5.4%	6.4%	



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FY26 Budget Projection

Contribution Change Impact **FY 2026**

	FY 25 Current	FY 26 with EE Increase
Total CCG Contribution	\$17,230,364	\$20,048,946
Per Budgeted Position	\$6,750	\$7,676
Increase over Prior FY	3.77%	13.71%
CCG Contribution % Actives	73.0%	75.0%

22% 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.

Active Contributions: 75% CCG / 22% Wellness Credit

Wellness (per pay period)										
Silver Plan						Gold Plan				
Tier	Enrollment	Current	2026 = 22% Credit	Per Pay Period Difference	Annual Difference	Enrollment	Current	2026 = 22% Credit	Per Pay Period Difference	Annual Difference
Single	723	\$73.03	\$73.36	\$0.33	\$8.58	226	\$104.65	\$108.92	\$4.27	\$111.02
Employee + Spouse	98	\$137.29	\$137.92	\$0.63	\$16.38	49	\$196.74	\$209.57	\$12.83	\$333.58
Employee + Child(ren)	226	\$127.82	\$128.40	\$0.58	\$15.08	97	\$183.16	\$195.10	\$11.94	\$310.44
Family	125	\$202.31	\$203.14	\$0.83	\$21.58	62	\$289.90	\$309.05	\$19.15	\$497.90

Non-Wellness (per pay period)										
Silver Plan						Gold Plan				
Tier	Enrollment	Current	2026 = 75%	Per Pay Period Difference	Annual Difference	Enrollment	Current	2026 = 75%	Per Pay Period Difference	Annual Difference
Single	116	\$89.40	\$94.05	\$4.65	\$120.90	85	\$128.11	\$139.64	\$11.53	\$299.78
Employee + Spouse	9	\$168.07	\$176.82	\$8.75	\$227.50	10	\$240.84	\$268.69	\$27.85	\$724.10
Employee + Child(ren)	29	\$156.46	\$164.62	\$8.16	\$212.16	22	\$224.20	\$250.13	\$25.93	\$674.18
Family	20	\$247.66	\$260.44	\$12.78	\$332.28	16	\$354.86	\$396.21	\$41.35	\$1,075.10

Pre-65 Retiree Contributions

Monthly Pre-65 Retiree Contributions				
Silver Plan				
Tier	Enrollment	Current	Proposed 60% CCG EE Only	Difference
Single	96	\$263.72	\$326.06	\$62.34
Employee + Spouse	14	\$872.11	\$1,043.33	\$171.22
Employee + Child(ren)	5	\$782.43	\$937.60	\$155.17
Family	2	\$1,487.63	\$1,768.08	\$280.45

Monthly Pre-65 Retiree Contributions				
Gold Plan				
Tier	Enrollment	Current	Proposed 60% CCG EE Only	Difference
Single	42	\$332.23	\$424.82	\$92.59
Employee + Spouse	8	\$1,019.66	\$1,242.38	\$222.72
Employee + Child(ren)	4	\$918.30	\$1,122.87	\$204.57
Family	2	\$1,715.07	\$2,062.25	\$347.18

FY 2026 Projection Assumptions

- Actuarial Analysis utilized 24 months of Medical and Rx Claims Data
- Analysis accounts for:
 - Health & Wellness Center Budget
 - Assumed 2.1% increase in Anthem ASO Admin Fees
 - Assumed 3% increase in Medicare Advantage
 - Rx savings of \$500K included in projection
- Results = 18.49% premium increase for Plan Year 2026

Who is Eligible for the HWC?

Anyone enrolled in the **CCG Health Plan**

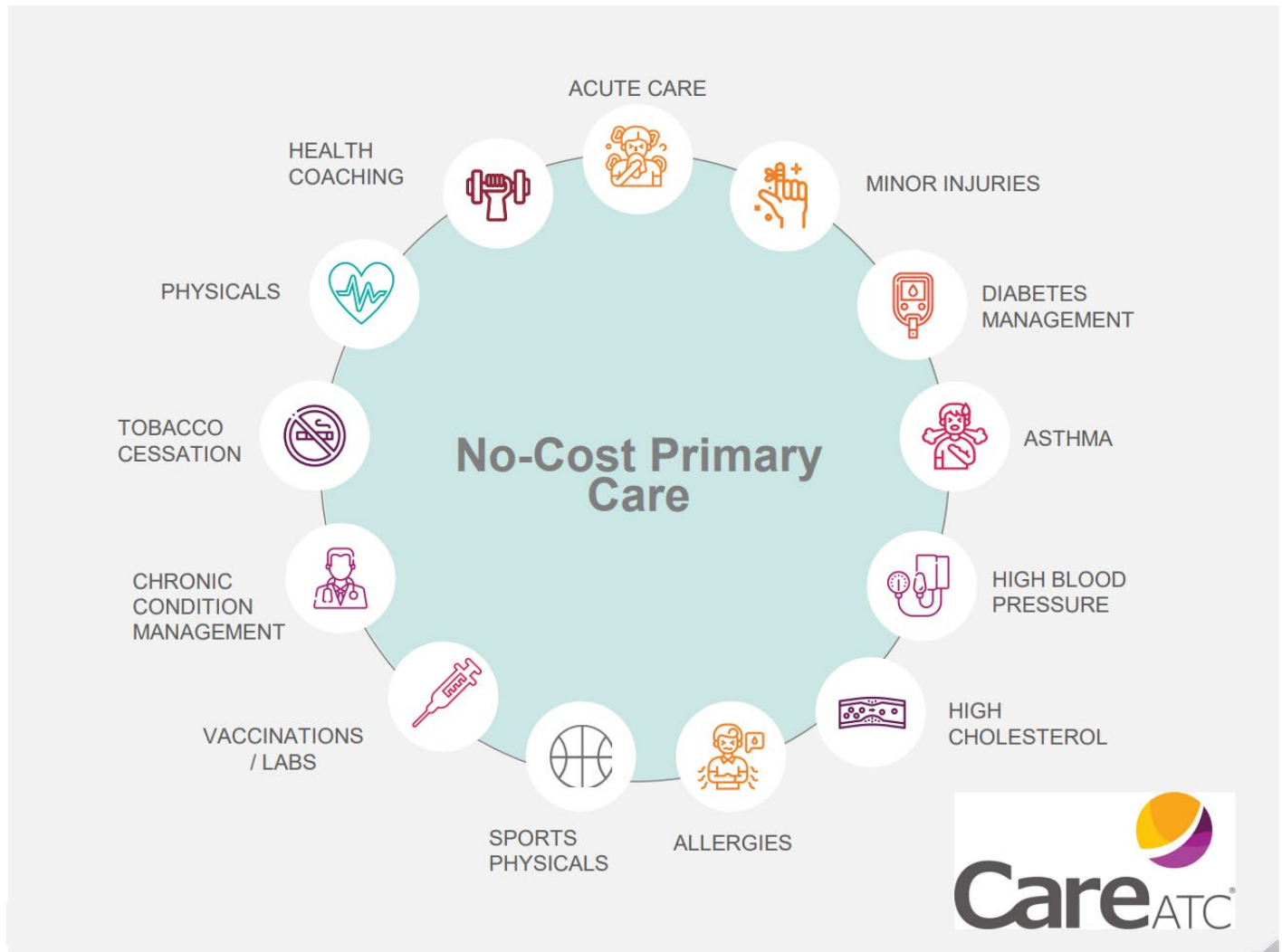
- **Employees**
- **Dependents** *includes spouses and children (ages 4+*)*
- **Pre-65 Retirees**



Quick and easy appointments 24/7
Scheduling through the patient portal and CareATC mobile app



Less wait time, face time with your medical provider



Health & Wellness Impact: Plan Year 2024

Health Plan Impact Engaged vs Non-Engaged: Adults

Clinic Engaged	Non-Engaged w/Care
1872	696
Clinic Engaged Average Spend	Non-Engaged w/Care Average Spend
\$3,837	\$4,310

- Engaged adults' average medical plan cost was **11% less** than the Non-Engaged (with care) adults' medical plan cost.



Health & Wellness Impact: Financial & Health

238 Patients Reduced A1c with a total of 130 Points lost. There were 32 patients that experienced a 1-point reduction.

Potential Savings: \$131,200

57 pre-diabetic participants experienced a 5% weight loss.

Pre-Diabetics with a 5% weight loss reduces the risk of developing diabetes by 58%.

318 participants reduced their Systolic Blood Pressure by at least 12 points.

A 12 -point reduction in systolic BP can reduce heart attack risk by 21%
Potential Savings: \$5.2M

81 participants reduced their weight by 8%. This amount of weight loss reduces the risk of depression.

Weight Loss Improvements

- 6,619 pounds Lost
- 1,715 inches Lost
- 26,476 pounds of pressure avoided on the joints.



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