



Staff Recommendations: Changes to DC Employee Benefits Plan 2026 Plan Year (*effective 1/1/2026*)

Plan Impact	Change	Reason For Consideration
<p>1. Maternity Services – Doula Services</p> <p>State Regulation (Oregon SB 692)</p>	<p>Oregon statute requires health plans to cover doula services, postpartum doula services, and lactation consultations.</p> <p>Staff supports this change.</p>	<p>Estimate \$7,558 annually.</p> <p>No plan language change is required. Coverage will be administered by PacificSource</p>
<p>2. Durable Medical Equipment – Prosthetic Devices</p> <p>State regulation (Oregon SB 699)</p>	<p>Oregon statute requires health plans cover prosthetic and orthotic devices when they are medically necessary for performing daily activities or essential work tasks. This also includes devices needed for physical activities to improve health.</p> <p>Staff supports this change.</p>	<p>Estimate \$13,016 annually.</p> <p>No plan language change is required. Coverage will be administered by PacificSource</p>
<p>3. Breast Reconserection – Autologous Breast Reconstruction</p> <p>State regulation (Oregon SB 1137)</p>	<p>Oregon statute requires health plans to cover autologous breast reconstruction procedures for out-of-network providers the same as in-network providers in situations where there is not an adequate network.</p> <p>Staff supports this change.</p>	<p>Estimate \$0.00 annually.</p> <p>No plan language change is required. Coverage will be administered by PacificSource</p>
<p>4. Dependent Care FSA Limit Increase</p> <p>Federal Legislation (OBBA Act)</p>	<p>The OBBA permanently increased the Dependent Care FSA (DCAP) annual limit from \$5,000 to \$7,500 for tax years beginning 1/1/2026.</p> <p>Staff supports this change</p>	<p>There is no cost impact to the plan.</p>
<p>5. Plan language updates</p> <p>(Medical and Dental Documents Wide)</p>	<p>Language to be added or changed throughout the plan documents to clarify the administration of benefits, simplify plan language, or to align with PacificSource core plan language.</p> <p>Staff supports language clarification and simplification with no changes to benefits.</p>	<p>These changes are clarification and clean-up of plan language. Not a change to the benefit or coverage.</p> <p>HR is reviewing language changes with Deschutes County Legal to ensure it does not result in a change to benefits.</p>
<p>6. Employee Cost Shares</p>	<p>\$96 (\$91 medical/\$5 dental) EE Only and \$117 (\$112 medical/\$5 dental) EE+Dependents. Although similar to department increase, this increase recommendation is not tied to department increase.</p> <p>Staff supports this change.</p>	<p>Estimate \$17,000 annually in revenue.</p>

Supplemental: Stop Loss Insurance	Maintain current stop loss deductible at \$500,000. Consider Sun Life and other providers determined by last best rate offer. Staff supports.	Preliminary estimate + \$102,031 (7.0%) cost to the plan. Consultants went to market for additional bids. Sunlife and other bidders will provide final rates after they review Sept. claims.