



BOARD OF COMMISSIONERS

AGENDA REQUEST & STAFF REPORT

MEETING DATE: October 15, 2025

SUBJECT: Deschutes County Employee Benefits Renewal for the 2026 Plan Year

RECOMMENDED MOTION:

1. Move to approve a contract (including deductible limits for the 2026 plan year) with a Stop Loss provider who presents the best financial options for the County.
2. Move to approve renewing with PacificSource, the current Third Party Administrator (TPA), for the 2026 plan year.
3. Move to approve the staff recommended Employee Benefit Plan changes #1-6.
4. Approve County Administrator signature of the final Deschutes County Employee Benefits Health Plan documents and service agreements for the 2026 plan year.

BACKGROUND AND POLICY IMPLICATIONS:

The Deschutes County Employee Health Benefits Plan is set to renew January 1 for the 2026 Plan Year. This annual renewal period requires the County to evaluate the health benefits plans and vendor contracts supporting the plans. Deschutes County has established the Deschutes County Group Health Plan (referred to as the "Plan") to provide health care coverage for eligible employees and their dependents. Deschutes County is the Plan Sponsor. This Plan Document contains both the written Plan Document and the Summary Plan Description ("SPD") which will be administered by PacificSource, the Third Party Administrator, and will be effective on January 1, 2026.

The attached memo provides additional details on the recommended changes and proposed contract renewals.

BUDGET IMPACTS:

The proposed changes are anticipated to be within the currently approved Health Benefit Fund 650 budget for FY26 and will be included in the proposed budget for FY27.

ATTENDANCE:

Susan DeJoode, Human Resources Director
Trygve Bolken, Human Resources Analyst