

Staff Report

Subject: Approval of PrudentRx Program Amendments

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Department: Human Resources

Meeting Date: September 15, 2026

Item Description: Consideration to approve the Meritain Health and plan document amendments required to implement the PrudentRx Copay Program.

Summary Recommendation: Staff recommends the Board approve both PrudentRx amendments and authorize the County Manager to execute the documents.

Executive Summary/Background:

Effingham County maintains a self-funded Employee Benefit Plan administered by Meritain Health, Inc. The proposed PrudentRx Copay Program is intended to reduce specialty-drug costs by assisting eligible members with enrollment in manufacturer copay-assistance programs.

Two coordinated amendments are required for implementation. The Meritain amendment adds PrudentRx coordination and facilitation to the Pharmacy Benefit Management Services Schedule. Plan Document Amendment No. 11 updates the prescription-drug provisions and benefit schedules for the Base, Buy-Up, and QHDHP plans.

The amendments are effective September 1, 2026. For eligible specialty drugs, participating members generally have a \$0 copay. Members who decline or fail to enroll in available copay assistance are responsible for a 30% copay. Manufacturer assistance generally does not count toward a member's deductible or out-of-pocket maximum unless otherwise required by law.

PrudentRx will receive a service fee equal to 25% of the savings generated by the program. The agreement provides no separate fees for administration, member outreach and support, monthly reporting, or other included services. All other terms of the Administrative Services Agreement and Employee Benefit Plan remain unchanged.

Alternatives for Commission to Consider:

1. Approve both PrudentRx amendments and authorize the County Manager to execute them.
2. Do not approve the amendments.

Recommended Alternative: 1

Other Alternatives: 2

Department Review: Human Resources and Procurement

Funding Source: Employee Benefits Fund FY27

Attachments: Meritain Amendment; Plan Document Amendment No. 11