

**RESOLUTION NO. \_\_\_\_\_**

SPONSORED BY:

**A RESOLUTION TO ADOPT THE MEDICAL PREMIUM RATE STRUCTURE FOR BLOUNT COUNTY, TN  
EFFECTIVE JANUARY 1, 2025**

**WHEREAS**, Blount County, TN (the “County”) provides full-time employees and their dependents access to medical insurance benefits; and

**WHEREAS**, the County’s self-funded medical plan has a need for a premium rate structure to be adopted each plan year; and

**WHEREAS**, after careful consideration of the fiscal impact to the County and its employees, the Board of County Commissioners recommends a one (1) percent premium rate increase for 2025. The monthly 2025 premium rate structure for the medical plan designs are as follows:

<b>Plan</b>	<b>Plan 1-PPO</b>	<b>Plan 2-PPO</b>	<b>Plan 3-CDHP/HSA</b>
Employee Only	761	701	663
Employee + Spouse	1,745	1,609	1,522
Employee + Child(ren)	1,716	1,583	1,496
Family	1,773	1,635	1,549

*\*Fiscal note: Sufficient funds have been included in the approved 2025 budget; and*

**WHEREAS**, the Blount County Board of Commissioners adopted Resolution No. 19-08-013 on August 15<sup>th</sup>, 2019, setting forth the health premium contribution strategy (Employer 85%, Employee 15%); and,

**WHEREAS**, the employer premium will be budgeted for every eligible employee who elects coverage and shall be applied to Plan 2, creating neutral costs for Blount County regardless of plan selection; and,

**WHEREAS**, on the 16<sup>th</sup> day of July, 2024, the Blount County Human Resources Committee and Insurance Committee took action to recommend approval of the medical premium rates to the Blount County Board of Commissioners.

**NOW, THEREFORE BE IT RESOLVED** by the Board of County Commissioners of Blount County, Tennessee, assembled in regular session this 15<sup>th</sup> day of August, 2024, that the recommendation to adopt the 2025 medical premium rate structure for Blount County, TN, as listed above, is hereby approved; and

**BE IT FURTHER RESOLVED** that the medical plans are approved with a 3% actuarial variance should the State of Tennessee not deem these plans comparable to the Partnership plans; and

**BE IT FURTHER RESOLVED** that if the plan does not meet the State of Tennessee standard by less than a 3% actuarial variance, the Director of Human Resources shall make the changes necessary to meet the standard.

**BE IT FURTHER RESOLVED THAT THIS RESOLUTION TAKE EFFECT FROM AND AFTER ITS PASSAGE, THE PUBLIC WELFARE REQUIRING IT; AND THAT ANY PRIOR RESOLUTION TO THE CONTRARY IS HEREBY DECLARED VOID.**

**CERTIFICATION OF ACTION**

**ATTEST**

\_\_\_\_\_

Chairman

\_\_\_\_\_

County Clerk

Approved: \_\_\_\_\_

Vetoed: \_\_\_\_\_

\_\_\_\_\_

County Mayor

\_\_\_\_\_

Date

DRAFT