

**RESOLUTION NO. 24-08-013**

SPONSORED BY: Commissioners Jared Anderson, Richard Carver, John Giles, Tom Stinnett, and David Wells

**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:

| Plan                  | Plan 1-PPO | Plan 2-PPO | Plan 3-CDHP/HSA |
|-----------------------|------------|------------|-----------------|
| 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**

\_\_\_\_\_  
Commission Chairman

\_\_\_\_\_  
County Clerk

\_\_\_\_\_  
County Mayor

\_\_\_\_\_  
Date

- Approved
- Vetoed