RESOLUTION NO.

SPONSORED BY:

## A RESOLUTION TO ADOPT THE MEDICAL PREMIUM RATE STRUCTURE FOR BLOUNT COUNTY, TN EFFECTIVE JANUARY 1, 2026

**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,** cost containment strategies implemented by the County have made a positive impact on the plan, therefore a rate hold is recommended for plan year 2026. The monthly premium rate structure for the 2026 medical plans 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 15<sup>th</sup> day of July 2025, the Blount County Human Resources Committee and Insurance Committee acted 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 21<sup>st</sup> day of August 2025, that the recommendation to adopt the 2026 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