HENDRICKS COUNTY BOARD OF COMMISSIONERS & HENDRICKS COUNTY COUNCIL

MINUTES OF THE JOINT SEPTEMBER 16, 2025 MEETING

FULL AUDIO RECORDING AVAILABLE AT
HTTP://WWW.YOUTUBE.COM/@HENDRICKSCOGOV

The Hendricks County Board of Commissioners and the Hendricks County Council met in a joint session at 10:30 AM on Tuesday, September 16, 2025 in Meeting Rooms 4 & 5 located on the first floor of the Hendricks County Government Center at 355 S. Washington Street, Danville, IN 46122 with the following Hendricks County personnel in attendance:

Dennis W. Dawes	Commissioner, President
Brad Whicker	Commissioner
Larry Scott	Council, President
Dave Cox	Council, Vice President
Eric Wathen	Council
Chuck Parsons	Council
David Wyeth	Council
Larry Hesson	Council
Nancy Marsh	Council
Ann Stark	Auditor
R. Todd McCormack	Executive Director
Mila M. Shaffer	Administration and Public Affairs
Erin Hughes	Human Resources Administrator
Paula Alkire	Financial Administrator
Doug Morris	I.T. Director

CALL TO ORDER AND DETERMINATION OF A QUORUM

Commissioner Dawes and Councilman Scott opened the Meeting at 11:38 AM with a quorum of two (2) Commissioners present and seven (7) Council members present; Commissioner Gentry was not in attendance.

IN THE MATTER OF 2025 SUMMARY PLAN DOCUMENT APPROVAL

Commissioner Whicker moved to approve the 2025 Summary Plan Document. Commissioner Dawes seconded the motion and the motion was approved unanimously 2-0. Councilman Cox moved to approve the 2025 Summary Plan Document. Councilman Wyeth seconded the motion and the motion was approved unanimously 7-0.

IN THE MATTER OF WELLNESS PROGRAM

Apex Benefits presented the proposed 2026 Employee Wellness Program Incentive and recommended approval (Exhibit A). Apex advised the Program would give employees the opportunity to earn a $250.00 wellness incentive that would be direct deposited in December 2026.

Commissioner Whicker moved to approve the Program as recommended. Commissioner Dawes seconded the motion and the motion was approved unanimously 2-0. Councilman Cox moved to approve the Program as recommended. Councilman Parsons seconded the motion and the motion was approved unanimously 7-0.

IN THE MATTER OF UMR PRIOR AUTHORIZATION LIST

Apex Benefits presented a modified UMR Prior Authorization List and recommended approval (Exhibit B). Apex advised the modified List would save the County an estimated $68,758 annually by modifying which healthcare services require a prior authorization for them to be covered.

Commissioner Whicker moved to approve the List as recommended. Commissioner Dawes seconded the motion and the motion was approved unanimously 2-0. Councilman Wyeth moved to approve the List as recommended. Councilman Cox seconded the motion and the motion was approved by majority 6-1; Councilman Wathen opposed.

IN THE MATTER OF CHANGING TO A BENEFITS COMMITTEE

Councilman Hesson reported it had been suggested that the Joint Meetings of the Commissioners and Council for benefits be operated as a single committee for benefits of all the members instead of each Board separately and moved that it be changed to operate as one single committee instead.

Councilman Scott advised that doing this might be problematic because a quorum of one Board could be making decisions for both Boards.

Councilman Hesson withdrew his motion and moved that they change it to operate as one single committee of at least two Commissioners and four Council members. Councilwoman Marsh seconded the motion. Councilman Parsons questioned the legality of it. Councilman Wathen and Councilwoman Marsh advised the Commissioners would have the final say so anyways because everything they're doing now is a recommendation to the Commissioners. Councilman Wyeth advised it was changed from a Committee to a Joint Meeting to formally vote on the items because Apex was making multiple trips to present the recommendations of the committee to each Board. Erin Hughes clarified that the votes taken during these Joint Meetings of the Commissioners and Council are the final standing votes and the items are no longer taken back to each Board for a formal vote since they are not operating as a committee. Apex advised the Joint Meetings have allowed them to get everyone on the same page at the same time to make timely formal decisions regarding benefits within the time constraints that they are under as renewal approaches. Commissioner Whicker and Commissioner Dawes stated they were not in favor of going to a committee. The Council's motion was approved by majority 4-3; Councilman Parsons, Councilman Wathen, and Councilman Wyeth opposed.

Commissioner Whicker stated he was against it and moved to not go back to a committee. Commissioner Dawes seconded the motion and the motion was approved unanimously 2-0.

IN THE MATTER OF PHARMACY MARKET CHECK

Apex Benefits presented the 2026 Pharmacy Market Check and inquired which Proposal to move forward with (Exhibit C). Apex reported Proposal 1 keeps the same universal formulary the County currently has with projected savings of $208,478 and Proposal 2 changes to an exclusive, narrower, formulary with projected savings of $287,653, but would require five current participants to change to a different medication.

There was discussion amongst the Commissioner, Council, Erin Hughes, and Apex regarding the matter.

Commissioner Whicker moved to approve Proposal 1 as presented. Commissioner Dawes seconded the motion and the motion was approved unanimously 2-0. Councilman Cox moved to approve Proposal 1 as presented. Councilwoman Marsh seconded the motion and the motion was approved unanimously 7-0.

IN THE MATTER OF FINANCIAL REVIEW

Apex Benefits presented the Financial Review (Exhibit D).

IN THE MATTER OF CLINICAL REVIEW

Apex Benefits presented the Clinical Review (Exhibit E).

IN THE MATTER OF RENEWAL PROJECTIONS

Apex Benefits presented the 2026 Renewal Projections (Exhibit F).

IN THE MATTER OF RENEWAL REPORT AND RATES

Apex Benefits presented the 2026 Renewal Report and Rates and inquired if the County would like to keep 2026 participant contributions the same as they are for 2025 or share the 15% cost increase to the dental premiums for adding adult orthodontics (Exhibit G). Apex inquired if the County would like to give a premium holiday (no insurance premiums for a month) to County employees due to the favorable projections. Apex advised this would cost the County approximately $28,000.

There was discussion amongst the Commissioners, Council, Ann Stark, and Apex regarding a premium holiday

Commissioner Whicker moved to keep participant rates the same for 2026. Commissioner Dawes seconded the motion and the motion was approved unanimously 2-0. Councilman Cox moved to keep participant rates the same for 2026. Councilman Parsons seconded the motion and the motion was approved by majority 6-1; Councilwoman Marsh opposed.

Commissioner Dawes moved to not give a premium holiday since the County will be picking up the 15% dental premium increase. Commissioner Whicker seconded the motion and the motion was approved unanimously 2-0. It was the consensus of the Council to not give a premium holiday since the County was picking up the 15% dental premium increase.

IN THE MATTER OF 2026 PLAN YEAR DECISIONS

Apex Benefits inquired whether the County would like to remain with QBE for Stop Loss Insurance with an 18% fixed cost premium increase, approximately $110,000, or wait another month to see if other carriers are able to offer better pricing. Apex advised the other carriers are wanting to wait for another month of data to research it to determine if any plan participants will hit the stop loss where QBE already has this data and has the upper hand.

There was discussion amongst the Commissioners, Council, Erin Hughes, and Apex regarding the matter and open claims that could hit the stop loss and would impact the rates from other carriers.

Commissioner Whicker moved to stay with QBE. Commissioner Dawes seconded the motion and the motion was approved unanimously 2-0. Councilman Cox moved to stay with QBE. Councilman Wyeth seconded the motion and the motion was approved by majority 5-2; Councilman Hesson and Councilman Wathen opposed.

Apex recommended changing from UMR to Lively for COBRA/Retiree direct billing to save an estimated $1,639.

Commissioner Whicker moved to change the direct billing to Lively as recommended. Commissioner Dawes seconded the motion and the motion was approved unanimously 2-0. Commissioner Parsons moved to switch the direct billing to Lively as recommended. Councilman Cox seconded the motion and the motion was approved unanimously 7-0.

Apex recommended the County bring the seventeen HRA accounts in house that are currently being handled by WEX to save the $5.00 per employee per month charge.

There was discussion amongst the Commissioners, Council, Erin Hughes, Paula Alkire, and Apex regarding the matter.

Commissioner Whicker moved to bring the HRA accounts in house as recommended. Commissioner Dawes seconded the motion and the motion was approved unanimously 2-0. Councilman Parsons moved to bring the HRA accounts in house as recommended. Councilman Cox seconded the motion and the motion was approved unanimously 7-0.

IN THE MATTER OF OPEN ENROLLMENT

Apex Benefits reported 2026 Open Enrollment dates will be October 28-November 7, 2025, the Open Enrollment in person meetings will be on October 22, 2025, it will be a passive enrollment, the Benefit Guide will be implemented, and Human Resources will handle the Evidence of Insurability for any voluntary life products.

IN THE MATTER OF MULTI-YEAR STRATEGY

Apex Benefits presented the Multi-Year Strategy (Exhibit H).

IN THE MATTER OF STRATEGY TIMELINE

Apex Benefits presented the Strategy Timeline (Exhibit I).

IN THE MATTER OF OTHER COMMISSIONER BUSINESS

No matters presented.

IN THE MATTER OF OTHER COUNCIL BUSINESS

No matters presented.

IN THE MATTER OF ADJOURNMENT

Commissioner Dawes and Councilman Scott adjourned the September 16, 2025 Joint Meeting of the Commissioners and Council at 12:33 PM.

HENDRICKS COUNTY BOARD OF COMMISSIONERS

Dennis W. Dawes

Dennis W. Dawes, President

Bob Gentry, Vice President

Brad Whicker, Member

HENDRICKS COUNTY COUNCIL

Larry R. Scott

Larry Scott, President

Dave Cox, Vice President

Larry R. Hesson

Larry Hesson, Member

Nancy Marsh

Nancy Marsh, Member

Chuck Parsons, Member

Eric Wathen, Member

David Wyeth, Member

Prepared by:
Mila M. Shaffer

EXHIBIT A

Hendricks County 2026 Employee Wellness Program
(Need a total of 20 points between January 1- September 30, 2026, to earn 2026 Wellness Incentive):

Annual Physical with Labs (10 pts) - Complete an annual physical at one of the HRH Wellness Centers or with your primary care provider. If you complete your physical with an outside provider, you will need to submit an Outside Provider Form. **Your Wellness Screening is not considered an Annual Physical.*

Preventive Exams (2 points per exam) - Complete preventive exams during the wellness incentive period and report completion via the preventive exam wellness form to Human Resources to earn points. Qualifying exams include wellness screening, dental exam, vision exam, well woman exam, colonoscopy, prostate exam, mammogram, pap test, skin cancer screening, fecal occult blood test (stool test), prostate specific antigen test (PSA test), osteoporosis screen (bone density test), mental health screening, influenza vaccine (flu shot), pneumonia vaccine, COVID-19 vaccine, and shingles vaccine (herpes zoster).

Participation in Hendricks County Fun Run (5 points each) – Submit proof of running or walking in a Hendricks County Government sponsored Fun Run (offered 4 times a year) to Human Resources to earn points. You can do this up to 3 times for a total of 15 points!

Gym/Fitness Class Participation (10 pts per 9-month entry)- Submit proof of scanning in at a gym or workout class at least once every week for 9 months to Human Resources. Please note, all entries must be submitted together at once for a 9-month time span for point credit. **Employees who miss a week due to illness, vacation, or injury may make up the missed time the week that they return to work. **

Wellness Coaching (5 pts for a total of 4 visits)- Completion of 4 wellness coaching visits with HRH during the wellness incentive period.

Your health plan is committed to helping you achieve your best health. To enroll in the wellness incentive, contact Human Resources by December 19, 2025. Rewards for participating in a wellness program are available to all full-time employees on the Hendricks County Government health plan. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Erin Hughes at ehughes@co.hendricks.in.us or Kim Bloomer at kbloomer@co.hendricks.in.us and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

A $250.00 wellness incentive reward will be direct deposited on the first pay of December 2026.

ApexBenefits

EXHIBIT B

UMR Prior Authorization List - VOTE

Hendricks County Government

Estimated customer savings when UMR standard prior auth list is adopted

$68,758

**Historical savings using custom prior auth requirements resulted $10,337*

Estimated savings are determined using 12-months of the customer's actual utilization, BOB denial rates, and average cost per service.

Evidence-based UMR Prior Authorization List (PAL)

As the largest TPA in the United States, UMR is in a unique position to extract insights from critical utilization trends in health care. Our experienced data analytics teams review this utilization on an ongoing basis to optimize financial savings and quality monitoring. As trends change, we update our evidence-based list of inpatient and outpatient procedures that require notification and/or authorization to ensure we're focused on the right services. The list includes:

- Inpatient hospitalization
  - Inpatient maternity stays over 48 hours for vaginal delivery and 96 hours for c-section
  - Inpatient behavioral health (acute care)
  - Skilled nursing facility (extended care facilities)
  - Residential treatment (Behavioral health)
- Additional injectable drugs over $5,000
- Advanced radiation therapy
- Advanced imaging
- Bariatric surgery (if covered)
- Cardiology procedures
- Chemotherapy for cancer diagnosis
- Cosmetic/reconstructive procedures
- Dialysis (pre-notification only)
- Durable medical equipment (excludes braces, orthotics and supplies)
  - $500 for rental
  - $1,500 for purchase
  - $1,000 for prosthetics
- Genetic and molecular testing
- Implantable spinal cord and nerve stimulators
- Joint procedures
- Medical specialty drug program
- Non-ER air transportation (if covered)
- Other outpatient or office services requiring prior authorization
- Pain management
- Sleep apnea treatment
- Sleep studies (attended)
- Spine surgery
- Surgical treatment for gender dysphoria
- Transplant (tissue and organs)
- Unlisted codes over $5,000
- Partial hospitalization program

Note: Customizations are subject to add-on pricing.

PAL subject to change at any time.

ApexBenefits

EXHIBIT C

2026 Pharmacy Market Check - VOTE

	Current	Proposal 1	Proposal 2
Formulary	Universal	Universal	Exclusive
Total Gross Rx Cost	$1,440,065	$1,440,065	$1,440,065
Enhanced Rate Guarantees		($65,943)	($65,943)
Fees			
PBM Admin Fee	$23,069	$27,140	$27,140
	($4.25/Claim)	($5.00/Claim)	($5.00/Claim)
IRxS Admin Fee	$8,142	$10,856	$10,856
	($1.50/Claim)	($2.00/Claim)	($2.00/Claim)
Rebates			
100% pass through of rebates	($299,030)	($448,350)	($527,525)
Total Net Cost	$1,172,246	$963,768	$884,593
Projected Savings		$208,478	$287,653
Projected % Savings		17.78%	24.54%

Summary:

Innovative Rx Strategies performed a market check on your behalf with True Rx for the upcoming January 1, 2026 renewal. There is an opportunity to save between 17.78% and 24.54% based on the results. Through enhanced rate and rebate guarantees, but no change in formulary, there is an opportunity to save approximately $208K. Additional savings of $79K, for a total savings of approximately $287K, could be realized in the form of additional rebates with a move to the Exclusive formulary from the current Universal formulary.

ApexBenefits

EXHIBIT D

Financial Dashboard – All Plans

Current Period: January 2025 – July 2025

Financial Dashboard

Enrollment	Medical	Rx	Reimbursements and Rebates	Fixed Costs
465	**$1,581,724** 70%	**$667,324** 31%	-$0 (SL) -$180,650 (Rx)	**$626,230**

Total Cost

Total Cost	Premium Equivalents	Surplus/Deficit	Reinsurance Premiums	Reinsurance Loss Ratio
$2,694,628	**$5,251,000** Expected	**$2,556,372**	**$368,660**	**0%**

ApexBenefits

By Plan Summary
HDHP 3300 Plan

Total Cost Comparison

$3,460,702	$1,587,316	$1,873,386
Total Premium Equivalents	Total Plan Costs	Surplus/Deficit

ApexBenefits

By Plan Summary
PPO Plan

Total Cost Comparison

$1,790,298	$1,287,962	$502,336
Total Premium Equivalents	Total Plan Costs	Surplus/Deficit

KinetiqHealth

EXHIBIT E

2025 Clinical Dashboard: Jan - July

43 Claimants
High-cost

$1.26M Spend

56% of Total Spend

HIGH RISK	MEDIUM RISK	LOW RISK
3	9	31

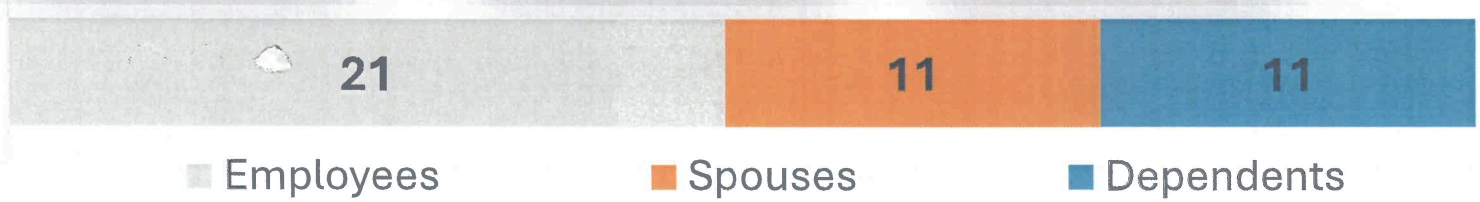

EXHIBIT F

2026 Plan Projections

Hendricks County

Period: January 1, 2026 to December 31, 2026
Includes: Medical and Rx

Month	# EE	2025 Expected	PROJECTED 2026 COST 2026 Expected	2026 Midpoint	2026 Max Cost
Medical & Rx	465	$6,213,962	$6,205,565	$6,981,261	$7,756,956
Admin	465	$334,032	$344,063	$344,063	$344,063
Stop Loss	465	$652,345	$745,249	$745,249	$745,249
Organ Transplant Carveout	465	$95,969	$100,776	$100,776	$100,776
PPACA - PCORI Liability	997	$3,460	$3,629	$3,629	$3,629
Aggregating Specific Included	465	$80,000	$80,000	$80,000	$80,000
Clinic	465	$356,000	$370,000	$370,000	$370,000
Rx Help Center	465	$28,010	$29,000	$29,000	$29,000
Glad Medications	465	$639,000	$670,000	$670,000	$670,000
Medication Rebates	465	($150,000)	($130,000)	($130,000)	($130,000)
Excess Laser Liability	465	$0	NNL	NNL	NNL
Total		$8,252,778	$8,418,282	$9,193,978	$9,969,673
PEPM	465	$1,479	$1,509	$1,648	$1,787
Current Premium Equivalents (2024 Expected)		$9,306,008	-9.5%	-1.2%	7.1%
HRA/HSA		$560,400	$560,400	$560,400	$560,400

Notes:
2025 Claims are based on 2025 Renewal:
Projected 2026 based on 70% 5/24-4/25 Experience and 30% 5/23-4/24 Experience.
Expected claims are 50th percentile

Assumptions:

Admin increase =	3.0%	
Spec increase =	15.0%	
Agg Cost increase =	5.0%	
PCORI Increase =	4.9%	
Blended Trend =	8.1%	Approximately 7% Medical and 12% Rx.
Rx Help Center =	3.5%	
Clinic =	3.9%	

The minimum HDHP embedded deductible is increasing to $3,400 in 2026, an adjustment has been made to the 2026 HDHP to include a $3,400 deductible.

The clinic, GLAD Medication, and Medication Rebates are estimated based on the itemized invoices from the clinic over a rolling 2024 month period.

EXHIBIT G

Master Rate Sheet

2026 MASTER RATE PAGE

List all job classes below each individual tier in Column A, and all medical, dental, vision, LTD, STD, Basic Life rates in Row 1. Please list all rates on this spreadsheet exactly how they are to be entered into the system and review for rounding accuracy.	Traditional $500 PPO PLAN				HDHP $3,400 PLAN					DENTAL					VISION				
	MINIMUM HOURS?	EE MONTHLY	ER MONTHLY	TOTAL	CLASS EIGIBLE (Y/N)	MINIMUM HOURS?	EE MONTHLY	ER MONTHLY	TOTAL	CLASS EIGIBLE (Y/N)	MINIMUM HOURS?	EE MONTHLY	ER MONTHLY	TOTAL	CLASS EIGIBLE (Y/N)	MINIMUM HOURS?	EE MONTHLY	ER MONTHLY	TOTAL
EMPLOYEE ONLY																	Employee		
Full time	30	$56.66	$973.20	$1,029.86	Y	30	$22.02	$947.07	$969.09	Y		$12.66	$24.25	$36.91	Y		$ 7.82	$ -	$ 7.82
Elected Official		$56.66	$973.20	$1,029.86	Y		$22.02	$947.07	$969.09	Y		$12.66	$24.25	$36.91	Y		$ 7.82	$ -	$ 7.82
Special Retiree - hired prior to 1/2/2015	1/3 Cobra	$ 350.15	$700.31	$1,050.46	N	1/3 cobra	$329.49	$658.98	$988.47	Y	Full Cobra	$37.65	$19.50	$37.65	Y	Full Cobra	$ 7.98		$ 7.98
Early Retiree - hired prior to 1/2/2015	1/3 Cobra	$ 350.15	$700.31	$1,050.46	N	1/3 cobra	$329.49	$658.98	$988.47	Y	Full Cobra	$37.65	$19.50	$37.65	Y	Full Cobra	$ 7.98		$ 7.98
COBRA		$1,050.46		$1,050.46	N		$988.47		$988.47	Y		$37.65		$37.65	Y		$ 7.98		$ 7.98
Special Retiree 201 - Hired after 1/1/2015	Full Cobra	$1,050.46		$1,050.46	Y	Full Cobra	$988.47		$988.47	Y	Full Cobra	$37.65		$37.65	Y	Full Cobra	$ 7.98		$ 7.98
Non County			$1,029.86		Y			$969.09		Y		$0.00	$36.91		Y		$0.00	$ 7.82	
EMPLOYEE + CHILDREN										EMPLOYEE + CHILDREN					EMPLOYEE + CHILDREN				
Full time		$64.94	$1,876.35	$1,941.29	Y		$28.10	$1,798.65	$1,826.75	Y		$39.60	$60.30	$99.90	Y		$ 13.53	$ -	$ 13.53
Elected Official		$64.94	$1,876.35	$1,941.29	Y		$28.10	$1,798.65	$1,826.75	Y		$39.60	$60.30	$99.90	Y		$ 13.53	$ -	$ 13.53
Part time					N					N					N		$ -		
Special Retiree - hired prior to 1/2/2015	1/3 cobra	$660.04	$1,320.08	$1,980.12	N	1/3 cobra	$621.10	$1,242.19	$1,863.29	Y	Full Cobra	$101.90	$0.00	$101.90	Y	Full Cobra	$ 13.80		$ 13.80
Early Retiree - hired prior to 1/2/2015	1/3 cobra	$660.04	$1,320.08	$1,980.12	N	1/3 cobra	$621.10	$1,242.19	$1,863.29	Y	Full Cobra	$101.90	$0.00	$101.90	Y	Full Cobra	$ 13.80		$ 13.80
COBRA		$1,980.12		$1,980.12	N		$1,863.29		$1,863.29	Y		$101.90		$101.90	Y		$ 13.80		$ 13.80
Special Retiree 201 - Hired after 1/1/2015	Full Cobra	$1,980.12		$1,980.12	Y	Full Cobra	$1,863.29		$1,863.29	Y	Full Cobra	$101.90		$101.90	Y	Full Cobra	$ 13.80		$ 13.80
Non County			$1,941.29		Y			$1,826.75		Y		$0.00	$99.90		Y		$0.00	$ 13.53	
EMPLOYEE + SPOUSE										Employee + Spouse					Employee + Spouse				
Full time		$231.42	$1,965.28	$2,196.70	Y		$97.58	$1,969.51	$2,067.09	Y		$25.30	$48.10	$73.40	Y		$ 14.98	$ -	$ 14.98
Elected Official		$231.42	$1,965.28	$2,196.70	Y		$97.58	$1,969.51	$2,067.09	Y		$25.30	$48.10	$73.40	Y		$ 14.98	$ -	$ 14.98
Part time					N					N					N		$ -		
Special Retiree - hired prior to 1/2/2015	1/3 cobra	$746.88	$1,493.75	$2,240.63	N	1/3 cobra	$702.81	$1,405.62	$2,108.43	Y	Full Cobra	$74.87	$0.00	$74.87	Y	Full Cobra	$ 15.28		$ 15.28
Early Retiree - hired prior to 1/2/2015	1/3 cobra	$746.88	$1,493.75	$2,240.63	N	1/3 cobra	$702.81	$1,405.62	$2,108.43	Y	Full Cobra	$74.87	$0.00	$74.87	Y	Full Cobra	$ 15.28		$ 15.28
COBRA		$2,240.63		$2,240.63	N		$2,108.43		$2,108.43	Y		$74.87		$74.87	Y		$ 15.28		$ 15.28
Special Retiree 201 - Hired after 1/1/2015	Full Cobra	$2,240.63		$2,240.63	Y	Full Cobra	$2,108.43		$2,108.43	Y	Full Cobra	$74.87		$74.87	Y	Full Cobra	$ 15.28		$ 15.28
Non County			$2,196.70		Y			$2,067.09		Y		$0.00	$73.40		Y		$0.00	$ 14.98	
EMPLOYEE + FAMILY										EMPLOYEE + FAMILY					EMPLOYEE + FAMILY				
Full time		$311.00	$2,983.53	$3,294.53	Y		$124.74	$2,975.42	$3,100.16	Y		$48.40	$88.62	$137.02	Y		$ 27.19	$ -	$ 27.19
Elected Official		$311.00	$2,983.53	$3,294.53	Y		$124.74	$2,975.42	$3,100.16	Y		$48.40	$88.62	$137.02	Y		$ 27.19	$ -	$ 27.19
Part time					N					N					N		$ -		
Special Retiree - hired prior to 1/2/2015	1/3 cobra	$1,120.14	$2,240.28	$3,360.42	N	1/3 cobra	$1,054.05	$2,108.11	$3,162.16	Y	Full Cobra	$139.76	$0.00	$139.76	Y	Full Cobra	$ 27.73		$ 27.73
Early Retiree - hired prior to 1/2/2015	1/3 cobra	$1,120.14	$2,240.28	$3,360.42	N	1/3 cobra	$1,054.05	$2,108.11	$3,162.16	Y	Full Cobra	$139.76	$0.00	$139.76	Y	Full Cobra	$ 27.73		$ 27.73
COBRA		$3,360.42		$3,360.42	N		$3,162.16		$3,162.16	Y		$139.76		$139.76	Y		$ 27.73		$ 27.73
Special Retiree 201 - Hired after 1/1/2015	Full Cobra	$3,360.42		$3,360.42	Y	Full Cobra	$3,162.16		$3,162.16	Y	Full Cobra	$139.76		$139.76	Y	Full Cobra	$ 27.73		$ 27.73
Non County			$3,294.53		Y			$3,100.16		Y		$0.00	$137.02		Y		$0.00	$ 27.19	

2026 MASTER RATE PAGE

List all job classes below each individual tier in Column A, and all medical, dental, vision, LTD, STD, Basic Life rates in Row 1. Please list all rates on this spreadsheet exactly how they are to be entered into the system and review for rounding accuracy.	Traditional $500 PPO PLAN				HDHP $3,400 PLAN					DENTAL					VISION				
	MINIMUM HOURS?	EE MONTHLY	ER MONTHLY	TOTAL	CLASS EIIGIBLE (Y/N)	MINIMUM HOURS?	EE MONTHLY	ER MONTHLY	TOTAL	CLASS EIIGIBLE (Y/N)	MINIMUM HOURS?	EE MONTHLY	ER MONTHLY	TOTAL	CLASS EIIGIBLE (Y/N)	MINIMUM HOURS?	EE MONTHLY	ER MONTHLY	TOTAL
EMPLOYEE ONLY																	Employee		
Full time	30	$56.66	$973.20	$1,029.86	Y	30	$22.02	$947.07	$969.09	Y		$14.57	$22.34	$36.91	Y		$ 7.82	$ -	$ 7.82
Elected Official		$56.66	$973.20	$1,029.86	Y		$22.02	$947.07	$969.09	Y		$14.57	$22.34	$36.91	Y		$ 7.82	$ -	$ 7.82
Special Retiree - hired prior to 1/2/2015	1/3 Cobra	$ 350.15	$700.31	$1,050.46	N	1/3 cobra	$329.49	$658.98	$988.47	Y	Full Cobra	$37.65	$19.50	$37.65	Y	Full Cobra	$ 7.98		$ 7.98
Early Retiree - hired prior to 1/2/2015	1/3 Cobra	$ 350.15	$700.31	$1,050.46	N	1/3 cobra	$329.49	$658.98	$988.47	Y	Full Cobra	$37.65	$19.50	$37.65	Y	Full Cobra	$ 7.98		$ 7.98
COBRA		$1,050.46		$1,050.46	N		$988.47		$988.47	Y		$37.65		$37.65	Y		$ 7.98		$ 7.98
Special Retiree 201 - Hired after 1/1/2015	Full Cobra	$1,050.46		$1,050.46	Y	Full Cobra	$988.47		$988.47	Y	Full Cobra	$37.65		$37.65	Y	Full Cobra	$ 7.98		$ 7.98
Non County			$1,029.86		Y			$969.09		Y		$0.00	$36.91		Y		$0.00	$ 7.82	
EMPLOYEE + CHILDREN										EMPLOYEE + CHILDREN					EMPLOYEE + CHILDREN				
Full time		$64.94	$1,876.35	$1,941.29	Y		$28.10	$1,798.65	$1,826.75	Y		$45.58	$54.32	$99.90	Y		$ 13.53	$ -	$ 13.53
Elected Official		$64.94	$1,876.35	$1,941.29	Y		$28.10	$1,798.65	$1,826.75	Y		$45.58	$54.32	$99.90	Y		$ 13.53	$ -	$ 13.53
Part time					N					N					N		$ -		
Special Retiree - hired prior to 1/2/2015	1/3 cobra	$660.04	$1,320.08	$1,980.12	N	1/3 cobra	$621.10	$1,242.19	$1,863.29	Y	Full Cobra	$101.90	$0.00	$101.90	Y	Full Cobra	$ 13.80		$ 13.80
Early Retiree - hired prior to 1/2/2015	1/3 cobra	$660.04	$1,320.08	$1,980.12	N	1/3 cobra	$621.10	$1,242.19	$1,863.29	Y	Full Cobra	$101.90	$0.00	$101.90	Y	Full Cobra	$ 13.80		$ 13.80
COBRA		$1,980.12		$1,980.12	N		$1,863.29		$1,863.29	Y		$101.90		$101.90	Y		$ 13.80		$ 13.80
Special Retiree 201 - Hired after 1/1/2015	Full Cobra	$1,980.12		$1,980.12	Y	Full Cobra	$1,863.29		$1,863.29	Y	Full Cobra	$101.90		$101.90	Y	Full Cobra	$ 13.80		$ 13.80
Non County			$1,941.29		Y			$1,826.75		Y		$0.00	$99.90		Y		$0.00	$ 13.53	
EMPLOYEE + SPOUSE										Employee + Spouse					Employee + Spouse				
Full time		$231.42	$1,965.28	$2,196.70	Y		$97.58	$1,969.51	$2,067.09	Y		$29.12	$44.28	$73.40	Y		$ 14.98	$ -	$ 14.98
Elected Official		$231.42	$1,965.28	$2,196.70	Y		$97.58	$1,969.51	$2,067.09	Y		$29.12	$44.28	$73.40	Y		$ 14.98	$ -	$ 14.98
Part time					N					N					N		$ -		
Special Retiree - hired prior to 1/2/2015	1/3 cobra	$746.88	$1,493.75	$2,240.63	N	1/3 cobra	$702.81	$1,405.62	$2,108.43	Y	Full Cobra	$74.87	$0.00	$74.87	Y	Full Cobra	$ 15.28		$ 15.28
Early Retiree - hired prior to 1/2/2015	1/3 cobra	$746.88	$1,493.75	$2,240.63	N	1/3 cobra	$702.81	$1,405.62	$2,108.43	Y	Full Cobra	$74.87	$0.00	$74.87	Y	Full Cobra	$ 15.28		$ 15.28
COBRA		$2,240.63		$2,240.63	N		$2,108.43		$2,108.43	Y		$74.87		$74.87	Y		$ 15.28		$ 15.28
Special Retiree 201 - Hired after 1/1/2015	Full Cobra	$2,240.63		$2,240.63	Y	Full Cobra	$2,108.43		$2,108.43	Y	Full Cobra	$74.87		$74.87	Y	Full Cobra	$ 15.28		$ 15.28
Non County			$2,196.70		Y			$2,067.09		Y		$0.00	$73.40		Y		$0.00	$ 14.98	
EMPLOYEE + FAMILY										EMPLOYEE + FAMILY					EMPLOYEE + FAMILY				
Full time		$311.00	$2,983.53	$3,294.53	Y		$124.74	$2,975.42	$3,100.16	Y		$55.70	$81.32	$137.02	Y		$ 27.19	$ -	$ 27.19
Elected Official		$311.00	$2,983.53	$3,294.53	Y		$124.74	$2,975.42	$3,100.16	Y		$55.70	$81.32	$137.02	Y		$ 27.19	$ -	$ 27.19
Part time					N					N					N		$ -		
Special Retiree - hired prior to 1/2/2015	1/3 cobra	$1,120.14	$2,240.28	$3,360.42	N	1/3 cobra	$1,054.05	$2,108.11	$3,162.16	Y	Full Cobra	$139.76	$0.00	$139.76	Y	Full Cobra	$ 27.73		$ 27.73
Early Retiree - hired prior to 1/2/2015	1/3 cobra	$1,120.14	$2,240.28	$3,360.42	N	1/3 cobra	$1,054.05	$2,108.11	$3,162.16	Y	Full Cobra	$139.76	$0.00	$139.76	Y	Full Cobra	$ 27.73		$ 27.73
COBRA		$3,360.42		$3,360.42	N		$3,162.16		$3,162.16	Y		$139.76		$139.76	Y		$ 27.73		$ 27.73
Special Retiree 201 - Hired after 1/1/2015	Full Cobra	$3,360.42		$3,360.42	Y	Full Cobra	$3,162.16		$3,162.16	Y	Full Cobra	$139.76		$139.76	Y	Full Cobra	$ 27.73		$ 27.73
Non County			$3,294.53		Y			$3,100.16		Y		$0.00	$137.02		Y		$0.00	$ 27.19	

EXHIBIT H

Multi-Year Strategy Recommendation

ApexBenefits

2025

Network Analysis and TPA/ASO Service Administrator Analysis and Disruption	Ancillary RFP	Pharmacy Benefits Manager Market Check
Employee Survey	Evaluate UMR Performance	Evaluate HSA, FSA and COBRA administrators

ApexBenefits

Multi-Year Strategy Recommendation

2026

Evaluation of Pharmacy Programs	Plan Modeling Evaluation	Contractual Review of Clinic Provider	Analysis Wellness Program performance year 1

ApexBenefits

Multi-Year Strategy Recommendation

2027

Consider Additional cost containment strategies as new trends emerge.

Enhance wellness incentives

Consider outcomes-based incentives in 2024

EXHIBIT I

Strategy Timeline

ApexBenefits

FEB 2025	MAR 2025	MAY 2025	JUNE 2025	JULY 2025	JULY 2025	SEPT 2025	SEPT 2025	SEPT 2025
Open Enrollment Debrief	Annual Plan Review and Strategy Meeting	Census Needed for Ancillary Market Analysis (if marketing)	Pre-Renewal Strategy and Financial Projection Meeting	Network and Disruption Analysis	Census Needed for Stop Loss Market Analysis (if marketing)	Stop Loss and Organ Transplant Market Analysis Released to Market	Stop Loss and Organ Transplant Renewal Due	Renewal Strategy Meeting

OCT 2025	OCT 2025	NOV 2025	NOV 2025	DEC 2025
Final Renewal Decisions	Notify Carriers of Final Decisions	Open Enrollment	Enrollments to Carriers/Vendors	ID Cards to be Delivered