

**COCHISE COUNTY**

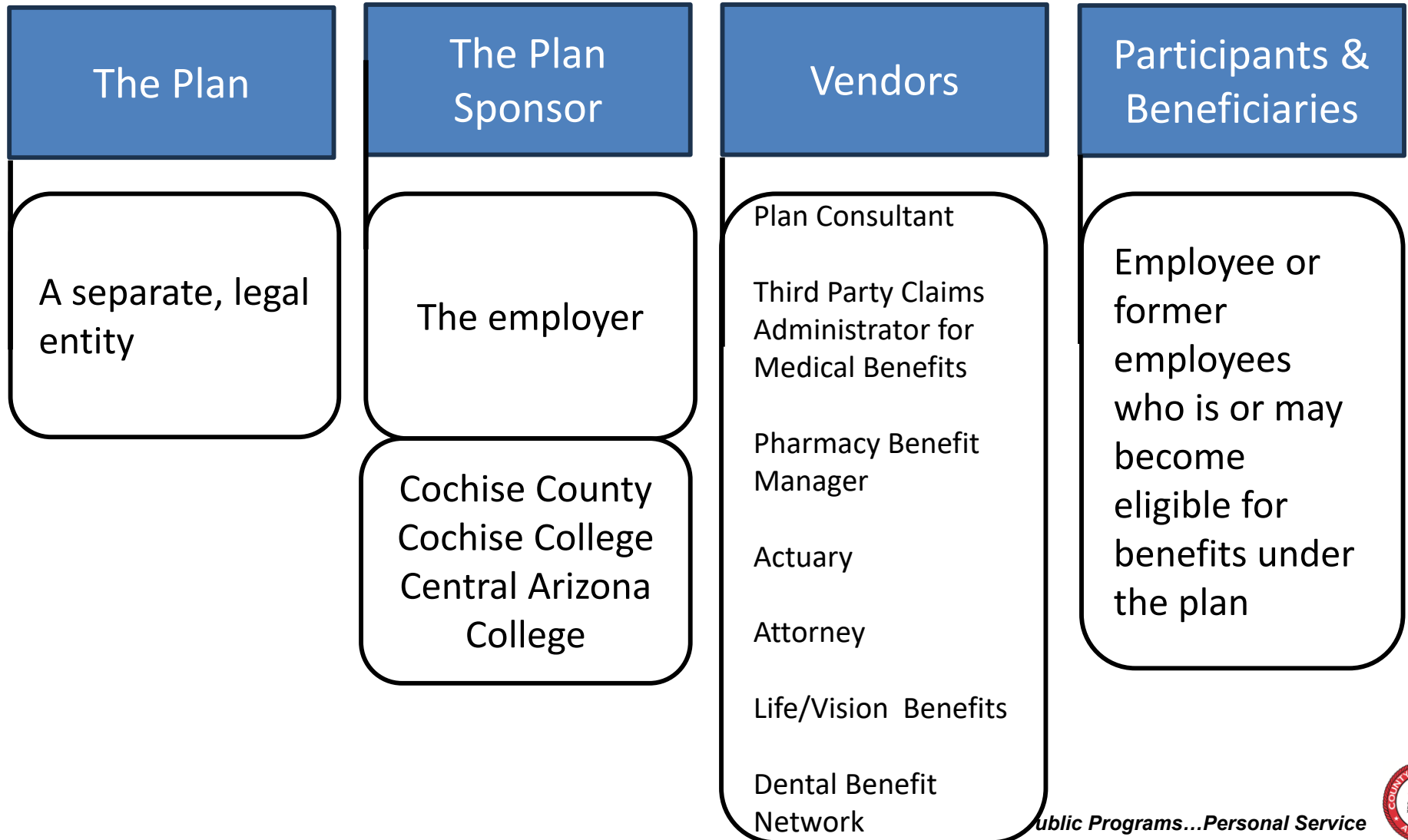
**COCHISE COMBINED TRUST  
PROPOSED BENEFITS & RATES  
FY 2025/2026**

February 25, 2025



***Public Programs...Personal Service***

# Cochise Combine Trust Benefit Plan Components



# **Gallagher Benefit Services Scope of Consulting Services**

## **Strategy & Design and Plan Support**

- Vendor Renewal Negotiations
- Mid-Year plan review
- Analysis of funding alternatives
- Vendor management
- RFP management
- Evaluate Emerging Trends

## **Communication & Education**

- Employee communications
- Open enrollment meetings
- Benefit manuals

## **Compliance**

- Ongoing Compliance Guidance
- Healthcare Reform Updates
- Technical Bulletins

## **Wellbeing & Engagement**

- Broad Organizational Focus
- Connect Culture, Wellbeing, Employee Engagement
- Evaluate Emerging Trends

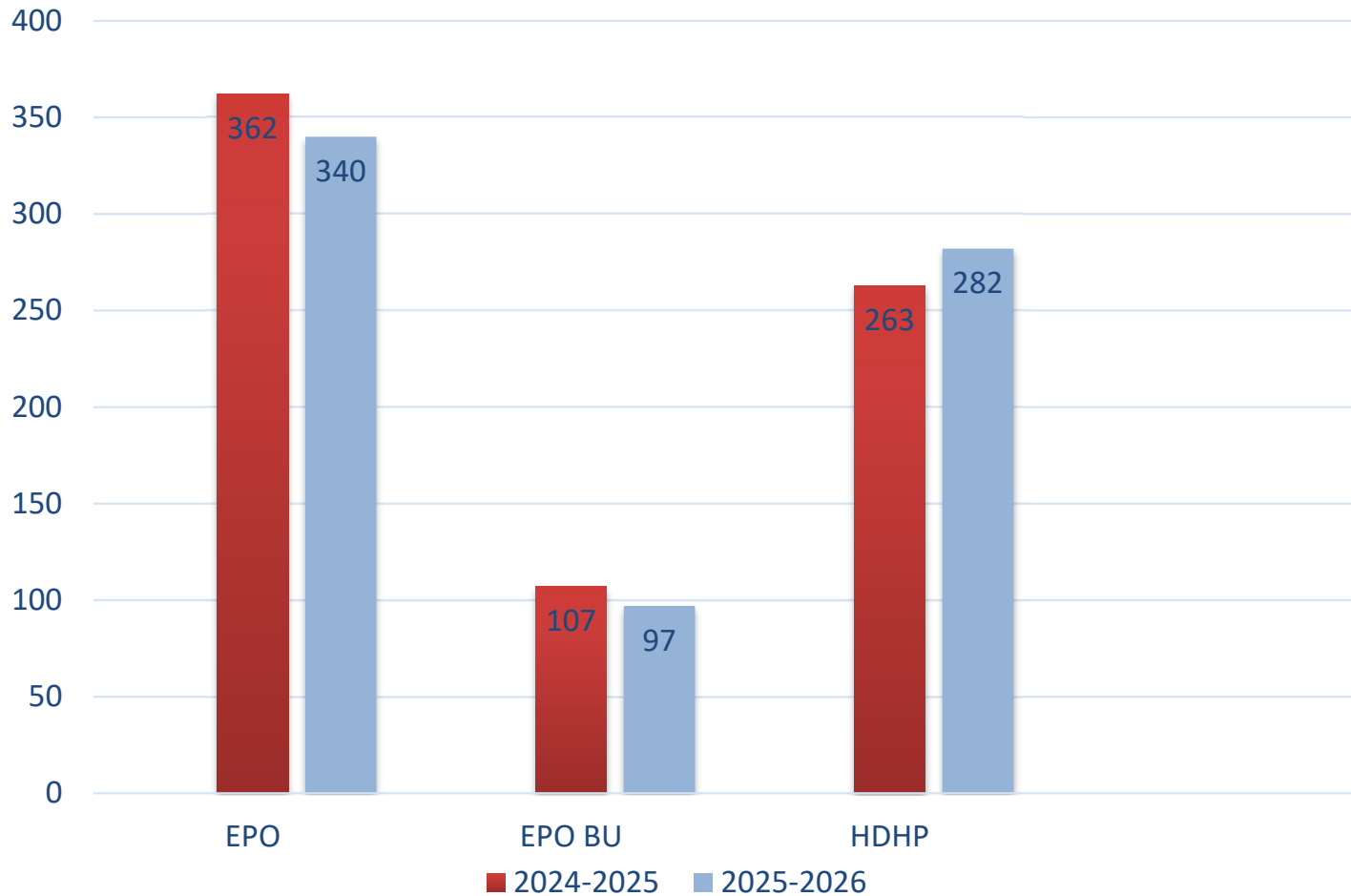
## **Reporting and Analytics**

- Monthly Financial Reports
- Quarterly Vendor Reports
- Annual Audit
- Annual funding analysis
- Annual IBNP analysis



# COCHISE COUNTY

## EMPLOYEE ENROLLMENTS BY PLAN



## 2025-2026 PLAN CHANGES

- All Plans:
  - Addition of Behavioral Health to Teledoc
  - Eliminate Hospice Precertification
  - Change Pharmacy Benefit Manager to RX Benefits
  - Change Employee Assistance Program to ComPsych



## **2025-2026 PLAN CHANGES**

- EPO & EPO Buy-Up:
  - Increase Specialist Copay from \$40 to \$45
  - Increase Urgent Care Copay from \$40 to \$45
  - Increase Teledoc Copay from \$40 to \$45
    - First two Teledoc Visit remain at no cost
- HDHP (changes required by law):
  - Increase in-network deductible from \$3,200/\$6,400 to \$3,300/\$6,600
  - Maximum in-network out of pocket increases from \$3,200/\$6,400 to \$3,300 / \$6,600



# COCHISE COUNTY

## RATES

### Exclusive Provider Organization or EPO

EPO	Monthly Premium Rates	Monthly Employer Contribution	Employee Contribution per pay period (26/year)
Employee Only	\$750.99	\$670.61	\$37.10
Employee + Spouse	\$1,340.97	\$1011.68	\$151.98
Employee + Child	\$1,122.22	\$901.96	\$101.66
Employee + Family	\$1,624.71	\$1,180.77	\$203.51



# COCHISE COUNTY

## RATES

### Exclusive Provider Organization Buy-up

EPO Buy - up	Monthly Premium Rates	Monthly Employer Contribution	Employee Contribution per pay period (26/year)
Employee Only	\$874.30	\$710.70	\$75.51
Employee + Spouse	\$1,516.70	\$1027.62	\$246.50
Employee + Child	\$1,301.82	\$918.62	\$176.86
Employee + Family	\$1,898.77	\$1,174.27	\$334.38



# COCHISE COUNTY

## RATES

### High Deductible Health Plan or HDHP

HDHP	Monthly Premium Rates	Monthly Employer Contribution	Employee Contribution per pay period (26/year)
Employee Only	\$668.09	\$659.45	\$3.99
Employee + Spouse	\$1,189.09	\$1,037.23	\$70.09
Employee + Child	\$993.16	\$893.47	\$46.01
Employee + Family	\$1,442.12	\$1,237.48	\$94.45



# COCHISE COUNTY

## RATES Dental

Dental	Monthly Premium Rates	Monthly Employer Contribution	Employee Contribution per pay period (26/year)
Employee Only	\$27.42	\$3.44	\$11.07
Employee + Family	\$77.92	\$10.67	\$31.04



# COCHISE COUNTY

## RATES Vision

Vision	Monthly Premium Rates	Monthly Employer Contribution	Employee Contribution per pay period (26/year)
Employee Only	\$6.85		\$3.16
Employee + Spouse	\$13.02		\$6.01
Employee + Child	\$13.70		\$6.32
Employee + Family	\$19.93		\$9.20



## RECOMMENDED MOTION

Approve the Cochise Combined Trust benefit plan and premium rate structure for medical, dental and vision benefits for FY 25-26.

