



# Williamson County

November Benefit Committee Meeting

November 14, 2025



# AGENDA

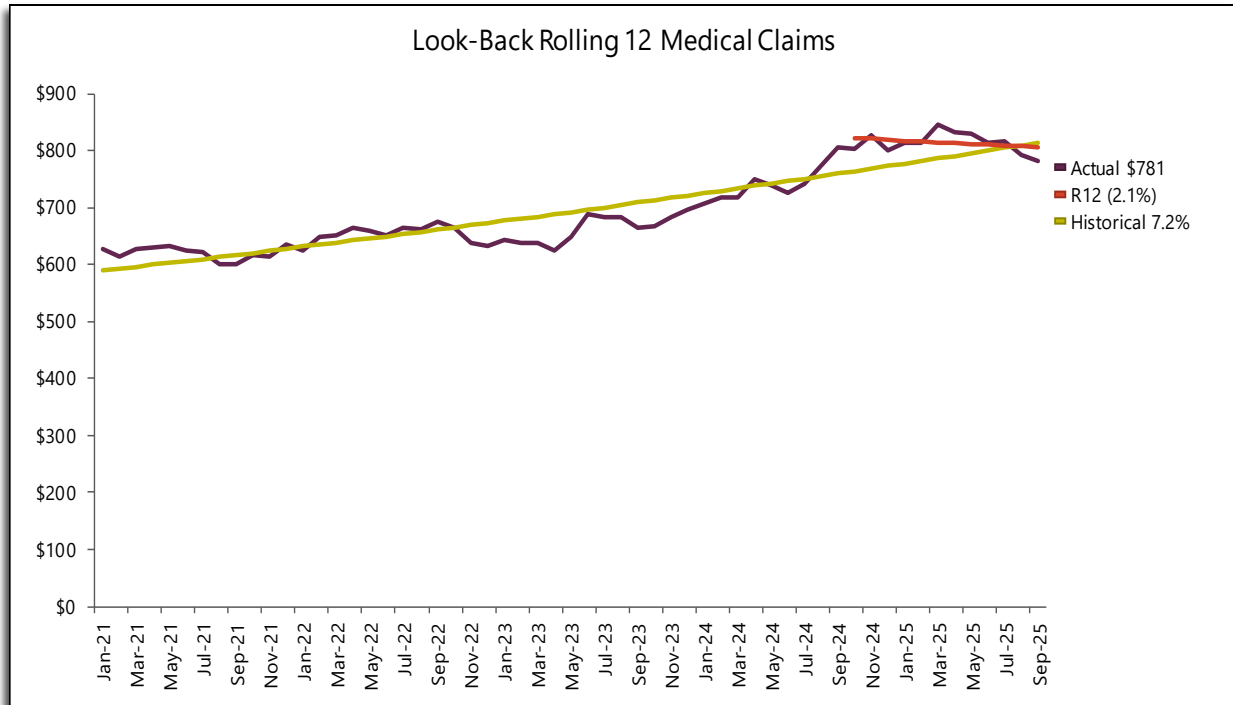
- Financials
  - Medical/RX Trend Review
  - Large Claim Review
- UHC Administration/Stop Loss fee Renewal
- H.B. 4144 Update



# Medical/Pharmacy Trend

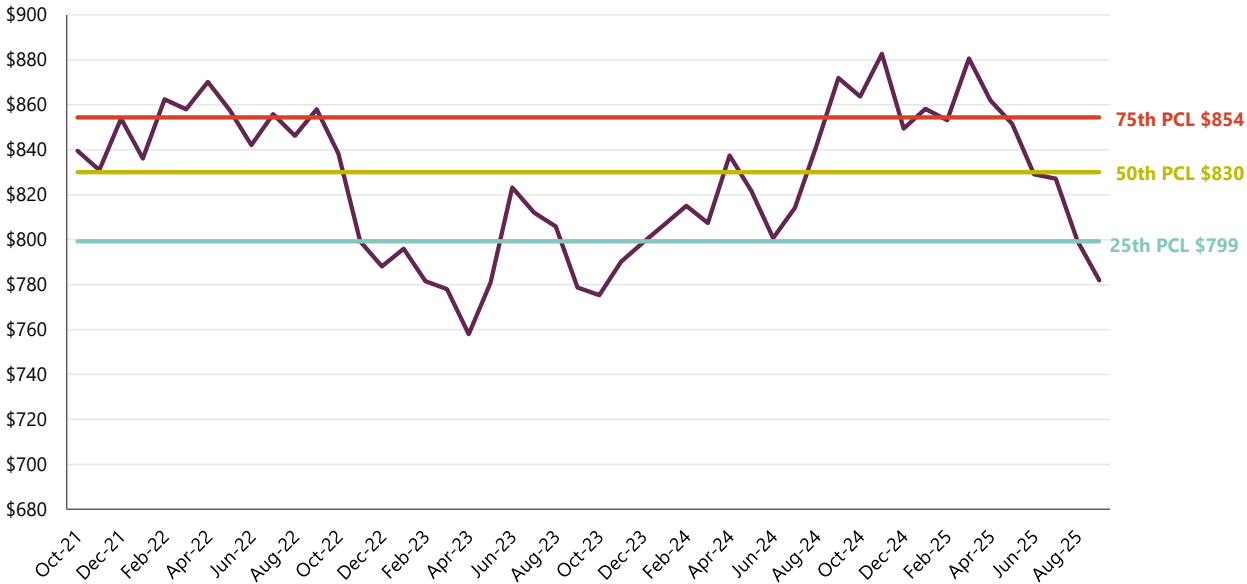


# Financial – Medical Trend, Rolling 12



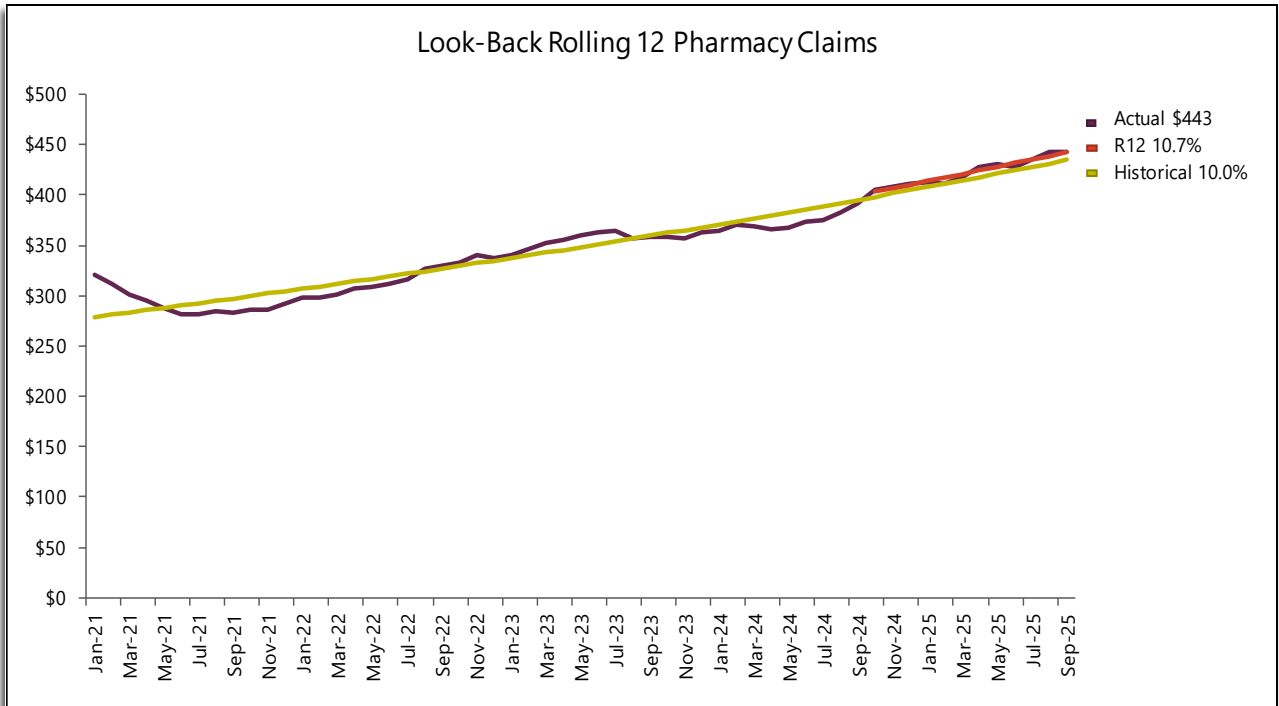
# Financial – Medical Past Coverage Level

Past Coverage Level (PCL) - Medical



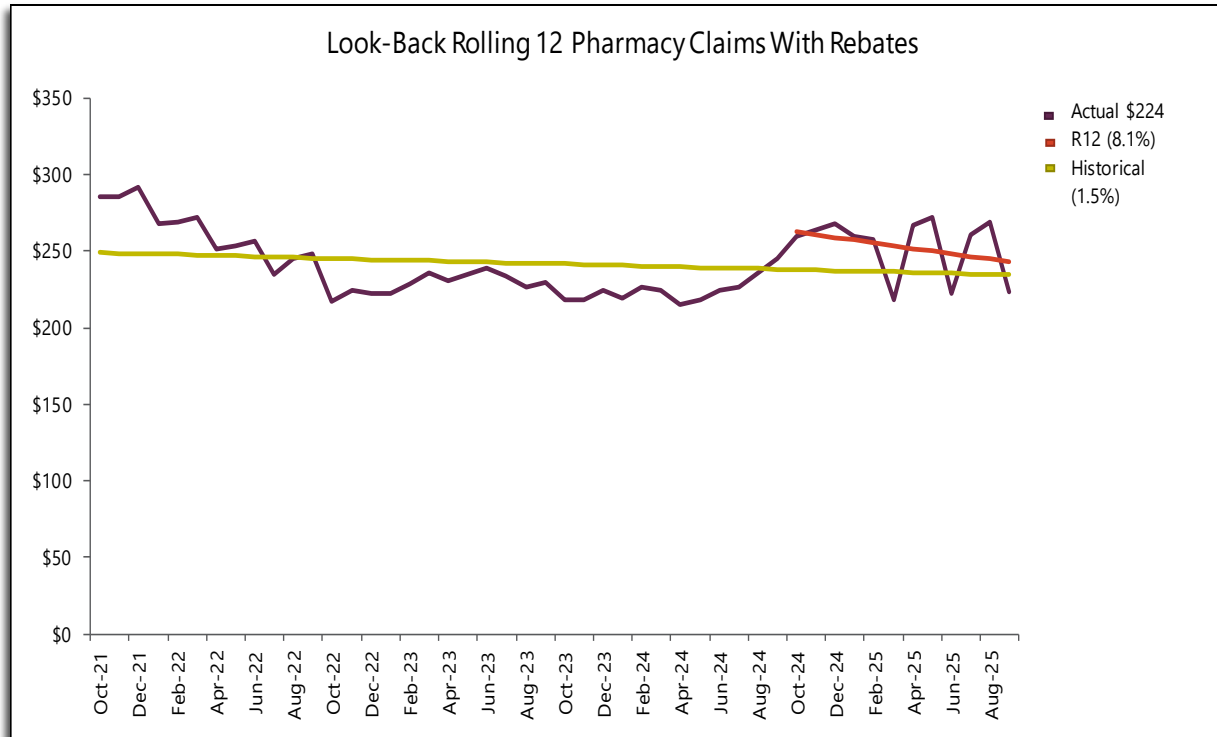
# Financial – Pharmacy Trend, Rolling 12

(before Pharmacy Rebates)



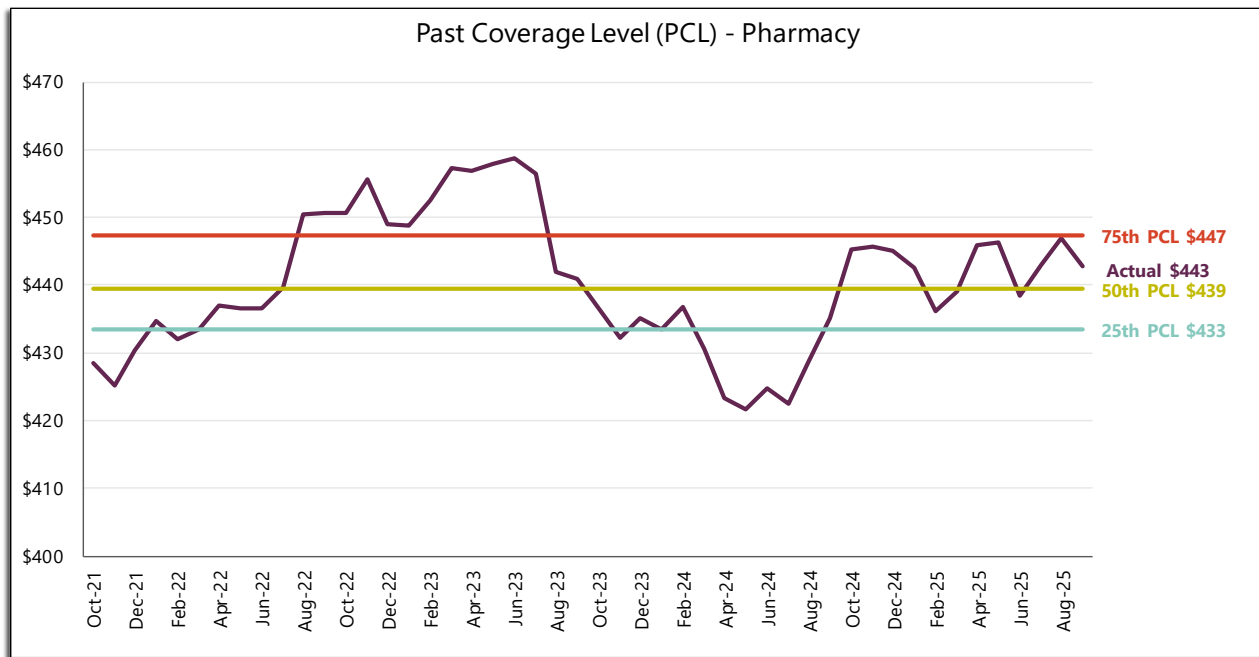
# Financial – Pharmacy Trend, Rolling 12

(after Pharmacy Rebates)



# Financial – Pharmacy Past Coverage Level

(after Pharmacy Rebates)



# Large Claim Review



# Large Claims: 1/1/25 – 9/30/25

Claimant ID	Relationship Description	Claimant Coverage Status	Medical Diagnosis Code Description	RX Standard Therapeutic Class Description	*Derived Claim Status	Medical Paid	Rx Paid	Total Paid
Claimant 1	EMPLOYEE	ACTIVE	ENC ANTINEOPLASTIC IMMUNOTHERAPY	DIABETIC THERAPY	OPEN	\$387,664.75	\$18,334.83	\$405,999.58
Claimant 2	EMPLOYEE	ACTIVE	NEUROMYELITIS OPTICA	OTHER THERAPEUTIC CLASS	OPEN	\$378,785.29	\$259.82	\$379,045.11
Claimant 3	SPOUSE	TERMED	SECONDARY MERKEL CELL CARCINOMA	ANTINEOPLASTICS	CLOSED	\$249,729.02	\$109,312.54	\$359,041.56
Claimant 4	EMPLOYEE	ACTIVE	END STAGE RENAL DISEASE	DIABETIC THERAPY	OPEN	\$343,366.35	\$13,802.06	\$357,168.41
Claimant 5	EMPLOYEE	ACTIVE	ENC ANTINEOPLASTIC IMMUNOTHERAPY	ANTINEOPLASTICS	OPEN	\$214,562.60	\$89,663.03	\$304,225.63
Claimant 6	EMPLOYEE	ACTIVE	BRADYCARDIA UNSPECIFIED	ANTINEOPLASTICS	OPEN	\$94,765.47	\$195,703.55	\$290,469.02
Claimant 7	EMPLOYEE	ACTIVE	SEPSIS UNSPECIFIED ORGANISM	OTHER THERAPEUTIC CLASS	CLOSED	\$271,428.85	\$1,673.28	\$273,102.13
Claimant 8	CHILD	ACTIVE	SINGLE LIVE INFANT DELIV VAGINALLY	OPHTHALMIC PREPARATIONS	OPEN	\$263,454.88	\$38.57	\$263,493.45
Claimant 9	SPOUSE	ACTIVE	ENC ANTINEOPLASTIC IMMUNOTHERAPY	MISCELLANEOUS	OPEN	\$224,993.43	\$36,048.76	\$261,042.19
Claimant 10	EMPLOYEE	TERMED	ANGIODYSPLASIA STOM DUOD W/BLEED	OTHER ANTIBIOTICS	CLOSED	\$218,730.36	\$11,314.67	\$230,045.03
Claimant 11	SPOUSE	ACTIVE	PARK DZ W DYSKINESIA AND FLUCTUATN	ANTIPARKINSON	OPEN	\$139,488.39	\$27,030.78	\$166,519.17
Claimant 12	EMPLOYEE	TERMED	DOUBLE INLET VENTRICLE	OTHER CARDIOVASCULAR PREPS	CLOSED	\$142,504.63	\$0.00	\$142,504.63
Claimant 13	EMPLOYEE	ACTIVE	SHORTNESS OF BREATH	OTHER THERAPEUTIC CLASS	OPEN	\$6,502.67	\$125,635.12	\$132,137.79
Claimant 14	SPOUSE	ACTIVE	PT PROM UNS TM BTW RUPT LABR 2 TRI	THYROID PREPS	OPEN	\$124,466.04	\$130.58	\$124,596.62
Claimant 15	EMPLOYEE	TERMED	ENC ANTINEOPLASTIC IMMUNOTHERAPY	ANTICOAGULANTS	CLOSED	\$115,576.37	\$4,841.14	\$120,417.51
Claimant 16	EMPLOYEE	ACTIVE	FOUCHITIS	MISCELLANEOUS	OPEN	\$2,754.85	\$116,373.90	\$119,128.75
Claimant 17	EMPLOYEE	ACTIVE	ENCOUNTER ANTINEOPLSTC RADIATION TX	NON-OPIOD ANALGESICS	OPEN	\$109,778.50	\$6,600.18	\$116,378.68
Claimant 18	EMPLOYEE	ACTIVE	TYPE 2 DM DIAB P ANGIOPATH NO GNDRN	ANTARTHRITICS	OPEN	\$1,265.33	\$114,559.45	\$115,824.78
Claimant 19	CHILD	ACTIVE	OTHER DIAGNOSIS		OPEN	\$114,578.02		\$114,578.02
Claimant 20	EMPLOYEE	ACTIVE	SPINAL STENOSIS LUMBAR REGION NO NC	ANDROGENS	OPEN	\$106,742.81	\$1,026.58	\$107,769.39
Claimant 21	EMPLOYEE	ACTIVE	DVTROLILG INT W/PERF ABSC NO BLEED	OTHER ANTIHYPERTENSIVES	OPEN	\$103,314.77	\$938.89	\$104,253.66
Claimant 22	EMPLOYEE	ACTIVE	PT PROM UNS TM BTW RUPT LABR 3 TRI	OTHER THERAPEUTIC CLASS	OPEN	\$83,458.62	\$18,091.54	\$101,550.16
Claimant 23	SPOUSE	ACTIVE	ENC GEN ADULT EXAM W/O ABNORM FND	ALL OTHER DERMATOLOGICALS	OPEN	\$336.89	\$101,038.65	\$101,375.54

\$4,690,666.81

Large Claims above \$100k are down -10% when compared to the prior period.

United Healthcare (UHC)  
1/1/2026  
Renewal Summary



# UHC 1/1/2026 Renewal Fees

	Employees	1/1/25- 12/31/25*	1/1/26- 12/31/26*	Change
<b>Medical</b>				
UHC Administrative Fee (POS & EPO)**	1818	\$51.79	\$53.34	3.0%
Employee Assistance Program - United Behavioral Health	1818	\$2.13	\$2.13	0.0%
Individual Stop Loss Insurance - UHC	1818	\$91.65	\$106.13	15.8%
Aggregate Stop Loss Insurance - UHC	1818	\$4.95	\$5.74	16.0%
Total Monthly PEPM		\$150.52	\$167.34	11.2%
<b>Annual Costs</b>		<b>\$3,283,744</b>	<b>\$3,650,689</b>	11.2%
<b>Dental</b>				
UHC Administrative Fee	1727	\$3.12	\$3.28	5.1%
Total Monthly PEPM		\$3.12	\$3.28	5.1%
<b>Annual Costs</b>		<b>\$64,659</b>	<b>\$67,975</b>	5.1%
* Per Employee Per Month (PEPM)				
** POS (Choice Plus), EPO (Choice Plan)				

# H.B. 4144 Overview



# H.B. 4144 Overview

## H.B. 4144: CRITICAL-ILLNESS SUPPLEMENTAL INCOME BENEFIT

Effective September 1, 2025, [H.B. 4144](#) requires cities/counties to provide a critical-illness supplemental income benefit or comparable health benefit plan coverage to firefighters or peace officers who retire from departments with at least 50 firefighters or peace officers. The benefit must be provided to a retiree who, within three years of retirement, is diagnosed with a qualifying medical condition, including:

- Cancers originating in the stomach, colon, rectum, skin, prostate, testis, or brain;
- Non-Hodgkin's lymphoma;
- Multiple myeloma;
- Malignant melanoma;
- Renal cell carcinoma;
- Acute myocardial infarction (heart attack); or
- Stroke.

It's important to note that this benefit is distinct from workers' compensation. The value of the supplemental income benefit provided by the county to the retiree must equal the retiree's final yearly salary or \$100,000, whichever is less. Cities/counties are permitted to issue the benefit as a lump sum or in equal payments over three consecutive months. This amount (\$100,000) will be adjusted for inflation not later than September 1 of each year ending in a five by the Texas Department of Insurance Commissioner of Workers' Compensation.

Thank  
you.



HOLMES  
MURPHY.