

DEKALB COUNTY PY 2025/26 MEDICAL RENEWAL FACTORS FOR SELF-FUNDED
AND FULLY INSURED HEALTH BENEFITS AND FULLY INSURED DENTAL BENEFITS
Monthly rates per Enrolled Employee or Retiree

<u>Anthem Active and Pre-65 Retirees</u>		<u>PY 2024/25</u>	<u>PY 2025/26</u>	<u>% Increase</u>
PPO Administration Fee	PEPM*	\$37.07	\$37.07	0.0%
Nurseline/DM/Maternity/Coaching Fee	PEPM*	\$8.01	\$8.01	0.0%
HSA Fee (only applicable to HSA enrollees) ¹	PEPM*	\$2.35	\$2.35	0.0%
Total Administration Fee	PEPM*	\$45.08	\$45.08	0.0%
Stop Loss Fee (\$350,000 ISL) ¹ **	PEPM*	\$99.03	\$128.74	30.0%
Composite Rate (PPO Admin Fee + Stop Loss)	PEPM*	\$144.11	\$173.82	20.6%

<u>Active Employee Contributions (Per Month)</u>		<u>PY 2024/25</u>				
		<u>Blue Open</u>	<u>Blue Open</u>	<u>Blue Open</u>	<u>Kaiser</u>	<u>Kaiser</u>
		<u>Access HMO</u>	<u>Access POS</u>	<u>Access HSA</u>	<u>HMO</u>	<u>HSA</u>
	Employee Only	\$196.88	\$162.12	\$60.52	\$128.64	\$50.76
	Employee + 1	\$509.92	\$419.92	\$156.74	\$333.30	\$131.28
	Family	\$610.32	\$502.60	\$187.58	\$398.24	\$156.86

<u>Active Employee Contributions (Per Month)</u>		<u>PY 2025/26</u>						
		<u>Blue Open</u>	<u>Blue Open</u>	<u>Blue Open</u>	<u>Kaiser</u>	<u>Kaiser</u>	<u>Anthem</u>	<u>Kaiser HMO</u>
		<u>Access HMO</u>	<u>Access POS</u>	<u>Access HSA</u>	<u>HMO</u>	<u>HSA</u>	<u>% Increase</u>	<u>% Increase</u>
	Employee Only	\$196.88	\$162.12	\$60.52	\$128.64	\$50.76	0.0%	0.0%
	Employee + 1	\$509.92	\$419.92	\$156.74	\$333.30	\$131.28	0.0%	0.0%
	Family	\$610.32	\$502.60	\$187.58	\$398.24	\$156.86	0.0%	0.0%

<u>Pre-65 Retiree Contributions (Per Month)</u>		<u>PY 2024/25</u>				
		<u>Blue Open</u>	<u>Blue Open</u>	<u>Blue Open</u>	<u>Kaiser</u>	<u>Kaiser</u>
		<u>Access HMO</u>	<u>Access POS</u>	<u>Access HSA</u>	<u>HMO</u>	<u>HSA</u>
	Retiree Only	\$961.46	\$658.18	\$246.71	\$350.07	\$252.49
	Retiree + 1	\$2,490.18	\$1,704.67	\$638.99	\$907.97	\$654.87
	Family	\$2,980.55	\$2,040.35	\$764.82	\$1,084.90	\$782.48

<u>Pre-65 Retiree Contributions (Per Month)</u>		<u>PY 2025/26</u>						
		<u>Blue Open</u>	<u>Blue Open</u>	<u>Blue Open</u>	<u>Kaiser</u>	<u>Kaiser</u>	<u>Anthem</u>	<u>Kaiser HMO</u>
		<u>Access HMO</u>	<u>Access POS</u>	<u>Access HSA</u>	<u>HMO</u>	<u>HSA</u>	<u>% Increase</u>	<u>% Increase</u>
	Retiree Only	\$961.46	\$658.18	\$246.71	\$350.07	\$252.49	0.0%	0.0%
	Retiree + 1	\$2,490.18	\$1,704.67	\$638.99	\$907.97	\$654.87	0.0%	0.0%
	Family	\$2,980.55	\$2,040.35	\$764.82	\$1,084.90	\$782.48	0.0%	0.0%

<u>United Concordia</u>		<u>PY 2024/25</u>		<u>PY 2025/26</u>		<u>% Increase</u>	
Active Employee Dental Contributions (Per Month)		<u>Low Plan</u>	<u>High Plan</u>	<u>Low Plan</u>	<u>High Plan</u>	<u>Low Plan</u>	<u>High Plan</u>
	Employee Only	\$7.00	\$9.80	\$7.00	\$9.80	0.0%	0.0%
	Employee + 1	\$13.64	\$19.58	\$13.64	\$19.58	0.0%	0.0%
	Family	\$17.50	\$29.36	\$17.50	\$29.36	0.0%	0.0%

<u>United Concordia</u>		<u>PY 2024/25</u>		<u>PY 2025/26</u>		<u>% Increase</u>	
Retiree Dental Contributions (Per Month)		<u>Low Plan</u>	<u>High Plan</u>	<u>Low Plan</u>	<u>High Plan</u>	<u>Low Plan</u>	<u>High Plan</u>
	Retiree Only	\$7.04	\$10.52	\$7.04	\$10.52	0.0%	0.0%
	Retiree + 1	\$14.07	\$21.04	\$14.07	\$21.04	0.0%	0.0%
	Family	\$17.59	\$31.57	\$17.59	\$31.57	0.0%	0.0%

¹ These renewals are still in negotiation; the numbers presented here are not to exceed.
* Per Employee Per Month
** Stop Loss Insurance limits the County's liability for individual claims to the amount shown.