

RESOLUTION 55-2025

Washington County Employee Health Insurance Provisions for 2026

It was moved by Commissioner Ramey and duly seconded by Commissioner Ward to adopt the following Resolution; to wit:

WHEREAS, Washington County provides an optional group health insurance program consisting of medical, dental, vision, short-term disability and life insurance coverage for all regular full-time, and introductory employees after three months of initial employment, and

WHEREAS, the County's rate of contribution for these policies is determined annually by the Board of County Commissioners, based upon the Budget and the cost and availability of insurance policies obtainable by the County, and

WHEREAS, the dental and vision insurance is available at a very competitive rate for those employees who desire this coverage. The County obtains the group rating for this insurance, but does not contribute toward its purchase, and

WHEREAS, Term life insurance (currently \$20,000.00) and the disability insurance, in an amount approved by the Board is paid by the County for each full-time employee, and

WHEREAS, introductory employees are not eligible for the aforementioned insurance programs until the 90th day from hire date. Coverage under these circumstances will commence the first day of the month of the employee 90th day work, and

WHEREAS, County contributions toward health insurance will continue for so long as the County is able to secure reasonable coverage for its employees, in the sole discretion of the Board of County Commissioners, and

WHEREAS, the Board has reviewed the current policy with the CTSI Health Pool and discussed the rates for this collective health insurance pool for calendar year 2026, and

WHEREAS, based upon the information made available to them, the Board has determined to take the following action:

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF WASHINGTON COUNTY as follows:

1. Full-time permanent employees, and eligible contract employees, while employed by the County of Washington, can be insured, with Colorado Technical Services Inc., County Health Pool, for the calendar year 2026. The plans will be available within the Commissioner's office and are subject to

change by the carrier, with or without notice, to the employee. The County provides this insurance as a benefit and cannot make contractual representations regarding extent of coverage.

As of the date of this Resolution the rates are as follows:

PPO – A			
	County Pays	Employee Pays	CTSI total
Employee	\$835.25	\$611.55	\$1,446.80
Employee plus one	\$1,560.30	\$1,146.50	\$2,706.80
Employee plus family	\$1,918.15	\$1,404.65	\$3,322.80

PPO – B2000			
	County Pays	Employee Pays	CTSI total
Employee	\$835.25	\$285.55	\$1,120.80
Employee plus one	\$1,560.30	\$695.50	\$2,255.80
Employee plus family	\$1,918.15	\$851.65	\$2,769.80

HDHP - 2500			
	County Pays	Employee Pays	CTSI total
Employee	\$835.25	\$146.55	\$981.80
Employee plus one	\$1,560.30	\$274.50	\$1,834.80
Employee plus family	\$1,918.15	\$337.65	\$2,255.80

HDHP - 5000			
	County Pays	Employee Pays	CTSI total
Employee	\$727.30	\$127.50	\$854.80
Employee plus one	\$1,362.08	\$234.72	\$1,596.80
Employee plus family	\$1,669.95	\$293.85	\$1,963.80

2. For the calendar year 2026, the County will provide additional remuneration in the amount of \$150.00 to full-time employees that provide proof they have other health insurance policies outside of the County plans and choose not to have insurance through the County. Employees that choose the HDHP – 2500 Plan will be encouraged to contribute to a Personal Health Savings Account (HSA) which will be matched by the County on a monthly basis up to \$100.00. Employees that choose the HDHP – 5000 Plan will be encouraged to contribute to a Personal Health Savings Account (HSA) which will be matched by the County on a monthly Basis up to \$200.
3. The County also provides term life insurance in the amount of \$20,000 for eligible employees and disability insurance for each full-time permanent employee and for eligible contract employees. This amount is pro-rated downward after an employee reaches the age of 65 years.
4. The optional vision and dental plans shall remain the same for calendar year 2026 with those costs borne by the employee.

5. The County Administrator is hereby directed to make available to the employees of the County the selected plan highlights.

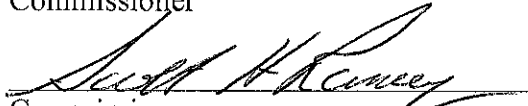
The foregoing Resolution was presented at a regular meeting of the Washington County Commissioners held on the 12th day of November 2025, by Commissioner Ramey who moved its adoption. The motion was seconded by Commissioner Ward and on roll call vote, all votes being yes, the resolution was adopted.




Anne Kuntz, Clerk to the Board


Chairman


Commissioner


Commissioner