

**MADISON COUNTY FISCAL COURT
MADISON COUNTY, KY
RESOLUTION 2025-034**

**A RESOLUTION OF THE MADISON COUNTY FISCAL COURT ADOPTING
THE 2025-2026 HEALTH INSURANCE RENEWAL RATES AND CARRIERS**

WHEREAS, the Madison County Fiscal Court has established a voluntary insurance plan to benefit full-time employees; and

WHEREAS, the insurance rates are updated annually; and

WHEREAS, it is the role of the Fiscal Court to determine the rate for the employer/employee portion of health and life insurance and to select vendors for optional policies to offer said employees;

NOW, THEREFORE, BE IT RESOLVED THAT THE FISCAL COURT DOES HEREBY APPROVE TO ADOPT 2025-2026 HEALTH INSURANCE RENEWAL RATES AND CARRIERS AS FOLLOWS:

1. Health Insurance – United Healthcare through United Medical Resources (UMR), at the rate of \$700 per Fiscal Court employee per month.
2. Basic Life/AD&D – OneAmerica not to exceed \$5.25 per Fiscal Court employee per month.
3. Benefit Marketing Solutions – Flexible Spending Account
4. Dental – Delta Dental
5. Vision – Guardian
6. Voluntary Life – OneAmerica
7. Short Term Disability – OneAmerica -60% of employees' current salary
8. Hospital Indemnity, Critical Illness, and Accident Policies – Voya
9. Primary Care Option – Alternative Health Solutions, LLC (BluMine Clinic)

WHEREAS, the Madison County Fiscal Court wishes to vote as follows:

- A. Does the Fiscal Court recommend a shared premium cost increase to the FY 2026 Health Insurance renewal of all employee health plans? Increase HSA plan by \$20/month and increase PPO plan by \$40/month for an increased contribution of \$77,040 to the health fund.

_____ Yes

_____  No

- B. Does the Fiscal Court wish to keep everything the same and maintain existing contributions?

_____ Yes

_____  No

- C. Does the Fiscal Court wish to modify the high-deductible HSA health plan option by decreasing HSA contributions to (\$50/single and \$100 family) and increasing the premium for the low-deductible PPO plan by \$20/month (\$87,000) which would be a 9% increase for those who choose the PPO plan, with a combination approach?

 Yes

 No

BE IT FURTHER RESOLVED THAT THE FISCAL COURT DOES HEREBY APPROVE THIS RESOLUTION AND AUTHORIZES THE JUDGE/EXECUTIVE AND/OR HIS DESIGNEE TO EXECUTE THE SAME ON BEHALF OF THE COUNTY.

Motion made by Hughes, seconded by Lochmueller.

Vote: YES NO ABSTAIN

Magistrate James Brian Combs
Magistrate Stephen Lochmueller
Magistrate Billy Ray Hughes
Magistrate Tom Botkin
Judge/Executive Reagan Taylor

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Signed:

R-Taylor
Reagan Taylor
Madison County Judge/Executive

4-29-2025
Date

Attested:

Kenny Barger
Kenny Barger
Madison County Clerk

4-29-2025
Date