



RESOLUTION # 22-11/25

TO: HONORABLE MEMBERS OF THE LA CROSSE COUNTY BOARD OF SUPERVISORS

ITEM # 11-10

BOARD ACTION

Adopted: ☒
For: 30
Against: 0
Abstain: 0
Abs/Excd: 0
Vote Req: 1
Other Action:

EXECUTIVE COMMITTEE ACTION

Adopted: ☒
For: 8
Against: 0
Abstain: 0
Abs/Excd: 1

RE: ADOPTION OF RATES FOR THE 2026 HEALTH PLAN AND DENTAL PLAN

WHEREAS, it is necessary to establish the premium for county health and dental insurance for those eligible non-union and union employees and continued compliance with the Affordable Health Care Act; and,

WHEREAS, it is necessary to confirm third party administrators (TPA) for the county health and dental plans and to establish the county's portion of contribution to the health and dental rates for those eligible non-union and union employees, and to fund the health and dental benefit plan at appropriate levels considering the recommendations of insurance advisors; and,

WHEREAS, the county is authorized under law, past practice and precedent and the requirements of good fiscal management to establish plan design for cost efficient health programs for county employees, and the health benefit is a major cost item in the county budget.

WHEREAS, in 2024 and 2025, health insurance claim costs and prescription drug costs increased, surpassing the total premiums paid by employees and the county. To ensure adequate fund balance levels, health insurance premiums will increase in 2026 for the first time since 2018.

NOW THEREFORE BE IT RESOLVED, that deductibles and max out of pocket costs are not changing. The health plan continues with in-network coverage at a deductible of \$1,350 for single and \$2,700 for family; with a maximum out of pocket expense of \$3,350 single and \$6,700 family.

BE IT FURTHER RESOLVED, that since 1/1/2015 and continuing in 2026 the health and dental insurance will be offered only to those employees working 30 or more hours per week.

BE IT FURTHER RESOLVED, that the La Crosse County Board does hereby approve the contract with Benefit Plan Administrators (BPA) for third party administration of the county's health plan and with Delta Dental for the dental plan for the calendar year 2026.

BE IT FURTHER RESOLVED, that the La Crosse County Board does hereby adopt the following rates for the Dental Insurance plan which remain unchanged from 2025, for all eligible employees effective for the 2026 plan year with coverage dates beginning December 22, 2025.

Dental Family Plan 2025 & 2026; No Premium Change				Dental Single Plan 2025 and 2026; No Premium Change			
	Per Pay	Per Month	Per Year		Per Pay	Per Month	Per Year
County Share 78%	88.14	176.28	2,115.36	County Share 78%	33.54	67.08	804.96
EE Share 22%	24.86	49.72	596.64	EE Share 22%	9.46	18.92	227.04
Total Premium	113.00	226.00	2,712.00	Total Premium	43.00	86.00	1,032.00

RE: ADOPTION OF RATES FOR THE 2026 HEALTH PLAN AND DENTAL PLAN

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BE IT FURTHER RESOLVED, that the La Crosse County Board does hereby adopt the following rates for the Health Insurance plan, for all eligible employees effective for the 2026 plan year with coverage dates beginning December 22, 2025.

Medical Family Plan 2025				Medical Single Plan 2025			
	Per Pay	Per Month	Per Year		Per Pay	Per Month	Per Year
County Share 88%	836.00	1,672.00	20,064.00	County Share 88%	341.00	682.00	8,184.00
EE Share 12%	114.00	228.00	2,736.00	EE Share 12%	46.50	93.00	1,116.00
Total Premium	950.00	1,900.00	22,800.00	Total Premium	387.50	775.00	9,300.00

Medical Family Plan 2026				Medical Single Plan 2026			
	Per Pay	Per Month	Per Year		Per Pay	Per Month	Per Year
County Share 88%	877.80	1,755.60	21,067.20	County Share 88%	358.05	716.10	8,593.20
EE Share 12%	119.70	239.40	2,872.80	EE Share 12%	48.83	97.65	1,171.80
Total Premium	997.50	1,995.00	23,940.00	Total Premium	406.88	813.75	9,765.00

Increase to Medical Family Plan for 2026				Increase to Medical Single Plan for 2026			
\$ Increase	Per Pay	Per Month	Per Year	\$ Increase	Per Pay	Per Month	Per Year
County Share	41.80	83.60	1,003.20	County Share	17.05	34.10	409.20
EE Share	5.70	11.40	136.80	EE Share	2.33	4.65	55.80
Total Increase	47.50	95.00	1,140.00	Total Increase	19.38	38.75	465.00

BE IT FURTHER RESOLVED, that effective 1/1/2026 retirees are entitled to COBRA and will no longer be covered by the health plan.

BE IT FURTHER RESOLVED, that the County Administrator, the County Clerk and the County Human Resources Director are hereby authorized to sign any and all necessary documents for effectuating the above plans for 2026 on behalf of La Crosse County.

FISCAL NOTE: There are sufficient funds budgeted in the 2026 budget to cover all the changes listed above.

Date: 10/29/25
[Signature]
EXECUTIVE COMMITTEE CHAIR

Date: 10-29-25
[Signature]
RECORDING CLERK

	Reviewed Only	Recommended	Not Recommended	
Co. Admin.		[Signature]		Requested By: Jane Klekamp
Fin. Director	[Signature]			Date Requested: October 29, 2025
Corp. Counsel				Drafted By: Stephen Conrad
Board Chair	[Signature]			

Adopted by the La Crosse County Board this 10 Day of November, 2025

STATE OF WISCONSIN
COUNTY OF LA CROSSE
I, Ginny Dankmeyer, County Clerk of La Crosse County do hereby certify that this document is a true and correct copy of the original resolution required by law to be in my custody and which the County Board of Supervisors of La Crosse County adopted at a meeting held on the 10th day of November 2025.

[Signature]
Ginny Dankmeyer, La Crosse County Clerk