WOODBURY COUNTY
AGENDA ITEM(S) REQUEST FORM

Date: 10/22/2026 **Weekly Agenda Date:** 10/27/2026

Elected Official / Department Head / Citizen: Melissa Thomas, Human Resources Director

Wording for Agenda Item:

Approval to create a High-Deductible Health Plan (HDHP) option for our employees' health coverage.

Action Required:

Approve Ordinance ☐ Approve Resolution ☐ Approve Motion ☒

Hold Public Hearing ☐ Informational ☐ Attachments ☐

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

If approved, The HDHP option will expand employee health coverage choices and support participation in Health Savings Accounts (HSAs). The proposed HDHP includes the following deductible and out-of-pocket maximum (OPM) structure: Single Deductible/OPM: $2,000 / $2,000 Family Deductible/OPM: $4,000 / $4,000 The premium structure and corresponding employer benefit contributions are as follows: Single: Employee Premium $65.00 per month Employee + Spouse: Employee Premium $160.00 per month Employee + Children: Employee Premium $155.00 per month Employee + Family: Employee Premium $180.00 per month To assist the employee, Woodbury County would contribute $500.00 annually to an employee's HSA with a single policy and $1000.00 annually to an employee with a family policy. These contributions will be made biweekly and prorated to the employee's eligibility date. The HDHP would be in the PPO network. Woodbury County's monthly contribution would be in line with its current HMO contribution.

Recommendation:

Motion to approve the addition of the proposed HDHP option for Woodbury County employees.

Approved by Board of Supervisors on March 17, 2026