



September 1, 2026 - Regular Meeting

Subject

Approval of the 2027 Medical, Dental, Vision, and Retiree cost sharing for the self-funded and fully insured employer sponsored benefits, Kate Rucker, Human Resources Manager

Category

CONSENT AGENDA

Briefings

Briefing Provided Upon Request

Contact and/or Presenter Information

Kate Rucker, Human Resources Manager, extension 3859

Bylle Jo Holzwarth, Health Benefits Manager, extension 6401

Action Requested

Approval of the 2027 Medical, Dental, Vision, and Retiree cost sharing for the self-funded and fully insured employer sponsored benefits.

Enabling/Regulating Authority

N/A

Applicable Advisory Board

N/A

Background Discussion

Annually in conjunction with the new budget, the County Commission establishes premium cost sharing rates for the self-funded health plan and the retiree health plan options as well as confirms the voluntary plan options available to employees and retirees.

YourChoice Health Plan – Active Employee Medical

Despite significant growth in medical and pharmacy costs, largely driven by high cost claimants and specialty medications, the Board approved a 1% premium increase for the 2026 calendar year. While a higher increase was identified as one option to help address the plan's ongoing financial challenges, the decision was made to proceed with the more moderate 1% increase. As a result, the plan continues to operate at a loss.

The rising cost environment continues to place pressure on the plan's financial performance, underscoring the need for ongoing strategies to support long term sustainability.

For the 2027 calendar year, we are recommending an 8% employee and 8% employer rate increase for the Premium Plan, and a 0% employee and 8% employer increase for the Standard Plan. This approach is designed to encourage members to migrate to the Standard Plan, helping improve the plan's long term financial stability.

Dental Coverage- Active and Retiree

The dental plan offered to employees and retirees is fully funded by the participants of the plan. Due to the plan's performance and projections for 2027, the premiums for the dental plan will increase by 16%.

Vision Coverage- Active and Retiree

The County offers a fully insured vision plan that is fully funded by the employees and retirees and the premium rates for the voluntary plan will remain as currently stated with no increase for 2027.

Medical Plan Options-Retiree

Eligible Retirees of Manatee County Government and participating constitutional agencies can participate in two different plan options based on their age.

- The YourChoice Health Plan is an option for both under and over age 65 Retirees. It offers the same plan and coverage to retirees as it does for the active members of the plan: however, when in retiree status, the retiree pays both employee and employer portion of the premium. When the overall premium for the self-funded plan increases, the full increase is passed along to the retiree. The County does supplement the retiree premiums of the retirees who have served 10+ years in the County or at a participating agency. The subsidy is \$129/month and will remain stable.

- Transamerica Medicare Supplement is a fully insured option for the post age 65 retirees, with about 750 enrolled members. Currently Retirees pay a flat monthly rate of \$175, and the County provides a variable subsidy for the remaining balance of the premium to retirees who had 10+ years of service with Manatee County. Currently about 715 retirees qualify for the variable subsidy. The value of the subsidy is reflective of the retirees' age and location. Retirees with Transamerica supplemental insurance experienced a 10% premium increase effective 9/1/2026. The average subsidy prior to the 9/1/2026 premium increase was \$84.50. The average subsidy effective 9/1/2026 has increased to \$110.50. We are recommending to increase the retirees' flat monthly rate to \$200 to bring the average monthly subsidy rate to \$85.50.

Exhibit A outlines the recommended 2027 Active Employee and Retiree Manatee YourChoice Medical Premium options and associated cost sharing.

Exhibit B outlines the recommended 2027 Active Employee and Retiree Dental Premium options.

Exhibit C outlines the recommended 2027 Active Employee and Retiree Vision Premium options.

Exhibit D outlines the recommended 2027 COBRA rates for Manatee YourChoice Medical, Dental and Vision coverage.

Attorney Review

Not Reviewed (No apparent legal issues)

Instructions to Board Records [emailed 9/2/2026](#)

Please provide a copy of the approved agenda item to Bylle Jo Holzwarth at byllejo.holzwarth@mymanatee.org

Cost and Funds Source Account Number and Name

5064100

Amount and Frequency of Recurring Costs

N/A



September 1, 2026 - Regular Meeting

Subject

Updates to Agenda - August 27, 2026

Category

ANNOUNCEMENTS

Briefings

None

Contact and/or Presenter Information

Bobbi Roy, Agenda Division Supervisor, ext 6878

Action Requested

Updates incorporated appropriately

Enabling/Regulating Authority

N/A

Applicable Advisory Board

N/A

Background Discussion

Below are agenda updates (dated 8/27/26) for the meeting of September 1, 2026:

GENERIC PUBLIC COMMENTS

- This agenda item was added to the Agenda.

AWARDS/PRESENTATIONS/PROCLAMATIONS

Presentations

Item 2, Project Grace Follow-Up Discussion and Staff Responses to Board and Community Questions and Concerns - District 5

- This item was updated with additional public comments.

CONSENT AGENDA

Community and Veterans Services

Item 40, Review of Proposed FY 2026 Edward Byrne Memorial Justice Assistance Grant (JAG) Program - Local Formula Application for Manatee County Sheriff's Office Public Safety Needs, Dr. Renese M. Remy, Criminal Justice Policy Coordinator - Countywide

- This agenda item was added to the Agenda.

Financial Management

Item 13, Adoption of Budget Amendment Resolution B-26-105; and Budget Amendment Resolution B-26-106 for Infrastructure Sales Tax

- This agenda item was updated with Budget Amendment Resolution B-26-106 and revised Budget Amendment Resolution B-26-105.

REGULAR

Administrator

Item 32, Confirmation of Appointment of Deputy County Administrator

- This agenda item was updated with Stephanie Garrison's resume.

Financial Management

Item 38, Continued Discussion Regarding County Reserve Policy, Claudia Campos, Interim Chief Financial Officer

- This agenda item was added to the Agenda.

Government Relations

Item 34, Approval of Project Wolf - Advanced PFAS Treatment for Landfill Leachate and Biosolids at Lena Road Landfill; and Adoption of Budget Amendment Resolution B-26-109, Aimee Johnson, Economic Development Division Manager - District 5

- This agenda item was updated with Commissioner Questions, revised Cover Sheet that includes a revised Title and Action Requested (in strikethrough/underline format), Resolution R-26-122, and the County Administrator Recommendation Memorandum (dated 8/27/26).

Human Resources

Item 37, Approval of the 2027 Medical, Dental, Vision, and Retiree cost sharing for the self-funded and fully insured employer sponsored benefits, Kate Rucker, Human Resources Manager

- This agenda item was added to the Agenda.

REPORTS

Public Works

Item 39, Projected Transit System Changes for Manatee County

- This agenda item was added to the Agenda.

Attorney Review

Not Reviewed (No apparent legal issues)

Instructions to Board Records

N/A

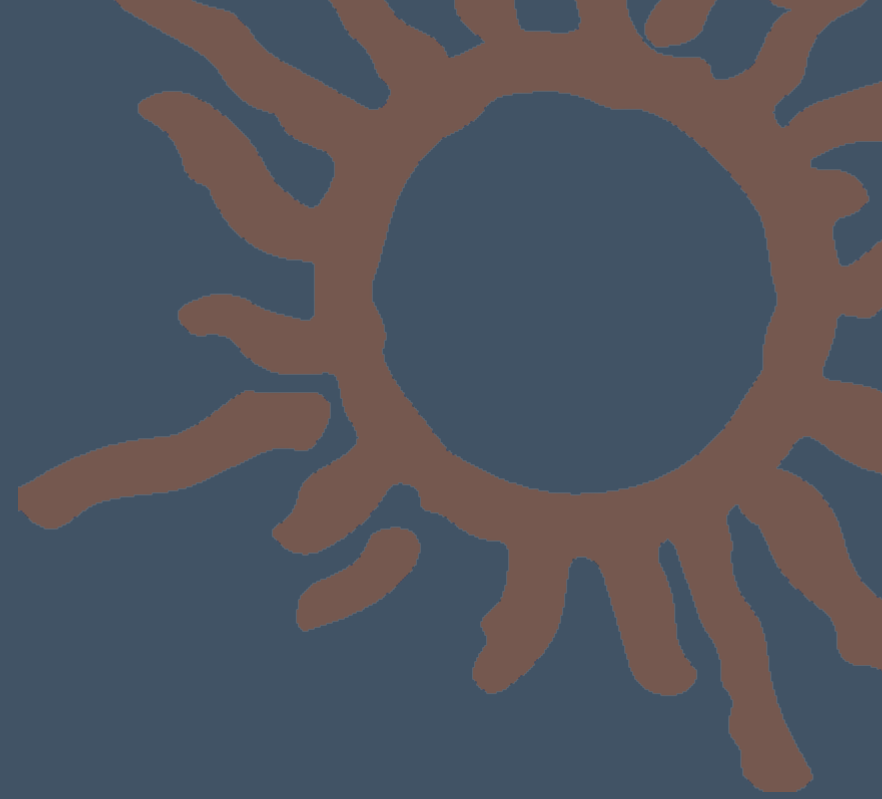
Cost and Funds Source Account Number and Name

N/A

Amount and Frequency of Recurring Costs

N/A

2027 Health Plan Changes



Risks

Known

- ☀ Raising Medical Costs
 - ☀ Prescriptions
- ☀ High Cost Claimants
- ☀ Limited 1% Rate Increases over the last 3 years
- ☀ \$10,744,741 Loss to Health Plan Reserves

Unknown

- ☀ Adverse Plan Selection
- ☀ Health of Plan Members
- ☀ Legislation
 - ☀ Chapter 2026-4 Implementation
 - ☀ Public Law 119-75 PBM Readiness
 - ☀ H.R. 9393 Price Transparency
 - ☀ H.R. 9396 Prior-Auth Reporting
 - ☀ Any 2027 Florida refiles



2027 Health Plan Recommendations

- ☀ 8% Increase in Health Plan Employer Premiums
- ☀ Continue to Differentiate Employee Health Plan Premiums
- ☀ Plan Design Changes
- ☀ 16% Increase in Dental Plan Employee Premiums
- ☀ 10% Increase in Transamerica Retiree Premiums



2027 Health Plan Premiums

	'26 Standard	'26 Premium	'27 Standard	'27 Premium
EE Only EE Premium	36.30	46.61	36.30	50.34
EE Only MCG Premium	365.86	365.86	395.13	395.13
EE + Spouse EE Premium	154.51	175.61	154.51	189.66
EE + Spouse MCG Premium	668.67	668.67	722.16	722.16
EE + Children EE Premium	132.43	150.52	132.43	162.56
EE + Children MCG Premium	573.15	573.15	619.00	619.00
EE + Family EE Premium	183.30	213.05	183.30	230.09
EE + Family MCG Premium	977.16	977.16	1,055.33	1,055.33

* Based on Per Pay Period costs. 24 pay periods a year.

Next Steps

- ☀ Currently in contract renegotiation with Aetna
- ☀ October 13th – Health & Wellness Expo at Admin East Campus
- ☀ October/November – Active Open Enrollment



Questions

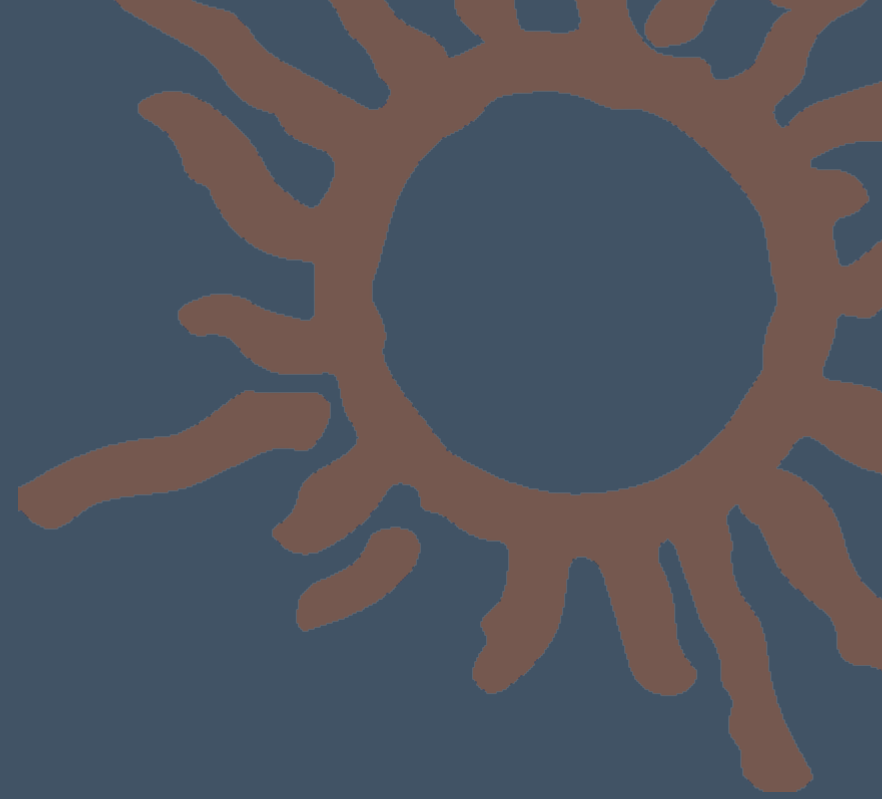


EXHIBIT A 2027 Active and Retiree Medical Options

Premium Plan 8% Employer Increase & 8% Employee Increase				
Employer	2027 Employer Monthly Rate	2026 Employer Monthly Rate	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 790.26	\$ 731.72	\$ 58.54	\$ 702.45
Employee and Spouse	\$ 1,444.32	\$ 1,337.34	\$ 106.98	\$ 1,283.76
Employee and Children	\$ 1,238.00	\$ 1,146.30	\$ 91.70	\$ 1,100.45
Employee and Family	\$ 2,110.66	\$ 1,954.32	\$ 156.34	\$ 1,876.08
Dependent Child (age 26-30)	\$ -	\$ -	\$ -	\$ -
Employee	2027 Employee Monthly Rate	2026 Employee Monthly Rate	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 100.68	\$ 93.22	\$ 7.46	\$ 89.49
Employee and Spouse	\$ 379.32	\$ 351.22	\$ 28.10	\$ 337.17
Employee and Children	\$ 325.12	\$ 301.04	\$ 24.08	\$ 289.00
Employee and Family	\$ 460.18	\$ 426.10	\$ 34.08	\$ 408.96
Dependent Child (age 26-30)	\$ 890.94	\$ 824.94	\$ 66.00	\$ 791.94

Standard Plan 8% Employer Increase & 0% Employee Increase				
Employer	2027 Employer Monthly Rate	2026 Employer Monthly Rate	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 790.26	\$ 731.72	\$ 58.54	\$ 702.45
Employee and Spouse	\$ 1,444.32	\$ 1,337.34	\$ 106.98	\$ 1,283.76
Employee and Children	\$ 1,238.00	\$ 1,146.30	\$ 91.70	\$ 1,100.45
Employee and Family	\$ 2,110.66	\$ 1,954.32	\$ 156.34	\$ 1,876.08
Dependent Child (age 26-30)	\$ -	\$ -	\$ -	\$ -
Employee	2027 Employee Monthly Rate	2026 Employee Monthly Rate	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 72.60	\$ 72.60	\$ -	\$ -
Employee and Spouse	\$ 309.02	\$ 309.02	\$ -	\$ -
Employee and Children	\$ 264.86	\$ 264.86	\$ -	\$ -
Employee and Family	\$ 366.60	\$ 366.60	\$ -	\$ -
Dependent Child (age 26-30)	\$ 862.86	\$ 804.32	\$ 58.54	\$ 702.45

Premium Plan Retiree				
Retiree with 10+ Years of Service	2027 Retiree Monthly Rate	2026 Retiree Monthly Rate	Monthly County Share	Monthly Retiree Change
Employee Only	\$ 890.94	\$ 824.94	\$ 129.00	\$ 66.00
Employee and Spouse	\$ 1,823.64	\$ 1,688.56	\$ 129.00	\$ 135.08
Employee and Children	\$ 1,563.12	\$ 1,447.34	\$ 129.00	\$ 115.78
Employee and Family	\$ 2,570.84	\$ 2,380.42	\$ 129.00	\$ 190.42
Spouse Only	\$ 932.70	\$ 863.62	\$ -	\$ 69.08
Child(ren) Only	\$ 672.18	\$ 622.40	\$ -	\$ 49.78
Spouse and Child(ren)	\$ 1,679.90	\$ 1,555.48	\$ -	\$ 124.42
Retiree with less than 10 Years of Service	2027 Retiree Monthly Rate	2026 Retiree Monthly Rate	Monthly County Share	Monthly Retiree Change
Employee Only	\$ 890.94	\$ 824.94	\$ -	\$ 66.00
Employee and Spouse	\$ 1,823.64	\$ 1,688.56	\$ -	\$ 135.08
Employee and Children	\$ 1,563.12	\$ 1,447.34	\$ -	\$ 115.78
Employee and Family	\$ 2,570.84	\$ 2,380.42	\$ -	\$ 190.42
Spouse Only	\$ 932.70	\$ 863.62	\$ -	\$ 69.08
Child(ren) Only	\$ 672.18	\$ 622.40	\$ -	\$ 49.78
Spouse and Child(ren)	\$ 1,679.90	\$ 1,555.48	\$ -	\$ 124.42

Standard Plan Retiree				
Retiree with 10+ Years of Service	2027 Retiree Monthly Rate	2026 Retiree Monthly Rate	Monthly County Share	Monthly Retiree Change
Employee Only	\$ 862.86	\$ 804.32	\$ 129.00	\$ 58.54
Employee and Spouse	\$ 1,753.34	\$ 1,646.36	\$ 129.00	\$ 106.98
Employee and Children	\$ 1,502.86	\$ 1,411.16	\$ 129.00	\$ 91.70
Employee and Family	\$ 2,477.26	\$ 2,320.92	\$ 129.00	\$ 156.34
Spouse Only	\$ 890.48	\$ 842.04	\$ -	\$ 48.44
Child(ren) Only	\$ 640.00	\$ 606.84	\$ -	\$ 33.16
Spouse and Child(ren)	\$ 1,614.40	\$ 1,516.60	\$ -	\$ 97.80
Retiree with less than 10 Years of Service	2027 Retiree Monthly Rate	2026 Retiree Monthly Rate	Monthly County Share	Monthly Retiree Change
Employee Only	\$ 862.86	\$ 804.32	\$ -	\$ 58.54
Employee and Spouse	\$ 1,753.34	\$ 1,646.36	\$ -	\$ 106.98
Employee and Children	\$ 1,502.86	\$ 1,411.16	\$ -	\$ 91.70
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Spouse Only	\$ 890.48	\$ 842.04	\$ -	\$ 48.44
Child(ren) Only	\$ 640.00	\$ 606.84	\$ -	\$ 33.16
Spouse and Child(ren)	\$ 1,614.40	\$ 1,516.60	\$ -	\$ 97.80

EXHIBIT B 2027 Active and Retiree Dental Options

Dental				
Active Employee Monthly Premium	2027 Monthly Premium	2026 Monthly Premium	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 39.44	\$ 34.00	\$ 5.44	\$ 65.28
Employee Plus One	\$ 63.80	\$ 55.00	\$ 8.80	\$ 105.60
Employee Plus Two or More	\$ 87.00	\$ 75.00	\$ 12.00	\$ 144.00

Retiree Monthly Premium	2027 Monthly Premium	2026 Monthly Premium	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 39.44	\$ 34.00	\$ 5.44	\$ 65.28
Employee Plus One	\$ 63.80	\$ 55.00	\$ 8.80	\$ 105.60
Employee Plus Two or More	\$ 87.00	\$ 75.00	\$ 12.00	\$ 144.00

EXHIBIT C 2027 Active and Retiree Vision Options

Vision				
Active Employee Monthly Premium	2027 Monthly Premium	2026 Monthly Premium	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 4.92	\$ 4.92	\$ -	\$ -
Employee Plus Spouse	\$ 9.36	\$ 9.36	\$ -	\$ -
Employee Plus Child(ren)	\$ 9.84	\$ 9.84	\$ -	\$ -
Employee Plus Family	\$ 14.48	\$ 14.48	\$ -	\$ -

Retiree Monthly Premium	2027 Monthly Premium	2026 Monthly Premium	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 4.92	\$ 4.92	\$ -	\$ -
Employee Plus Spouse	\$ 9.36	\$ 9.36	\$ -	\$ -
Employee Plus Child(ren)	\$ 9.84	\$ 9.84	\$ -	\$ -
Employee Plus Family	\$ 14.48	\$ 14.48	\$ -	\$ -

EXHIBIT D 2027 Medical, Dental, and Vision COBRA Rates

Premium Plan Total Cost Plus 2% Admin Fee

Medical	2027 Monthly Rate	2026 Monthly Rate	Monthly Rate Change	Annual Rate Change
Individual Only	\$ 908.75	\$ 841.44	\$ 67.31	\$ 807.77
Spouse Only	\$ 914.88	\$ 880.89	\$ 33.99	\$ 407.92
Child(ren) Only	\$ 654.37	\$ 634.84	\$ 19.53	\$ 234.40
Employee Plus Family	\$2,622.26	\$2,428.02	\$ 194.24	\$ 2,330.84

Standard Plan Total Cost Plus 2% Admin Fee

Medical	2027 Monthly Rate	2026 Monthly Rate	Monthly Rate Change	Annual Rate Change
Individual Only	\$ 880.11	\$ 820.41	\$ 59.70	\$ 716.46
Spouse Only	\$ 873.23	\$ 858.87	\$ 14.36	\$ 172.26
Child(ren) Only	\$ 622.75	\$ 618.97	\$ 3.78	\$ 45.35
Employee Plus Family	\$2,526.81	\$2,367.32	\$ 159.49	\$ 1,913.82

Dental Plan Total Cost Plus 2% Admin Fee

Dental	2027 Monthly Rate	2026 Monthly Rate	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 40.23	\$ 34.68	\$ 5.55	\$ 66.59
Employee Plus One	\$ 65.08	\$ 56.10	\$ 8.98	\$ 107.71
Employee Plus Two or More	\$ 88.74	\$ 76.50	\$ 12.24	\$ 146.88

Vision Plan Total Cost Plus 2% Admin Fee

Vision	2027 Monthly Rate	2026 Monthly Rate	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 5.02	\$ 5.02	\$ (0.00)	\$ (0.00)
Employee Plus Spouse	\$ 9.55	\$ 9.55	\$ (0.00)	\$ (0.00)
Employee Plus Child(ren)	\$ 10.04	\$ 10.04	\$ (0.00)	\$ (0.00)
Employee Plus Family	\$ 14.77	\$ 14.77	\$ (0.00)	\$ (0.00)



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Background Discussion

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Exhibit B outlines the recommended 2027 Active Employee and Retiree Dental Premium options.

Exhibit C outlines the recommended 2027 Active Employee and Retiree Vision Premium options.

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Spouse and Child(ren)	\$ 1,679.90	\$ 1,555.48	\$ -	\$ 124.42

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Child(ren) Only	\$ 640.00	\$ 606.84	\$ -	\$ 33.16
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Spouse Only	\$ 890.48	\$ 842.04	\$ -	\$ 48.44
Child(ren) Only	\$ 640.00	\$ 606.84	\$ -	\$ 33.16
Spouse and Child(ren)	\$ 1,614.40	\$ 1,516.60	\$ -	\$ 97.80

EXHIBIT B 2027 Active and Retiree Dental Options

Dental				
Active Employee Monthly Premium	2027 Monthly Premium	2026 Monthly Premium	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 39.44	\$ 34.00	\$ 5.44	\$ 65.28
Employee Plus One	\$ 63.80	\$ 55.00	\$ 8.80	\$ 105.60
Employee Plus Two or More	\$ 87.00	\$ 75.00	\$ 12.00	\$ 144.00

Retiree Monthly Premium	2027 Monthly Premium	2026 Monthly Premium	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 39.44	\$ 34.00	\$ 5.44	\$ 65.28
Employee Plus One	\$ 63.80	\$ 55.00	\$ 8.80	\$ 105.60
Employee Plus Two or More	\$ 87.00	\$ 75.00	\$ 12.00	\$ 144.00

EXHIBIT C 2027 Active and Retiree Vision Options

Vision				
Active Employee Monthly Premium	2027 Monthly Premium	2026 Monthly Premium	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 4.92	\$ 4.92	\$ -	\$ -
Employee Plus Spouse	\$ 9.36	\$ 9.36	\$ -	\$ -
Employee Plus Child(ren)	\$ 9.84	\$ 9.84	\$ -	\$ -
Employee Plus Family	\$ 14.48	\$ 14.48	\$ -	\$ -

Retiree Monthly Premium	2027 Monthly Premium	2026 Monthly Premium	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 4.92	\$ 4.92	\$ -	\$ -
Employee Plus Spouse	\$ 9.36	\$ 9.36	\$ -	\$ -
Employee Plus Child(ren)	\$ 9.84	\$ 9.84	\$ -	\$ -
Employee Plus Family	\$ 14.48	\$ 14.48	\$ -	\$ -

EXHIBIT D 2027 Medical, Dental, and Vision COBRA Rates

Premium Plan Total Cost Plus 2% Admin Fee

Medical	2027 Monthly Rate	2026 Monthly Rate	Monthly Rate Change	Annual Rate Change
Individual Only	\$ 908.75	\$ 841.44	\$ 67.31	\$ 807.77
Spouse Only	\$ 914.88	\$ 880.89	\$ 33.99	\$ 407.92
Child(ren) Only	\$ 654.37	\$ 634.84	\$ 19.53	\$ 234.40
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Standard Plan Total Cost Plus 2% Admin Fee

Medical	2027 Monthly Rate	2026 Monthly Rate	Monthly Rate Change	Annual Rate Change
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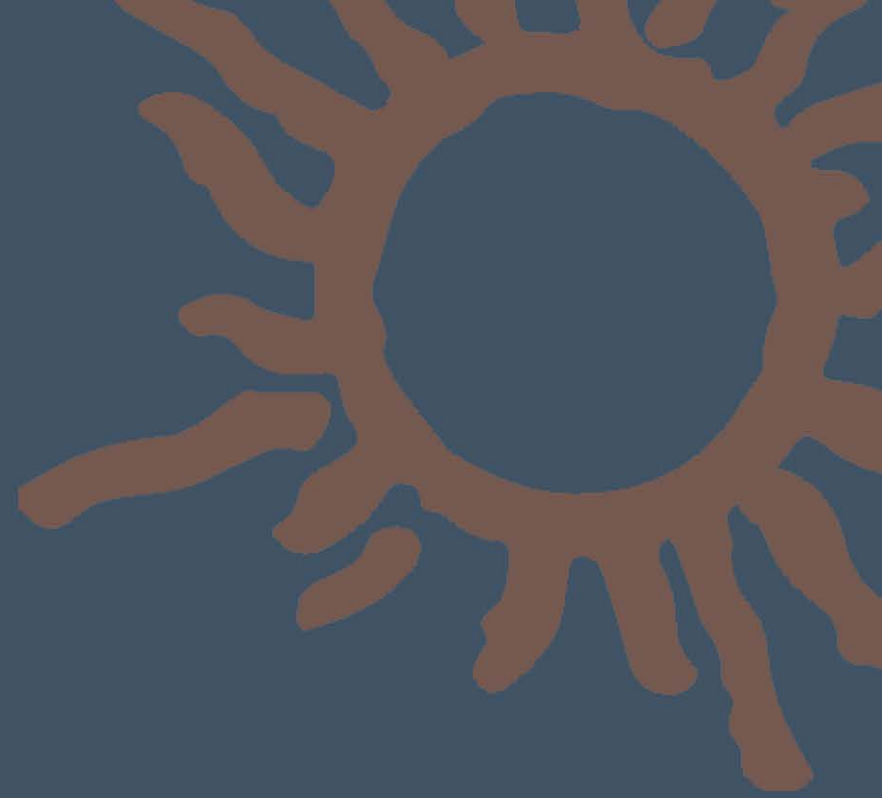
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Dental	2027 Monthly Rate	2026 Monthly Rate	Monthly Rate Change	Annual Rate Change
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Employee Plus Two or More	\$ 88.74	\$ 76.50	\$ 12.24	\$ 146.88

Vision Plan Total Cost Plus 2% Admin Fee

Vision	2027 Monthly Rate	2026 Monthly Rate	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 5.02	\$ 5.02	\$ (0.00)	\$ (0.00)
Employee Plus Spouse	\$ 9.55	\$ 9.55	\$ (0.00)	\$ (0.00)
Employee Plus Child(ren)	\$ 10.04	\$ 10.04	\$ (0.00)	\$ (0.00)
Employee Plus Family	\$ 14.77	\$ 14.77	\$ (0.00)	\$ (0.00)

2027 Health Plan Changes



Risks

Known

- ☀ Raising Medical Costs
 - ☀ Prescriptions
- ☀ High Cost Claimants
- ☀ Limited 1% Rate Increases over the last 3 years
- ☀ \$10,744,741 Loss to Health Plan Reserves

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2027 Health Plan Recommendations

- ☀ 8% Increase in Health Plan Employer Premiums
- ☀ Continue to Differentiate Employee Health Plan Premiums
- ☀ Plan Design Changes
- ☀ 16% Increase in Dental Plan Employee Premiums
- ☀ 10% Increase in Transamerica Retiree Premiums



2027 Health Plan Premiums

	'26 Standard	'26 Premium	'27 Standard	'27 Premium
EE Only EE Premium	36.30	46.61	36.30	50.34
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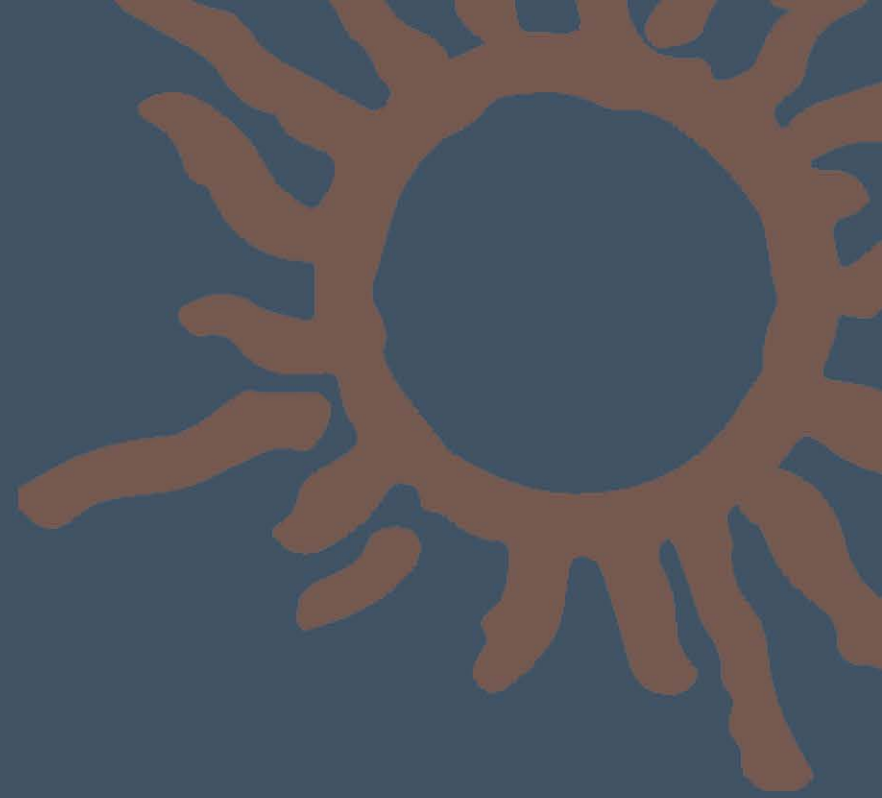
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Next Steps

- ☀ Currently in contract renegotiation with Aetna
- ☀ October 13th – Health & Wellness Expo at Admin East Campus
- ☀ October/November – Active Open Enrollment



Questions





September 1, 2026 - Regular Meeting

Subject

Updates to Agenda - August 31, 2026

Category

ANNOUNCEMENTS

Briefings

None

Contact and/or Presenter Information

Bobbi Roy, Agenda Division Supervisor, ext 6878

Action Requested

Updates incorporated appropriately

Enabling/Regulating Authority

N/A

Applicable Advisory Board

N/A

Background Discussion

Below are agenda updates (dated 8/31/26) for the meeting of September 1, 2026:

ANNOUNCEMENTS

Generic Public Comments

- This agenda item was updated with additional comments.

AWARDS/PRESENTATIONS/PROCLAMATIONS

Presentations

Item 2, **9:00 A.M. TIME CERTAIN** - Project Grace Follow-Up Discussion and Staff Responses to Board and Community Questions and Concerns - District 5

- This agenda item was updated with public comments.

CONSENT AGENDA

Community and Veterans Services

Item 11, Execution of Lease Agreement between Manatee County and The Eternity Temple Washington Park Community Development Corporation, Inc., Johanna Beville, Program Analyst for Community and Veterans Services Department – District 2
Board of County Commissioners September 1, 2026

- This agenda item was updated with a revised Lease Agreement.

12, Execution of Lease Agreement between Manatee County and Rubonia Community Association, Inc., Johanna Beville, Program Analyst for Community and Veterans Services Department – District 2

- This agenda item was updated with a revised Lease Agreement.

Financial Management

Item 13, Adoption of Budget Amendment Resolution B-26-105; and Budget Amendment Resolution B-26-106 for Infrastructure Sales Tax, Claudia Campos, Interim Chief Financial Officer

- This agenda item was updated with final Budget Amendment Resolution B-26-106.

Natural Resource Department

Item 41, Acceptance and Refund of Donation from Big Bill Foundation for 18th Annual Robinson Preserve 5K/10K Race, Aedan Stockdale, Education & Volunteer Division Manager - District 3

- This agenda item was added to the Agenda.

Property Management

Item 25, Execution of Lease Agreement between Manatee County and SPCA Property Co, LLC, for the property located at 5516 21st Avenue West, Bradenton, Florida 34209, Peter Morrow, Property Acquisition Division Manager - District 3

- This agenda item was updated with revised Instructions to Board Records (in strikethrough/underline format) and public comment.

Public Safety

Item 26, Adoption of Resolution R-26-110, accepting a State Grant Award from the State of Florida, Division of Emergency Management, for the Emergency Management Preparedness and Assistance (EMPA) Grant Agreement FY 26/27; and the Adoption of Budget Amendment Resolution B-26-098, Joel Richmond, Deputy Chief of Emergency Management - Countywide

- This agenda item was updated to revise the Action Requested to include Adoption of Budget Amendment Resolution B-26-098 (in strikethrough/underline format).

Public Works

Item 27, Adoption Resolution R-26-087, authorizing the Chairperson or designee to sign the Federal Fiscal Year (FFY) 2026 annual Federal Transit Administration (FTA) Certifications and Assurances, Benita Zarr, Interim Transit Division - Countywide

- This agenda item was updated to revise the Action Requested (in strikethrough/underline format) and attach a Letter designating Signature of Authority for FTA Assistance and Awards.

ADVERTISED PUBLIC HEARINGS – LEGISLATIVE

Presentations Scheduled

Item 30, Adoption of Ordinance 26-40, Amending Article IV of Chapter 2-25 of the Manatee County Code and Revising ELMAC Membership Eligibility, Terms, Number of Seats and Procedures, Kara Koenig, Environmental Lands Program Manager - Countywide

- This agenda item was updated with the clean version of Ordinance 26-40 and the strikethrough/underline version of Ordinance 26-40.

REGULAR

Government Relations

Item 34, Approval of Project Wolf - Advanced PFAS Treatment for Landfill Leachate and Biosolids at Lena Road Landfill; Adoption of Budget Amendment Resolution B-26-109; and Adoption of Resolution R-26-122, Aimee Johnson, Economic Development Division Manager - District 5

- This agenda item was updated with public comment and a revised PowerPoint Presentation.

Property Management

Item 35, Adoption of Resolution R-26-97 authorizing the conveyance of County-owned property, known as the GTE building, located at 1009 4th Avenue West, Bradenton, Florida 34205, and execution of a County Deed to the City of Bradenton, a Florida municipal corporation, Peter Morrow, Property Acquisition Division Manager - District 3

- This agenda item was updated with public comments.

REPORTS

Public Works

Item 36, Light Up Manatee Project Status Update, Aaron Burkett, Traffic Operations Division Manager, and Chris DeCosta, Sr, Assessment Coordinator

- This agenda item was updated with public comments and a PowerPoint Presentation.

Attorney Review

Not Reviewed (No apparent legal issues)

Instructions to Board Records

N/A

Cost and Funds Source Account Number and Name

N/A

Amount and Frequency of Recurring Costs

N/A



September 1, 2026 - Regular Meeting

Subject

Approval of the 2027 Medical, Dental, Vision, and Retiree cost sharing for the self-funded and fully insured employer sponsored benefits, Kate Rucker, Human Resources Manager

Category

CONSENT AGENDA

Briefings

Briefing Provided Upon Request

Contact and/or Presenter Information

Kate Rucker, Human Resources Manager, extension 3859

Bylle Jo Holzwarth, Health Benefits Manager, extension 6401

Action Requested

Approval of the 2027 Medical, Dental, Vision, and Retiree cost sharing for the self-funded and fully insured employer sponsored benefits.

Enabling/Regulating Authority

N/A

Applicable Advisory Board

N/A

Background Discussion

Annually in conjunction with the new budget, the County Commission establishes premium cost sharing rates for the self-funded health plan and the retiree health plan options as well as confirms the voluntary plan options available to employees and retirees.

YourChoice Health Plan – Active Employee Medical

Despite significant growth in medical and pharmacy costs, largely driven by high cost claimants and specialty medications, the Board approved a 1% premium increase for the 2026 calendar year. While a higher increase was identified as one option to help address the plan's ongoing financial challenges, the decision was made to proceed with the more moderate 1% increase. As a result, the plan continues to operate at a loss.

The rising cost environment continues to place pressure on the plan's financial performance, underscoring the need for ongoing strategies to support long term sustainability.

For the 2027 calendar year, we are recommending an 8% employee and 8% employer rate increase for the Premium Plan, and a 0% employee and 8% employer increase for the Standard Plan. This approach is designed to encourage members to migrate to the Standard Plan, helping improve the plan's long term financial stability.

Dental Coverage- Active and Retiree

The dental plan offered to employees and retirees is fully funded by the participants of the plan. Due to the plan's performance and projections for 2027, the premiums for the dental plan will increase by 16%.

Vision Coverage- Active and Retiree

The County offers a fully insured vision plan that is fully funded by the employees and retirees and the premium rates for the voluntary plan will remain as currently stated with no increase for 2027.

Medical Plan Options-Retiree

Eligible Retirees of Manatee County Government and participating constitutional agencies can participate in two different plan options based on their age.

- The YourChoice Health Plan is an option for both under and over age 65 Retirees. It offers the same plan and coverage to retirees as it does for the active members of the plan: however, when in retiree status, the retiree pays both employee and employer portion of the premium. When the overall premium for the self-funded plan increases, the full increase is passed along to the retiree. The County does supplement the retiree premiums of the retirees who have served 10+ years in the County or at a participating agency. The subsidy is \$129/month and will remain stable.

- Transamerica Medicare Supplement is a fully insured option for the post age 65 retirees, with about 750 enrolled members. Currently Retirees pay a flat monthly rate of \$175, and the County provides a variable subsidy for the remaining balance of the premium to retirees who had 10+ years of service with Manatee County. Currently about 715 retirees qualify for the variable subsidy. The value of the subsidy is reflective of the retirees' age and location. Retirees with Transamerica supplemental insurance experienced a 10% premium increase effective 9/1/2026. The average subsidy prior to the 9/1/2026 premium increase was \$84.50. The average subsidy effective 9/1/2026 has increased to \$110.50. We are recommending to increase the retirees' flat monthly rate to \$200 to bring the average monthly subsidy rate to \$85.50.

Exhibit A outlines the recommended 2027 Active Employee and Retiree Manatee YourChoice Medical Premium options and associated cost sharing.

Exhibit B outlines the recommended 2027 Active Employee and Retiree Dental Premium options.

Exhibit C outlines the recommended 2027 Active Employee and Retiree Vision Premium options.

Exhibit D outlines the recommended 2027 COBRA rates for Manatee YourChoice Medical, Dental and Vision coverage.

Attorney Review

Not Reviewed (No apparent legal issues)

Instructions to Board Records

Please provide a copy of the approved agenda item to Bylle Jo Holzwarth at byllejo.holzwarth@mymanatee.org

Cost and Funds Source Account Number and Name

5064100

Amount and Frequency of Recurring Costs

N/A

EXHIBIT A 2027 Active and Retiree Medical Options

Premium Plan 8% Employer Increase & 8% Employee Increase				
Employer	2027 Employer Monthly Rate	2026 Employer Monthly Rate	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 790.26	\$ 731.72	\$ 58.54	\$ 702.45
Employee and Spouse	\$ 1,444.32	\$ 1,337.34	\$ 106.98	\$ 1,283.76
Employee and Children	\$ 1,238.00	\$ 1,146.30	\$ 91.70	\$ 1,100.45
Employee and Family	\$ 2,110.66	\$ 1,954.32	\$ 156.34	\$ 1,876.08
Dependent Child (age 26-30)	\$ -	\$ -	\$ -	\$ -
Employee	2027 Employee Monthly Rate	2026 Employee Monthly Rate	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 100.68	\$ 93.22	\$ 7.46	\$ 89.49
Employee and Spouse	\$ 379.32	\$ 351.22	\$ 28.10	\$ 337.17
Employee and Children	\$ 325.12	\$ 301.04	\$ 24.08	\$ 289.00
Employee and Family	\$ 460.18	\$ 426.10	\$ 34.08	\$ 408.96
Dependent Child (age 26-30)	\$ 890.94	\$ 824.94	\$ 66.00	\$ 791.94

Standard Plan 8% Employer Increase & 0% Employee Increase				
Employer	2027 Employer Monthly Rate	2026 Employer Monthly Rate	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 790.26	\$ 731.72	\$ 58.54	\$ 702.45
Employee and Spouse	\$ 1,444.32	\$ 1,337.34	\$ 106.98	\$ 1,283.76
Employee and Children	\$ 1,238.00	\$ 1,146.30	\$ 91.70	\$ 1,100.45
Employee and Family	\$ 2,110.66	\$ 1,954.32	\$ 156.34	\$ 1,876.08
Dependent Child (age 26-30)	\$ -	\$ -	\$ -	\$ -
Employee	2027 Employee Monthly Rate	2026 Employee Monthly Rate	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 72.60	\$ 72.60	\$ -	\$ -
Employee and Spouse	\$ 309.02	\$ 309.02	\$ -	\$ -
Employee and Children	\$ 264.86	\$ 264.86	\$ -	\$ -
Employee and Family	\$ 366.60	\$ 366.60	\$ -	\$ -
Dependent Child (age 26-30)	\$ 862.86	\$ 804.32	\$ 58.54	\$ 702.45

Premium Plan Retiree				
Retiree with 10+ Years of Service	2027 Retiree Monthly Rate	2026 Retiree Monthly Rate	Monthly County Share	Monthly Retiree Change
Employee Only	\$ 890.94	\$ 824.94	\$ 129.00	\$ 66.00
Employee and Spouse	\$ 1,823.64	\$ 1,688.56	\$ 129.00	\$ 135.08
Employee and Children	\$ 1,563.12	\$ 1,447.34	\$ 129.00	\$ 115.78
Employee and Family	\$ 2,570.84	\$ 2,380.42	\$ 129.00	\$ 190.42
Spouse Only	\$ 932.70	\$ 863.62	\$ -	\$ 69.08
Child(ren) Only	\$ 672.18	\$ 622.40	\$ -	\$ 49.78
Spouse and Child(ren)	\$ 1,679.90	\$ 1,555.48	\$ -	\$ 124.42
Retiree with less than 10 Years of Service	2027 Retiree Monthly Rate	2026 Retiree Monthly Rate	Monthly County Share	Monthly Retiree Change
Employee Only	\$ 890.94	\$ 824.94	\$ -	\$ 66.00
Employee and Spouse	\$ 1,823.64	\$ 1,688.56	\$ -	\$ 135.08
Employee and Children	\$ 1,563.12	\$ 1,447.34	\$ -	\$ 115.78
Employee and Family	\$ 2,570.84	\$ 2,380.42	\$ -	\$ 190.42
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Spouse and Child(ren)	\$ 1,679.90	\$ 1,555.48	\$ -	\$ 124.42

Standard Plan Retiree				
Retiree with 10+ Years of Service	2027 Retiree Monthly Rate	2026 Retiree Monthly Rate	Monthly County Share	Monthly Retiree Change
Employee Only	\$ 862.86	\$ 804.32	\$ 129.00	\$ 58.54
Employee and Spouse	\$ 1,753.34	\$ 1,646.36	\$ 129.00	\$ 106.98
Employee and Children	\$ 1,502.86	\$ 1,411.16	\$ 129.00	\$ 91.70
Employee and Family	\$ 2,477.26	\$ 2,320.92	\$ 129.00	\$ 156.34
Spouse Only	\$ 890.48	\$ 842.04	\$ -	\$ 48.44
Child(ren) Only	\$ 640.00	\$ 606.84	\$ -	\$ 33.16
Spouse and Child(ren)	\$ 1,614.40	\$ 1,516.60	\$ -	\$ 97.80
Retiree with less than 10 Years of Service	2027 Retiree Monthly Rate	2026 Retiree Monthly Rate	Monthly County Share	Monthly Retiree Change
Employee Only	\$ 862.86	\$ 804.32	\$ -	\$ 58.54
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EXHIBIT B 2027 Active and Retiree Dental Options

Dental				
Active Employee Monthly Premium	2027 Monthly Premium	2026 Monthly Premium	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 39.44	\$ 34.00	\$ 5.44	\$ 65.28
Employee Plus One	\$ 63.80	\$ 55.00	\$ 8.80	\$ 105.60
Employee Plus Two or More	\$ 87.00	\$ 75.00	\$ 12.00	\$ 144.00

Retiree Monthly Premium	2027 Monthly Premium	2026 Monthly Premium	Monthly Rate Change	Annual Rate Change
Employee Only	\$ 39.44	\$ 34.00	\$ 5.44	\$ 65.28
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EXHIBIT C 2027 Active and Retiree Vision Options

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Active Employee Monthly Premium	2027 Monthly Premium	2026 Monthly Premium	Monthly Rate Change	Annual Rate Change
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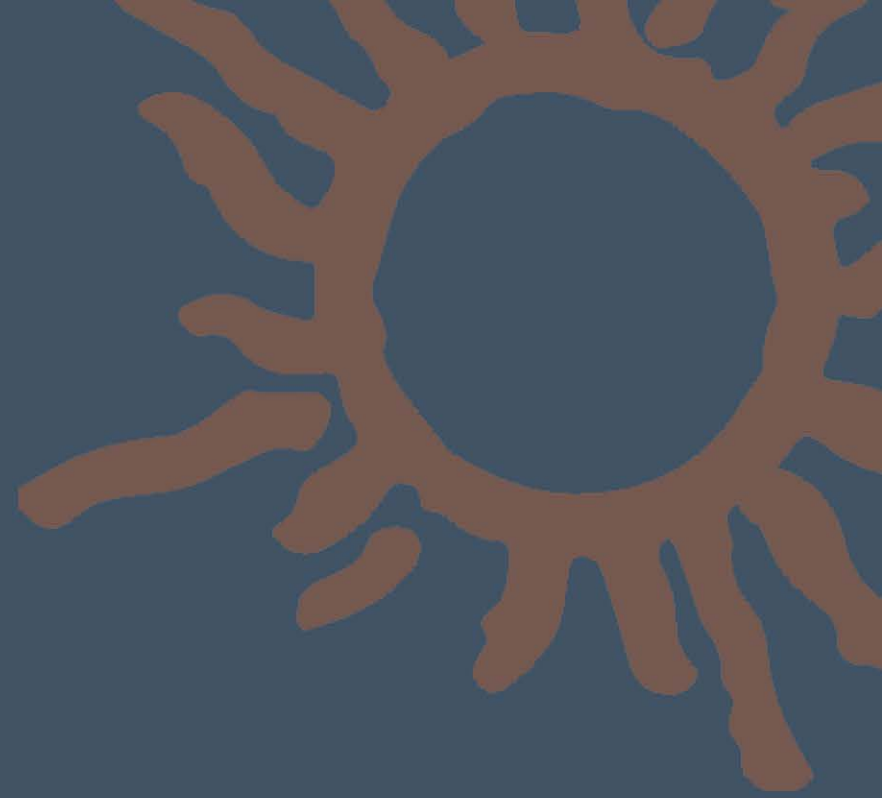
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Employee Plus Spouse	\$ 9.55	\$ 9.55	\$ (0.00)	\$ (0.00)
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2027 Health Plan Changes



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