THE STATE OF TEXAS
County of Sabine
Tricia Jacks
Sabine County Treasurer
P.O. Box 597
Hemphill, Texas 75948



September 11, 2026

Honorable Commissioners Court:

Attached is a copy of the 2026-2027 Health Insurance Renewal with alternate plans and pricing.

Our current plan is $2,500 deductible, $40 office visit and ~~$150~~ 300 ER visit. Current rate for this plan is $930.42. Beginning in January of 2027 the current plan will see a 9.9% increase raising the monthly premium per employee to ~~$1,022.52~~ 1,003.42. This is a ~~$92.10~~ 72.60 per month per employee increase.

Alternate Option 1 would raise the deductible to $3,000 from $2,500 with no other changes in coverage. The cost for this plan would be $1,002.86 an increase of $72.44 per month per employee from the current plan.

Alternate Option 2 would raise the deductible to $3,500 from $2,500 with no other changes in coverage. The cost for this plan would be $979.92 an increase of $49.50 per month per employee from the current plan.

Alternate Option 3 would raise the deductible to $4,000 from $2,500 with no other changes in coverage except for ER visits increasing to $250. The cost for this plan would be $949.62 an increase of $19.20 per month per employee from the current plan.

If you would like to discuss the renewal with me before Commissioners Court on September 28 I would more than glad to sit down with and go over the proposals with you.

Thanks,

Tricia

Tricia

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TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

2026 – 2027 Alternate Plan Proposal

Group: 36227 - Sabine County

Effective Date: 01/01/2027

	Current Plan Year	Renewal Rates	Option 1	Option 2	Option 3
Plan:	Plan 1500-NG	Plan 1500-NG	Plan 1520-NG	Plan 1530-NG	Plan 4000-NG
Option:	RX-3A-NG	RX-3A-NG	RX-3A-NG	RX-3A-NG	RX-3A-NG
Rates					
Employee Only	$930.42	$1,022.52	$1,002.86	$979.92	$949.62
Employee & Spouse	$1,951.88	$2,145.12	$2,103.36	$2,054.66	$1,990.30
Employee & Child	$1,137.54	$1,250.16	$1,226.02	$1,197.86	$1,160.66
Employee & Child(ren)	$1,451.74	$1,595.46	$1,564.52	$1,528.44	$1,480.76
Employee & Family	$2,400.66	$2,638.32	$2,586.86	$2,526.84	$2,447.50
Medical Plan					
Deductible In/Out Network	$2500/7500	$2500/7500	$3000/7500	$3500/7500	$4000/8000
Co-Insurance% In/Out	80/60	80/60	80/60	80/60	80/60
Co-Insurance Maximum	$4350/8000	$4350/8000	$4150/8000	$4650/8000	$4700/9400
Office Visit	$40	$40	$40	$40	$40
Specialist Visit					
Emergency Room Hospital	$150	$150	$150	$150	$250
Prescription Plan					
Prescription Card Co-Pay	$10/20/35	$10/20/35	$10/20/35	$10/20/35	$10/20/35
Deductible	$0	$0	$0	$0	$0

Proposal rates are based on the following information:

- Rates based upon current benefits and enrollment. A substantial change in enrollment (10% over 30 days or 30% over 90 days) may result in a change in rates.
- Rates are based on a minimum employer contribution of 100% of the employee only rate or current funding level.
- Retirees pay the same premium as active employees regardless of age for medical and dental.
- Form must be received by 10/07/2026 in order to avoid a delay in implementation of benefits and/or late processing fees.

Please indicate the selected plan here _____.

Fax the signed document to 512-481-8481 or email to meganw@county.org.

Signature_____ Date_____

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Healthy County Together. Better. Stronger.

Texas Association of Counties
Health and Employee Benefits Pool

HEALTHY COUNTY: COUNTY SPECIFIC INCENTIVE PROGRAM

A County Specific Incentive (CSI) is a wellness program that rewards employees and/or spouses for healthy behaviors such as completing an annual exam, tobacco affidavit, or participating in a physical activity program in exchange for avoiding a premium contribution, a lower monthly premium, earn additional days of PTO, or other rewards decided on by the County or District. Penalties and Rewards are administered at the county or district level.

Healthy County is available to assist in the process of designing, communicating, and tracking a CSI. Employees will be able to view their progress and completion of the incentive online or on the mobile app.

YOUR COUNTY OR DISTRICT'S CSI

Our records indicate that your County or District does not currently have a CSI. Please make a selection below to let us know if you would like to implement a CSI or learn more about implementing a CSI. Your county or district's Wellness Consultant will reach out to you to discuss design options. Also, please feel free to contact your county or district's Wellness Consultant at any time to begin this process. If your County or District decides to implement a CSI, there is a six week waiting period before employees can view the program online.

- ☐ We would like to implement a CSI Program for the 2027 plan year.
- ☐ We are interested in learning more about the CSI Program.
- ☐ We are not interested in learning more about the CSI Program at this time.

County or District Name: _____

Printed Name and Title: _____

Contracting Authority Signature: _____

Date: _____

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TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

12-Month Medical Report

Post Date : Jul 2026

Metrics : (Average Members, Average Subscribers, Total Contribution, Medical Paid, Pharmacy Paid, Paid)
Rows : (Paid Date)
Columns : (Metrics)
Paid Date : Last 12 Months [Aug 2025 - Jul 2026]
Coverage Type : (Medical)
Group : (036227 - SABINE COUNTY)

Paid Date	Average Subscribers	Average Members	Total Contribution	Medical Paid	Pharmacy Paid	Paid
Aug 2025	63	87	$62,181.22	$24,609.57	$16,656.69	$41,266.26
Sep 2025	63	87	$61,296.78	$13,516.29	$16,644.38	$30,160.67
Oct 2025	63	87	$63,065.66	$20,479.27	$14,453.49	$34,932.76
Nov 2025	64	88	$63,065.66	$12,703.72	$14,625.42	$27,329.14
Dec 2025	65	89	$63,950.10	$15,207.58	$19,728.56	$34,936.14
Jan 2026	66	88	$67,092.84	$74,210.35	$10,937.28	$85,147.63
Feb 2026	68	91	$69,160.80	$37,692.41	$15,653.13	$53,345.54
Mar 2026	68	91	$69,160.80	$22,059.19	$14,435.58	$36,494.77
Apr 2026	66	87	$65,848.22	$15,024.81	$11,962.33	$26,987.14
May 2026	66	87	$66,778.64	$28,714.73	$17,199.43	$45,914.16
Jun 2026	63	84	$63,987.38	$44,712.13	$14,572.36	$59,284.49
Jul 2026	63	84	$63,987.38	$9,959.23	$14,573.14	$24,532.37
Total: Selected Filter(s)	**65**	**88**	**$779,575.48**	**$318,889.28**	**$181,441.79**	**$500,331.07**

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TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

12-Month Dental Report

Post Date : Jul 2026

Metrics : (Average Subscribers, Average Members, Total Contribution, Dental Paid)
Rows : (Paid Date)
Columns : (Metrics)
Paid Date : Last 12 Months [Aug 2025 - Jul 2026]
Account : (000094500 - POOLED)
Coverage Type : (Dental)
Group : (036227 - SABINE COUNTY)

Paid Date	Average Subscribers	Average Members	Total Contribution	Dental Paid
Aug 2025	66	107	$2,648.28	$3,809.05
Sep 2025	66	107	$2,623.00	$3,175.52
Oct 2025	66	107	$2,673.56	$1,723.80
Nov 2025	67	108	$2,673.56	$1,020.00
Dec 2025	68	110	$2,698.84	$1,507.26
Jan 2026	68	110	$2,900.12	$1,088.18
Feb 2026	70	114	$3,025.60	$2,887.10
Mar 2026	71	116	$3,097.74	$1,243.60
Apr 2026	69	112	$2,972.28	$3,432.50
May 2026	69	112	$2,998.94	$3,098.80
Jun 2026	66	109	$2,918.96	$1,374.32
Jul 2026	66	109	$2,918.96	$3,582.00
Total: Selected Filter(s)	**68**	**110**	**$34,149.84**	**$27,942.13**

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TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

HCC - No PHI

Post Date : Jul 2026

Service Category : Total (Inpatient Facility, Outpatient Facility, Pharmacy, Professional)
Metrics : (Paid)
Claim Type : (MEDICAL, PHARMACY)
Coverage Type : (Medical)
Group : (036227 - SABINE COUNTY)
Paid Month : Last 12 Months [Aug 2025 - Jul 2026]

Paid greater or equal 10000.00

Paid : descending

Encrypted Member ID	Member Status	Medical Paid	Pharmacy Paid	Paid
16660138403	Active	$55,054.09	$79.88	$55,133.97
12540049848	Active	$36,683.21	$45.31	$36,728.52
6830439120	Active	$17,812.20	$14,578.67	$32,390.87
3100375838	Active	$27,391.59	$4,001.20	$31,392.79
18830091021	Active	$26,414.77	$4,253.02	$30,667.79
13720300654	Active	$9,379.80	$20,781.81	$30,161.61
3070828372	Active	$8,876.88	$18,511.84	$27,388.72
12750039992	Active	$11,988.49	$8,685.42	$20,673.91
10560035498	Active	$9,383.25	$9,705.17	$19,088.42
19800407599	Active	$2,478.61	$14,290.68	$16,769.29
19980148086	Active	$10,385.44	$5,200.73	$15,586.17
20270509444	Active	$1,887.95	$10,560.51	$12,448.46
3060244838	Active	$1,708.04	$8,613.99	$10,322.03
3630702269	Active	$1,571.20	$8,666.72	$10,237.92
Query Total	**14**	**$221,015.52**	**$127,974.95**	**$348,990.47**

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Post Date: Jul 2026
Created On: 08/11/2026
Created By: Stacey Jones