



Human Resources

351 NW North Street
Chehalis, WA 98532-1900
HR phone: 360.740.2737
HR fax: 360.740.1494
Email: HR@lewiscounty.wa.gov

TO: Lewis County Board of County Commissioners

FROM: Angie Hodge, Human Resources Director

DATE: October 27, 2025

SUBJECT: Recommendation for 2026 Non-Represented Employee Health and Welfare Benefits

Purpose

The purpose of this memorandum is to request approval from the Lewis County Board of County Commissioners (BOCC) to move forward with the recommended health and welfare benefits package for non-represented employees for the 2026 plan year.

Background

Human Resources, in partnership with our benefits consultant, has conducted a comprehensive review of available insurance options to ensure competitive benefits and cost-effective coverage for both the County and its employees. After careful evaluation, Human Resources recommends continuing our partnership with HUB International Limited to administer the County's non-represented benefit program.

Recommendations

Human Resources recommends that the BOCC approve the following for the 2026 plan year for all benefit eligible non-represented employees:

1. Medical Insurance

Provider: Aetna

Plan Options:

- MC 500
- MC 1000
- CDHP 2000

2. Dental, Vision, and Life Insurance

- MetLife High Dental
- MetLife Vision
- MetLife Basic Life/AD&D

3. Employer Contributions – Health and Welfare Benefits

Regardless of which Aetna plan is selected, Human Resources recommends the following

monthly employer contribution amounts for non-represented employees towards medical, dental and vision benefits:

Coverage Tier	Employer Contribution
Employee Only	\$970
Employee + Spouse	\$1,440
Employee + Children	\$1,440
Full Family	\$1,790

4. Health Savings Account (HSA) Contributions

For non-represented employees who elect the CDHP 2000 plan, Human Resources recommends the continuation of the County’s contribution toward an HSA as follows:

- Employee Only: \$58.34 per month
- Employee + One or More Dependents: \$116.67 per month

5. Life Insurance and AD&D Contributions

Human Resources recommends that MetLife Basic Life and Accidental Death & Dismemberment (AD&D) Insurance, with coverage of \$35,000 for Life and \$35,000 for AD&D, be provided as a County-paid benefit for all non-represented employees. The monthly premium rate for this coverage is \$5.57 per employee.

Conclusion

These recommendations support Lewis County’s commitment to providing comprehensive and competitive benefit options to its employees while maintaining fiscal responsibility. Approval of these recommendations will allow for timely implementation and open enrollment preparation for the 2026 plan year.

Requested Action:

Human Resources respectfully requests BOCC approval to proceed with the 2026 plan year benefit offerings and employer contributions as outlined above.

2026 Medical/Dental/Vision Premiums - Non-Represented Employees

Tier	Deductible / OOP Max	Aetna PPO 500	Non-Rep 2026 County Contribution	Non-Rep 2026 County Contribution to HSA	2026 Non-Rep Employee Contribution	2026 Employer Cost Share %
EE Only	\$500 / \$2,500	1030.22	970.00	0.00	60.22	94%
EE + Spouse	\$1,000 / \$3,000	1898.10	1440.00	0.00	458.10	76%
EE + Kids	see above/below	1699.54	1440.00	0.00	259.54	85%
Full Family	\$1,500 / \$5,000	2576.99	1790.00	0.00	786.99	69%
		Aetna CDHP / HSA				
EE Only	\$2,000 / \$4,500	1017.95	970.00	58.34	47.95	95%
EE + Spouse	see above/below	1871.80	1440.00	116.67	431.80	77%
EE + Kids	see above/below	1704.70	1440.00	116.67	264.70	84%
Full Family	\$4,000 / \$9,000 (\$7000 indiv)	2456.04	1790.00	116.67	666.04	73%
		Aetna PPO 1000				
EE Only	\$1,000 / \$4,000	1000.77	970.00	0.00	30.77	97%
EE + Spouse	\$2,000 / TBD	1836.57	1440.00	0.00	396.57	78%
EE + Kids	see above/below	1646.05	1440.00	0.00	206.05	87%
Full Family	\$3,000 / \$8,000	2491.07	1790.00	0.00	701.07	72%

Rates include Aetna Medical, MetLife Dental, MetLife Vision