

Summary of 2026 Benefit Recommendations/Modifications
Proposed for Redmond Medical Plan

Source	Type of Change	Effective Date	Description	Purpose	Cost Impact	EBAC Recommendation	HR Recommendation
Premera Recommendation	Benefit Enhancement - Medical Plan	January 1, 2026	Add Personal Health Support & Cancer Support programs	These opt-in programs provide one-on-one clinical case management support for members with complex, high-risk, and chronic conditions and cancer diagnoses. These programs not only offer support to members navigate their health conditions, but it can also provide better adherence to treatments and avoid drug interactions as well as other barriers to health care.	Each enrolled member's program fee would be billed to the plan at \$300 per month for Health Support & \$415 per month for Cancer Support. This will be a negligible cost and is not anticipated to have an actuarial impact on the claims costs as we will only be billed if a member enrolls into the program.	Yes	Yes
Legal Change	Benefit Enhancement - Medical Plan	January 1, 2026	Set a \$35 copay maximum for Asthma Inhalers & EpiPens	These two prescriptions are currently covered at 20% up to the out-of-pocket maximum of the plan, the same as other prescriptions. WA House Bill 1979, passed in 2024, sets a \$35 copay for a 30-day supply for at least one covered inhaled corticosteroid and at least one covered inhaled corticosteroid combination that is FDA approved for the treatment of asthma. It also sets a \$35 cap for at least one covered epinephrine autoinjector product containing at least two autoinjectors. Although we are self-insured and do not have to implement this change, our plan typically follows state mandates. Please note, that our fully-insured health plan (Kaiser) will adopt these changes as required by law.	Setting the \$35 cap will increase the medical plan costs by \$.19 PMPM (per member per month). The annual increase would be approximately \$350 from employee contributions and \$2,650 from City contributions for a total of \$3,000 per year to the cost of the plan which is less than a .025% increase.	Yes	Yes
Legal Change	Benefit Enhancement - Medical Plan	January 1, 2026	Waive Cost-sharing & prior authorization for inpatient HIV post-exposure drugs and therapies	These services are covered under the plan, but claims apply to deductibles and cost shares. WA Senate Bill 6127, passed in 2024, prohibits cost-sharing & prior authorization for HIV post-exposure drugs and therapies. Although we are self-insured and do not have to implement this change, our plan typically follows state mandates. Please note, that our fully-insured health plan (Kaiser) will adopt these changes as required by law.	Waiving cost sharing is anticipated to increase the medical plan costs by \$.94 PMPM (per member per month). The annual increase would be approximately \$1,800 from employee contributions and \$13,700 from City contributions for a total of \$15,500 per year to the cost of the plan which is less than a .15% increase.	Yes	Yes