BUFFALO COUNTY, WI

Buffalo County Resolution

Drafted By:
Ana Rolbiecki

County Department:
Administration

Presented Month/Year:
October 2026

Involved Committees:
Finance & Human Resources

RESOLUTION # 26-10-02

A RESOLUTION TO APPROVING HEALTH INSURANCE BENEFIT PLANS FOR 2027

WHEREAS, Buffalo County Employee Handbook Policy 301 provides that the design and selection of health insurance plans shall be determined by the Buffalo County Board of Supervisors upon recommendation of the Buffalo County Finance & Human Resources Committee; and

WHEREAS, the Buffalo County Finance & Human Resources Committee has reviewed the County's health insurance program and recommends that Buffalo County continue to be fully self-insured and maintain the current health insurance plan design for the 2027 plan year; and

WHEREAS, the Buffalo County Finance & Human Resources Committee has reviewed the projected 2027 health insurance budget and recommends adjustments to employer and employee premium contributions to accurately reflect anticipated funding requirements; and

WHEREAS, the Buffalo County Finance & Human Resources Committee further recommends that The Insurance Center continue as the County's Agent of Record and that the County Board approve the 2027 health insurance plans and premium structure as set forth in Exhibit A, attached hereto and incorporated herein by reference;

NOW, THEREFORE, BE IT RESOLVED, that the Buffalo County Board of Supervisors hereby approves the 2027 health insurance benefit plans, premium contributions, and related plan provisions as outlined in Exhibit A, and further approves The Insurance Center as the County's Agent of Record, effective January 1, 2027.

BE IT FURTHER RESOLVED, that the appropriate County officials are authorized to take all actions necessary to implement the approved health insurance plans and premium contributions for the 2027 plan year.

Fiscal/Budgetary Impact:
Approval of this resolution authorizes continuation of the County's self-funded health insurance program for 2027. The projected employer cost for health insurance benefits is $2,643,696, which has been incorporated into the 2027 County budget. Employee premium contributions are reflected in Exhibit A.

Adopted by the Buffalo County Board of Supervisors at a duly called and noticed meeting held on the 26th day of October, 2026.

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Lori Schmitt
County Clerk

ATTEST:

County Board Chairperson

Respectfully Submitted:

Finance / Human Resources Committee:

Dennis Bork

William Bruegger

Excused
~~Carol McDonough~~ Brian Michaels

~~Brian Michaels~~ Carol McDonough

Max Weiss

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Appendix A:

Benefits	Platinum Plan	Gold HSA Plan
Calendar Year Deductible	$1000 individual/$2000 family (aggregate)	$4000 individual/$8000 family (embedded)
Annual Out-of-Pocket Max	$3000 individual/$6000 family (aggregate)	$4000 individual/$8000 family (embedded)
Preventive Health Care	100% Coverage	100% Coverage
Virtual Visits (through Recurro Health)	100% Coverage	100% Coverage
Office Visit	90% after deductible	100% after deductible
Specialist Visit	90% after deductible	100% after deductible
Lab Work	90% after deductible	100% after deductible
Urgent Care	90% after deductible	100% after deductible
ER	90% after deductible	100% after deductible
Prescriptions	90% after deductible	100% after deductible

Aggregate means the entire family deductible/out-of-pocket must be met. Embedded means the individual deductible/out of pocket maximum must be met.

Single Gold/month:	**Rates**
Employee	$192.00
County	$988.00
Single Gold/month (Union):	
Employee	$178.00
County	$1002.00
Family Gold/month:	
Employee	$444.00
County	$2,270.00
Single Platinum/month:	
Employee	$256.00
County	$1,780.00
Family Platinum/month:	
Employee	$586.00
County	$4096.00