

Yellowstone County



COMMISSIONERS
(406) 256-2701

P.O. Box 35000
Billings, MT 59107-5000
bocc@yellowstonecountymt.gov

October 27th, 2026

TO: Yellowstone County Employees
FROM: Board of County Commissioners
RE: Update on County Health Care plan for 2027

Dear County Employees,

After reviewing the proposed changes to the County health care plan, we have decided to maintain the current five-tier structure for 2027 rather than move to a 4-tier plan. The proposed change to a four-tier plan at this time would have resulted in a significant cost imbalance among tiers.

For 2027, the County will retain the existing five tiers with a premium increase across all five tiers.

\$\$ PREMIUM COSTS FOR MEDICAL, DENTAL & PHARMACY INSURANCE \$\$

January 1, 2027	Traditional Plan (\$1,000/\$3,000)	HDHP Plan (\$3,500/\$7,000)
Single – No Cost to the employee	\$500.00 /pp paid by County \$0 – Cost to the employee	\$500 /pp paid by County \$87.50 /pp in employee HSA \$0 – Cost to the employee
Spouse only	\$363.00 /pp \$500.00 / pp paid by County for EE	\$216.00 /pp \$500.00 / pp paid by County for EE
1 child	\$272.00 /pp \$500.00 / pp paid by County for EE	\$138.00 /pp \$500.00 / pp paid by County for EE
2 children	\$451.00 /pp \$500.00 / pp paid by County for EE	\$291.00 /pp \$500.00 / pp paid by County for EE
Family (3+ children)	\$483.00 /pp \$500.00 / pp paid by County for EE	\$318.00 /pp \$500.00 / pp paid by County for EE
Part-time single (.5 - .99 FTE)	\$250.00 /pp paid by Employee \$250.00 /pp paid by County for EE	\$250.00 /pp paid by Employee + \$38.00 in HSA \$250.00 /pp paid by County for EE

❖ **VISION PLAN (MACo Healthcare/Allegiance) Voluntary Plan**

Vision Plan - \$150 annual benefit towards eye exam, \$350 annual benefit towards 12-month supply contacts, prescription lenses and frame or prescription sunglasses. Reasonable monthly rates apply.

❖ **FLEXIBLE SPENDING ACCOUNT / HEALTH SAVINGS ACCOUNT / DEPENDENT CARE / LIMITED (*Health Equity*)**

This is a tax-savings program that allows you to pay for insurance premiums, medical expenses and childcare costs with PRE-TAX dollars taken automatically from your paycheck. The program renews each October for the next calendar year.

We recognize the importance of providing a sustainable and affordable health care plan for our employees. We will continue evaluating potential changes for 2028, including possible transition to four tiers and other plan modifications. These decisions will depend on our claims experience, trends in the health care market, and options available to the County.

We appreciate your understanding as we work to balance the rising costs of health care with the goal of maintaining a quality benefits program for our employees.

We will continue to provide health insurance updates through the County newsletter to keep employees current on health insurance trends throughout the year.

Sincerely,

BOARD OF COUNTY COMMISSIONERS

YELLOWSTONE COUNTY, MONTANA

Mark Morse, Chairman

Michael J. Waters, Member

Chris White, Member