

LOWNDES COUNTY BOARD OF COMMISSIONERS  
COMMISSION AGENDA ITEM

SUBJECT: 2026 Stop Loss Insurance Coverage Renewal

DATE OF MEETING: December 9, 2025

Work  
Session/Regular  
Session

BUDGET IMPACT: \$1,929,379.00

FUNDING SOURCE:

- ☒ Annual
- ☐ Capital
- ☐ N/A
- ☐ SPLOST
- ☐ TSPLOST

COUNTY ACTION REQUESTED ON: Approve Stop Loss Insurance Coverage through Swiss Re for the 2026 Plan Year

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HISTORY, FACTS AND ISSUES: The Lowndes County Health Benefit Plan is a self-funded program that is administered through Allied Benefits (third party administrator) using the Blue Cross Blue Shield Network of Georgia (Anthem). Stop loss insurance is a form of excess risk coverage that provides protection for Lowndes County against a high claim on any one individual.

EPIC Brokers & Consultants represents Lowndes County as our Health Insurance Broker. Each year EPIC markets the County's Stop Loss Insurance Coverage in an effort to capture the best available rates for the employee health benefit plan. Marketing results indicated that Swiss Re is currently offering the lowest available rates for the upcoming 2026 plan year.

OPTIONS: 1. Approve Stop Loss Insurance Coverage through Swiss Re with a "Spec Coverage" level of \$150,000.00 for the 2026 plan year.  
2. Board's Pleasure

RECOMMENDED ACTION: Board's Pleasure

DEPARTMENT: Human Resources

DEPARTMENT HEAD: Kevin Beals

ADMINISTRATIVE COMMENTS AND RECOMMENDATIONS: