



Dinwiddie County Finance and General Services

14016 Boydton Plank Road

Dinwiddie, Virginia 23841

Phone: 804-469-4500

FAX: 804-469-5322

MEMORANDUM

TO: Board of Supervisors
FROM: Anne Howerton, Deputy County Administrator
DATE: March 17, 2026
SUBJECT: Employee Health Insurance Plan for FY 2027

Background

Our health insurance intermediary, The Local Choice, has provided employee health insurance plan premiums for FY 2027, and is asking that we renew our contract with them by April 1, 2026. Our recent claims experience is less favorable than last year's, so the premiums will increase by 12.6% overall.

Actions

We propose to continue to offer the Key Advantage 1000 PPO and the High Deductible Health Plans, and both plans also offer a choice of comprehensive dental or preventive dental. A cost comparison is attached which shows employee and employer contributions by plan. Employee enrollment by plan is also attached. We are required by Local Choice to fund at least 80% of the Employee Only plan, and we are also proposing to maintain the current employer/employee ratios for Employee/Dependent and Employee/Family plans.

Recommendation

We recommend approval of the following resolution.

BE IT RESOLVED, that the Board of Supervisors of Dinwiddie County, Virginia does hereby authorize and direct Kevin Massengill, County Administrator, to execute the necessary documents with The Local Choice to provide the employee health insurance policy for FY 2027 at the attached rates and ratios.