



THE COUNTY OF SMITH, TEXAS

Employee Benefit Plan Renewal

Effective October 1, 2026

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Table of Contents

Overview of Medical Plan

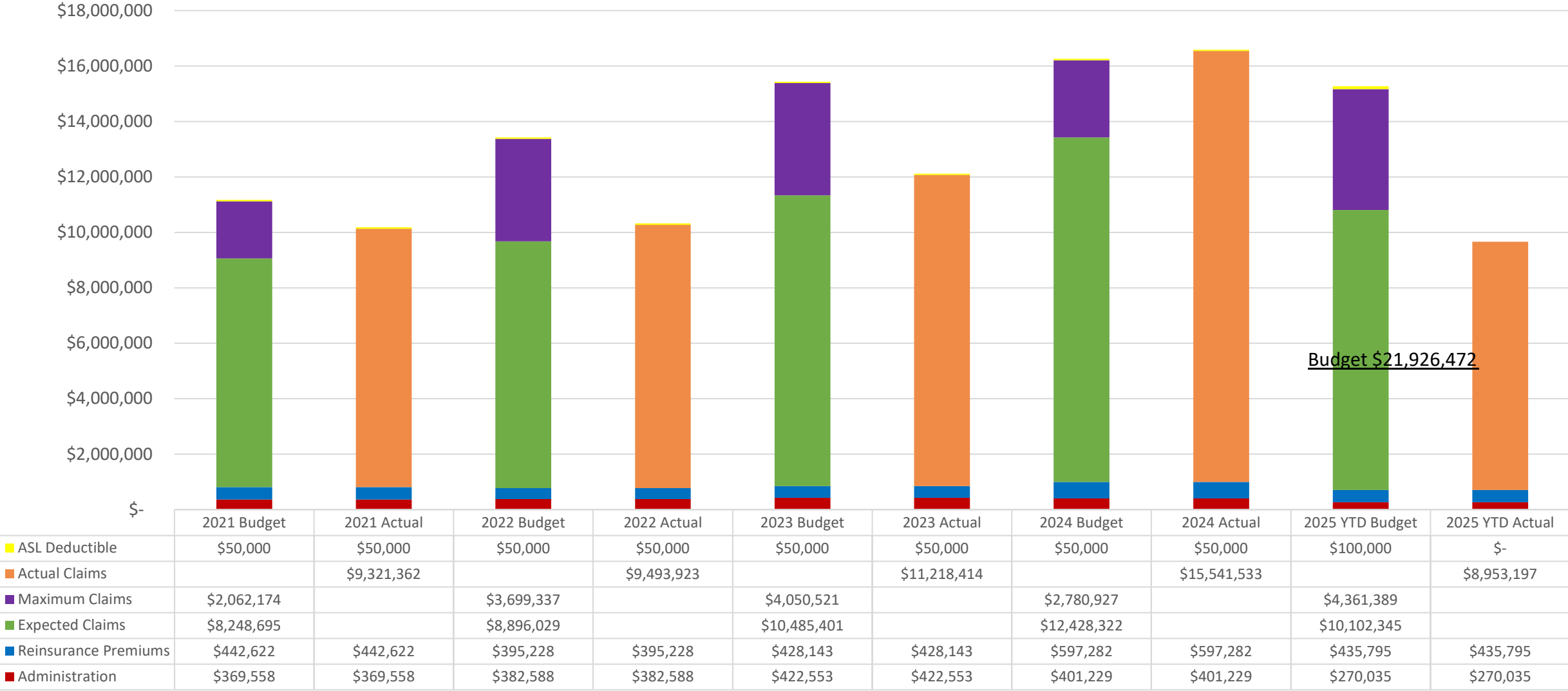
Historic Performance 3

Proposals 4

InternationalRX Savings Analysis..... 5

Note: Stop Loss & Claims Repricer will be discussed at a later court date.

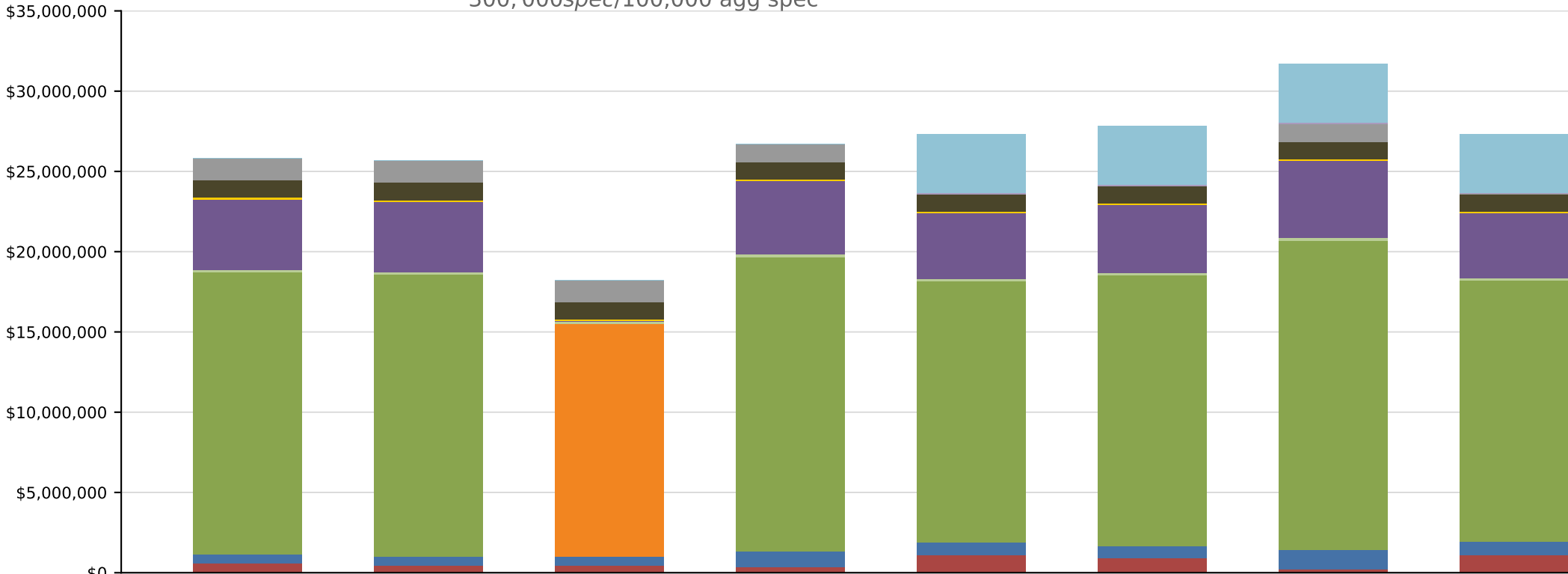
Smith County Self-Funded Story Board for Plan Years 2021- 2025 YTD



Smith County

Stop Loss

300,000spec/100,000 agg spec



	2025 Approved Budget - The Health Plan/AMWINS	CURRENT-The Health Plan AMWINS	Actual 2025 Annualized	RENEWAL-The Health Plan AMWINS	PROPOSED 1-Lucent Peru	PROPOSED 2-Personify Health Peru	PROPOSED 3-UMR AMWINS	PROPOSED 4-EBMS/ Veracity Nationwide
TOTAL	\$25,828,055	\$25,679,777	\$18,229,904	\$26,726,783	\$27,312,280	\$27,834,965	\$31,710,704	\$27,335,309
RUN OUT CLAIMS- 3 MONTHS					\$3,664,738	\$3,664,738	\$3,664,738	\$3,664,738
RUN OUT ADMINISTRATION-3 MONTHS					\$73,955	\$73,955	\$73,955	\$73,955
LASER LIABILITY	\$1,375,000	\$1,375,000	\$1,375,000	\$1,125,000			\$1,125,000	
DENTAL CLAIMS ANNUALIZED	\$1,079,156	\$1,079,156	\$1,079,156	\$1,079,156	\$1,079,156	\$1,079,156	\$1,079,156	\$1,079,156
AGGREGATING SPECIFIC	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
AGGREGATE CLAIM CORRIDOR	\$4,390,351	\$4,390,351		\$4,588,158	\$4,065,760	\$4,222,368	\$4,817,566	\$4,065,760
FULLY INSURED TRANSPLANT CARVEOUT	\$162,941	\$162,941	\$162,941	\$162,941	\$162,941	\$162,941	\$162,941	\$162,941
EXPECTED ANNUAL CLAIM COST	\$17,561,405	\$17,561,405	\$14,501,884	\$18,352,632	\$16,263,040	\$16,889,473	\$19,270,263	\$16,263,040
REINSURANCE COSTS	\$592,047	\$592,047	\$592,047	\$946,946	\$831,484	\$732,442	\$1,197,730	\$831,484
ADMINISTRATION COST	\$567,155	\$418,877	\$418,877	\$371,952	\$1,071,206	\$909,892	\$219,356	\$1,094,236

International Rx Savings Analysis

Prescription savings performance • Data period 1/1/2025 – 6/30/2026

\$1,493,826

Total Savings to Date

71 of 258

Patients Converted (27.5%)

187

Additional Patients Eligible

June 2025 reflects data from 1/1/25 – 6/30/25 (partial-period roll-up)

Date	Total AWP	IRX Paid	Total Savings
6/1/2025	\$516,826	\$266,428	\$250,398
7/1/2025	\$228,953	\$119,974	\$108,979
8/1/2025	\$198,506	\$114,549	\$83,957
9/1/2025	\$187,525	\$95,474	\$92,051
10/1/2025	\$372,626	\$172,867	\$199,750
11/1/2025	\$217,298	\$93,815	\$123,483
12/1/2025	\$280,799	\$193,221	\$87,578
1/1/2026	\$239,526	\$132,454	\$107,072
2/1/2026	\$177,600	\$89,429	\$88,171
3/1/2026	\$265,760	\$136,564	\$129,196
4/1/2026	\$264,272	\$134,255	\$130,018
5/1/2026	\$187,555	\$94,381	\$93,174
Savings to Date			\$1,493,826

Identified 258 patients who could save the plan by utilizing International Rx.

71 patients have made the switch so far and another 187 could be utilizing the program.