

THE LOCAL PULSE

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2026 BOARD MEETING & NEW RATES

DAVID HILYER, CEO

On August 14, 2025, the Local Government Health Insurance Board met and approved a 4.75% premium increase for active employees, non-Medicare retirees, and Medicare retirees for calendar year 2026.

PricewaterhouseCoopers (PwC), a major healthcare consulting firm, projected an 8.5% medical healthcare cost trend for 2026. In 17 of the last 20 years, the LGHIB has been able to keep its rate increase below the PwC trend. We also continue to hear from local government entities, who are outside of our plan, about double digit rate increases. We are proud that our average rate increase throughout our 33 year history is 4.26%.

I hope you are making plans to attend our Benefit Administrators' conferences in October. We look forward to seeing, talking to and hearing from you. Thank you for the privilege to serve your unit and employees!



4.75%

**LGHIB 2026
PREMIUM INCREASE**

8.5%

**NATIONAL TREND
FOR 2026**

ARE YOU READY FOR CONFERENCES, PARTNER?

We're rounding up our unit administrators in Wetumpka, Gadsden, and Spanish Fort and we can't wait to see y'all at the corral!

At this year's rodeo, you'll learn the ropes of our benefits, rules, and regulations, and hear straight from the Local Gov team and our health partners such as Blue Cross Blue Shield of Alabama, Prime Therapeutics, UnitedHealthcare, Southland, Virta, Hinge Health, Dr+ on Demand, and more.

Between sessions, we'll kick back, enjoy some local grub, swap stories, and talk all things health insurance. It'll be a full day of wrangling knowledge, building connections, and having a little fun along the trail.

Cinch up your saddle: this is one roundup you won't want to miss!

2025 Conference Dates



October 9

Wetumpka Civic Center
410 S. Main Street
Wetumpka, AL 36092



October 15

The Venue at Coosa Landing
201 George Wallace Drive
Gadsden, AL 35903



October 22

Spanish Fort Community Center
7361 Spanish Fort Blvd.
Spanish Fort, AL 36527

Find a conference location and date that works for you. Please only register for the specific conference you wish to attend. Each individual at your organization who wishes to attend should register separately.

Our conferences are free to attend and include free breakfast, lunch, and refreshments.

Important Information About Conferences

- HealthMed will be available for wellness screenings.
- Flu shots will be available at each conference.
- Some attendees find the venues a bit cold. Bring a sweater or jacket!
- Dress for the theme! Wear your favorite boots, a cowgirl (or cowboy) hat, or your favorite western wear!
- The virtual conference will be available online in November if you cannot attend in person.

REGISTER HERE
SCAN HERE TO REGISTER OR
VISIT [LGHIP.ORG/CONFERENCE!](https://lghip.org/conference)



OPEN ENROLLMENT IS RIGHT AROUND THE CORNER

Open enrollment is coming in the month of November! If your unit or your members need to make changes, Open enrollment is the time to submit them to Local Gov. Changes made during open enrollment will be effective January 1, 2026.

As a reminder, below are changes that can be made during open enrollment.

During open enrollment, eligible members can:

- Enroll in health and voluntary coverages
- Cancel health* and voluntary coverages
- Add dependent and/or family coverage
- Drop dependent and/or family coverage

**Must provide proof of other coverage*

During open enrollment, units can:

- Change their effective date of insurance for new hires
- Add or drop retiree coverage
- Add or drop coverage for elected officials
- Add or drop BCBS dental coverage

If you have additional questions regarding open enrollment, contact our Enrollments team at 334-851-6802 or enrollments@lghip.org

BRINGING BENEFITS TO YOU: SCHEDULE A LOCAL GOV VISIT

If your unit would like to host a personalized benefits presentation or participate in a health and wellness fair, the Local Gov team is ready to come to you! These visits are a great opportunity for your employees to learn more about the plan's coverage, preventive services, and wellness resources directly from our team members. Presentations can be tailored to answer specific questions, highlight valuable benefits, and share tips for healthier living.

To request a visit, simply scan the QR code below and provide your contact information, and a member of our team will reach out to help schedule a session that works best for your unit!



Scan the QR code to request a visit!

Please include as much information as possible to help our team schedule your visit.



LET'S GET PHYSICAL WITH THE WOMEN'S PELVIC HEALTH PROGRAM

The Women's Pelvic Health Program is more than exercise therapy. Hinge Health combines gentle exercises with 1-on-1 support from an expert clinical care team, including a personal pelvic floor physical therapist. The Women's Pelvic Health Program could help with issues such as:

- **Pregnancy and postpartum:** prepare for and recover from childbirth. Prevent back, hip, and pelvic pain. Rebuild your abs.
- **Bladder control:** reduce urgent trips to the bathroom along with that "always gotta go" feeling that can result in leaking urine.
- **Pelvic muscle relaxation and control:** retrain your pelvic floor to reduce tension, relieve pain, and increase flexibility.
- **Pelvic muscle strengthening:** build your core muscles. Prevent leaks when you laugh, sneeze, or cough.

The pelvic floor therapy program with Hinge Health is a free benefit available for all subscribers, spouses, and dependents aged 18+.



PREVENTION IS THE BEST MEDICINE

Blue Cross and Blue Shield of Alabama provides a wide range of routine preventive services and immunizations at no additional cost to members under our plan. These services are focused on helping you maintain good health, detect potential issues early, and reduce the risk of more serious conditions in the future.

Preventive care may include screenings, wellness exams, and recommended vaccines, all of which are designed to support your long-term health and well-being. By taking advantage of these no-cost services, you can stay proactive about your health and address concerns before they become more complex or costly.



An Independent Licensee of the Blue Cross and Blue Shield Association

Scan the QR code to view the full list of preventive services and immunizations for adults, women, and children.



LET'S TALK ABOUT: RETIREE COVERAGE

Local Gov Health & Wellness takes pride in providing health care benefits to serve the needs of our subscribers and their dependents throughout their life, from the first day of employment through the golden years of retirement.

A few things to know about offering retiree coverage:

- Coverage is only available for subscribers who retire after the retiree coverage becomes effective.
 - No previous retirees could enroll in the coverage; only those who retire after the unit elects coverage will be eligible.
- Each unit determines how much it will charge the retiree for the health care benefits. We will send the bill to your unit, and you decide how much the retiree will pay.
 - The unit can cancel the retiree policy at any time for non-payment
- Retirees have the option to either enroll in the retiree coverage or find their own coverage, whichever works best for their health care needs.
 - If they don't enroll upon retirement or if they enroll and later terminate their retiree coverage, they can't return to the plan at a later date unless they become eligible again as an active employee.

Eligibility:

To be eligible for retiree coverage, the participant must have at least 10 years of coverage in our plan, and:

- At least 25 years of service with a participating unit or other service as approved by the LGHIB, regardless of age; or
- Is at least 60 years old; or
- Is determined to be disabled by the Social Security Administration.

When to enroll:

- Units are able to make the change to offer retiree coverage during Open Enrollment in November for a January 1 effective date.

How to enroll:

- Complete the Unit Change form (LG11) and send it to enrollments@lghip.org during Open Enrollment, which runs from November 1 through 30.

Non-Medicare Retiree Coverage



Medicare Retiree Coverage



Contact us:

Enrollments
(334) 851-6802, option 1

Additional information in offering retiree coverage can be found in the Administrative Guide.