

LOWNDES COUNTY BOARD OF COMMISSIONERS
COMMISSION AGENDA ITEM

SUBJECT: Section 125 Plan Document Renewal for 2026

DATE OF MEETING: October 28, 2025

Work
Session/Regular
Session

BUDGET IMPACT: \$0.00

FUNDING SOURCE:

COUNTY ACTION REQUESTED ON: Section 125 Plan Document Renewal for 2026

HISTORY, FACTS AND ISSUES: The Section 125 Cafeteria Plan is a premium only plan (POP) that provides for a pre-tax premium deduction on qualified health plans for our employees. This plan adoption renewal for 2026 is necessary in order to comply with IRS Regulations - Section 125.

Adoption of the Section 125 Cafeteria Plan allows Lowndes County to withdraw premium-only payments, from employees' paychecks, on a pre-tax basis. Health premiums that qualify for tax savings include, medical, dental, vision, critical illness, accidental death and dismemberment, hospital indemnity and/or cancer insurance, short and long term disability policies and group-term life insurance policies up to \$50,000.00. Lowndes County Section 125 premium only plan has been available to County Employees since May 26, 1989.

OPTIONS: 1. Adopt the Section 125 Premium Only Plan for 2026 and authorize the Chairman to sign the Certificate of Resolution and Adoption Agreement.
2. Board's Pleasure

RECOMMENDED ACTION: Board's Pleasure

DEPARTMENT: Human Resources

DEPARTMENT HEAD: Kevin Beals

ADMINISTRATIVE COMMENTS AND RECOMMENDATIONS: