



Changes to DC Employee Benefits Plan 2026 Plan Year Changes effective 1/1/2026

Plan Impact	Change	Reason For Consideration
1. Maternity Services – Doula Services State Regulation (Oregon SB 692)	Oregon statute requires health plans to cover doula services, postpartum doula services, and lactation consultations.	Estimate \$7,558 annually. Language change is required. Coverage will be administered by PacificSource
2. Durable Medical Equipment – Prosthetic Devices State regulation (Oregon SB 699)	Oregon statute requires health plans cover prosthetic and orthotic devices when they are medically necessary for performing daily activities or essential work tasks. This also includes devices needed for physical activities to improve health.	Estimate \$13,016 annually. Language change is required. Coverage will be administered by PacificSource
3. Breast Reconstruction – Autologous Breast Reconstruction State regulation (Oregon SB 1137)	Oregon statute requires health plans to cover autologous breast reconstruction procedures for out-of-network providers the same as in-network providers in situations where there is not an adequate network.	Estimate \$0.00 annually. Language change is required. Coverage will be administered by PacificSource
4. Dependent Care FSA Limit Increase Federal Legislation (OBBA Act)	The OBBA permanently increased the Dependent Care FSA (DCAP) annual limit from \$5,000 to \$7,500 for tax years beginning 1/1/2026.	There is no cost impact to the plan.
5. Plan language updates (Medical and Dental Documents Wide)	Language to be added or changed throughout the plan documents to clarify the administration of benefits, simplify plan language, or to align with PacificSource core plan language.	These changes are clarification and clean-up of plan language. Not a change to the benefit or coverage. HR is reviewing language changes with Deschutes County Legal to ensure it does not result in a change to benefits.
6. Employee Cost Shares	\$100 (\$95 medical/\$5 dental) EE Only and \$121 (\$116 medical/\$5 dental) EE+Dependents.	Estimate \$77,000 annually in revenue.