



May 23, 2022

Hon. Kevin Lee Benton
Montague County Judge
PO Box 475
Montague, TX 76251-0475

Dear Judge Benton:

The Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP) is pleased to enclose Montague County's employee benefit renewal for your upcoming plan anniversary date.

For over a decade, the Pool renewal has been below the state average for health plan rate increases. We continue to see an uptick in high-cost claimants (individuals whose claims exceed \$50,000). Claims related to the COVID-19 pandemic surged between late 2020 and early 2022 (so far, the Pool has paid nearly \$37 million in COVID-19-related claims). Still, the Pool renewal average of 5.9% is once again well below the projected 2022 medical and prescription drug trend (healthcare cost inflation) for Texas, which is 9.8–13.8%.

Renewal rates are set annually using a comprehensive actuarial process that determines the amount needed by the Pool to fund claims and operating costs for the coming year. We then evaluate each individual county or district based on a combination of the group's size, claims experience, age and gender statistics, and geographic area (healthcare claims vary significantly by geographic region of the state). Based on this analysis, your group's renewal rate may be above or below the Pool average. Your renewal rates for Plan Year 2023 are enclosed, along with your TAC Employee Benefits and Wellness Consultants' contact information. Your renewal information may include alternate benefit plans with pricing (if not, alternates are available upon request).

We are pleased to announce that TAC HEBP is offering a new service to our members: Cafeteria Plan (aka Section 125) Administration. The base service, free to Pool members, will provide you with compliance education and a plan document. Additional services are coming – please see the material included with your renewal packet for more information.

TAC HEBP understands how valuable healthcare benefits are for your employees and their families. We appreciate your partnership with the Pool and want to continue helping Montague County offer this important benefit. Again, we thank you for your membership in the Pool and look forward to working with you during the upcoming plan year.

Sincerely,

A handwritten signature in black ink, appearing to read "Quincy Quinlan".

Quincy Quinlan, Director
Health and Benefits Services Department
Texas Association of Counties

cc: Ms. Jennifer Essary



TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

Montague County's Renewal Rate change(s) for Plan Year 2023:

Health Plan: 6.5%

Dental Plan: 1.1%

Life Plan(s): No change to current Basic Life rates.

Vision Plan: Employee or Employer-paid options available

NOTE: Deadline for returning signed renewal documents to TAC HEBP: June 29, 2022

Contact your TAC Employee Benefits Consultant right away if you:

- Want to discuss alternates (which may lower rates), and/or to learn about the impact of changes to your plan
- Want information about other TAC HEBP employee benefit plans (Dental, Life, or Vision)
- Are considering changes to your personnel policies that will affect benefits (such as adding/dropping retiree benefits, changing waiting period, etc.)

Your Employee Benefits Consultant: Jonathan Collander (jonathanc@county.org) (800) 456-5974

- **Healthy County forms:** Your renewal packet includes Healthy County Contacts and CSI (County Specific Incentive) documents. Please review and make changes as needed to your Wellness contact information. Please complete both forms and return them with your renewal. Contact your TAC Wellness Consultant if you have any questions.
Your Wellness Consultant: Shameria Davis (shameriad@county.org) (800) 456-5974.
- **Employee Open Enrollment:** You have the option to allow employees to make their open enrollment changes online through the Employee Self-Service portal by logging on to <https://mybenefits.county.org>.
- **Affordable Care Act Fees:** The HEBP Board voted to pay 2022 ACA fees on behalf of Pooled groups; see attached 'Health Care Reform Updates' document for details.
- **Open Enrollment Toolkit:** This will be sent via email by July 20 and contains the forms and notices your group will need to process employee benefit renewals.
- **When It's Due:** Once your renewal benefit decision has been approved, complete Montague County's Renewal Notice and Benefits Confirmation (RNBC), print and initial/sign where indicated, and return to TAC HEBP via email, or fax to (512) 481-8481 on or before the date shown below.

ACTION REQUIRED: Please present the renewal, with Alternates if desired, to the Commissioners Court for a decision. Once the renewal plan has been selected, complete the RNBC form online, and return the initialed and signed RNBC to TAC no later than June 29, 2022.

NOTE: Submitting your RNBC after the due date will result in a delay in implementing your benefit plan renewal, including employee enrollment changes.

Renewal Attachments:

Renewal Letter

Renewal Documents

- Renewal Notice and Benefit Confirmation (RNBC)
- Alternate Health Plan Proposal (available by request for HRA, HSA or BEN plans)
- 12-month Claims Report
- High-Cost Claimant (HCC) Report
- Healthy County Wellness Contacts designation form
- Healthy County County-Specific Incentive (CSI) election form

Renewal Packet

Renewal Packet contents:

Renewal Checklist

Renewal Calendar

New: Introduction to Cafeteria Plan Administration services

Voluntary Vision plan - standard rates, no additional underwriting needed)

Health Care Reform update memo for 2022-23

Employee Self-Service for Open Enrollment instructions

Alternate Plan Selection and Online RNBC completion instructions

TAC HEBP Territory Map and Contacts

Grandfathered Plan FAQ



2022 - 2023 Renewal Notice and Benefit Confirmation

Group: 94581 - Montague County

Anniversary Date: 10/01/2022

Return to TAC by: 06/30/2022

Please initial and complete each section confirming your group's benefits and fill out the contribution schedule according to your group's funding levels. Fax to 1-512-481-8481 or email to karenb@county.org.

For any plan or funding changes other than those listed below, please contact Karen Bowers at 1-800-456-5974.

MEDICAL

Medical: Plan 1200 \$30 Copay, \$1000 Ded, 80%, \$3000 OOP Max

RX Plan: Option 4A \$10/25/40, \$0 Ded

Your % rate increase is: 6.50%

Your payroll deductions for medical benefits are: **Pre Tax**

Tier	Current Rates	New Rates Effective 10/1/2022	New Amount Employer Pays	New Amount Employee Pays	New Amount Retiree Pays (if applicable)
Employee Only	\$934.26	\$994.98	\$ 994.98	\$ 0.00	\$ 994.98
Employee + Child(ren)	\$1,468.94	\$1,564.42	\$ 994.98	\$ 569.44	\$ 1564.42
Employee + Spouse	\$1,994.02	\$2,123.62	\$ 994.98	\$ 1128.64	\$ 2123.62
Employee + Family	\$2,528.68	\$2,693.04	\$ 994.98	\$ 1698.06	\$ 2693.04

KBP
Initial to accept Medical Plan and New Rates.

DENTAL

Dental: Plan II w/Ortho - 100% Prevent., \$50 Ded, 80% Basic, 50% Major

Your % rate increase is: 1.10%

Your payroll deductions for dental benefits are: **Pre Tax**

Tier	Current Rates	New Rates Effective 10/1/2022	New Amount Employer Pays	New Amount Employee Pays	New Amount Retiree Pays (if applicable)
Employee Only	\$31.48	\$31.82	\$ 31.82	\$ 0.00	\$ 31.82
Employee + Child(ren)	\$65.08	\$65.80	\$ 31.82	\$ 33.98	\$ 65.80
Employee + Spouse	\$69.30	\$70.06	\$ 31.82	\$ 38.24	\$ 70.06
Employee + Family	\$102.84	\$103.96	\$ 31.82	\$ 72.14	\$ 103.96

KBP
Initial to accept Dental Plan and New Rates.

LIFE - BASIC

Basic Life Products:
(Rates are per thousand)

Coverage Volume per Employee: \$20,000

	Current Rates	New Rates Effective 10/1/2022	Amount Employer Pays	Amount Employee/ Retiree Pays (if applicable)
Basic Term Life	\$0.202	\$0.202	100%	0%
Basic AD&D	\$0.027	\$0.027	100%	0%

_____ Initial to accept New Basic Life Rates.

RETIREE

Please circle one for each benefit that applies.

Your group allows retiree coverage for:

- Medical Pre 65 Post 65
- Dental Pre 65 Post 65
- Vision Pre 65 Post 65

_____ Initial to confirm.

WAITING PERIOD

Waiting period applies to all benefits.

Employees

Elected Officials

89 days - Day following waiting period

Date of hire

_____ Initial to confirm.

COBRA ADMINISTRATION

Please indicate how your group manages COBRA administration:

County/Group processes COBRA on OASYS
**County/Group is responsible for fulfilling COBRA notification process and requirements.*

BCBS COBRA Department processes COBRA
**BCBS COBRA Department administers via COBRA contract with the County/Group*

County/Group processes TAC HEBP Continuation of Coverage on OASys (< 20 employees)
**County/Group is responsible for fulfilling notification process and requirements*

 Initial to confirm COBRA Administration.

PLAN INFORMATION

Broker or Consultant Information

Please confirm your broker or consultant's name, if applicable:

Agency Name _____
Agency Address _____
Number and Street _____
City _____
State _____
Zip _____
Broker
Representative or
Consultant's Name _____
Contact Phone
Number _____
Contact Email
Address _____

_____ Initial to confirm Broker or Consultant information

- Please update broker or consultant's information.
- If applicable, broker commissions are included in rates listed on page 1.
- Retirees pay the same premium as active employees regardless of age for medical and dental.
- Rates based upon current benefits and enrollment. A substantial change in enrollment (10% over 30 days or 30% over 90 days) may result in a change in rates.

- Form must be received by **06/30/2022** in order to avoid additional administrative fees.
- Signature on the following page is required to confirm and accept your group's renewal.

TAC HEBP Member Contact Designation Montague County

CONTRACTING AUTHORITY

As specified in the Interlocal Participation Agreement, each Member Group hereby designates and appoints, as indicated in the space provided below, a Contracting Authority of department head rank or above and agrees that TAC HEBP shall NOT be required to contact or provide notices to ANY OTHER person. Further, any notice to, or agreement by, a Member Group's Contracting Authority, with respect to service or claims hereunder, shall be binding on the Member. Each Member Group reserves the right to change its Contracting Authority from time to time by giving written notice to TAC HEBP.

Please list changes and/or corrections below.

Name/Title Ms. Jennifer Essary/Auditor

Address PO Box 56
Montague, 76251-0056

Phone 940-894-6090

Fax 940-894-3110

Email jessarymca@gmail.com

BILLING CONTACT

Responsible for receiving all invoices relating to HEBP products and services.

Please list changes and/or corrections below.

Name/Title Jennifer Fenoglio/Treasurer

Address PO BOX 186
Montague, TX 76251

Phone 940-894-2161

Fax 940-894-3110

Email j.fenoglio@co.montague.tx.us

HIPAA Secured Fax

COUNTY REPRESENTATIVE

HEBP's main contact for daily matters pertaining to the health benefits.

Please list changes and/or corrections below.

Name/Title Jennifer Fenoglio/Treasurer

Address PO Box 186
Montague, TX 76251

Phone 940-894-2161

Fax 940-894-3110

Email j.fenoglio@co.montague.tx.us

Signature of County Judge or Contracting Authority

Date: 06/27/2022

Kevin Benton, County Judge

Please PRINT Name and Title

The Texas Association of Counties would like to thank you for your membership in the only all county-owned and county directed Health and Employee Benefits Pool in Texas.



2022 - 2023 Alternate Plan Proposal

Group: 94581 - Montague County

Effective Date: 10/01/2022

	Current Plan Year	Renewal Rates	Option 1	Option 2
	Plan: 1200	1200	1200-G2	1300-NG
	Option: RX-4A	RX-4A	RX-4A-G2	RX-4A-NG
Rates				
Employee Only	\$934.26	\$994.98	\$944.18	\$958.56
Employee + Child(ren)	\$1,468.94	\$1,564.42	\$1,484.16	\$1,506.88
Employee + Spouse	\$1,994.02	\$2,123.62	\$2,014.42	\$2,045.34
Employee + Family	\$2,528.68	\$2,693.04	\$2,554.38	\$2,593.62
Medical Plan				
Deductible In/Out Network	\$1000/3000	\$1000/3000	\$1370/4110	\$1500/4500
Co-Insurance % In/Out	80/60	80/60	80/60	80/60
Co-Insurance Maximum	\$3000/6000	\$3000/6000	\$4100/8200	\$3500/7000
Office Visit	\$30	\$30	\$40	\$30
Specialist Visit				
Emergency Room Hospital	\$120	\$120	\$135	\$150
Prescription Plan				
Prescription Card Co-Pay	10/25/40	10/25/40	15/30/50	10/25/40
Deductible	\$0	\$0	\$0	\$0

Proposal rates are based on the following information:

- Rates based upon current benefits and enrollment. A substantial change in enrollment (10% over 30 days or 30% over 90 days) may result in a change in rates.
- Rates are based on a minimum employer contribution of 100% of the employee only rate or current funding level.
- Retirees pay the same premium as active employees regardless of age for medical and dental.
- Form must be received by 06/30/2022 in order to avoid a delay in implementation of benefits and/or late processing fees.

Please indicate the selected plan here 1200/RX-4A
Fax the signed document to 1-512-481-8481.

Signature [Signature] Date 06/27/2022



TEXAS ASSOCIATION OF COUNTIES
HEALTH AND EMERGENCY SERVICES

HEALTHY COUNTY WELLNESS CONTACT DESIGNATION
Montague County

WELLNESS COORDINATOR

The Wellness Coordinator is the primary contact regarding the Healthy County wellness program. The wellness coordinator is responsible for administrating Healthy County components and informing employees of all wellness resources available.

Current Wellness Coordinator
Name: Angelia Richardson

Please list changes and/or corrections:

Title: Admin Assistant

Address: PO Box 475
Montague, TX 76251-0475

Email: arichardson@co.montague.tx.us

Phone Number: (940) 894-2401

Fax Number:

WELLNESS SPONSOR

The Wellness Sponsor is responsible for supporting the coordinator in administrating Healthy County components and encouraging county employees to access all Healthy County wellness resources available. An elected official in this role is preferred to illustrate management support for wellness.

Current Wellness Sponsor
Name: Ms. Kim Jones

Please list changes and/or corrections:

Title: County Clerk

Address: 11339 State Hwy 59 North
Montague, TX 76251

Email: mcoclerk@windstream.net

Phone Number: (940) 894-2461

Fax Number:

Contracting Authority Signature:

Date: 10/27/2022



TEXAS ASSOCIATION of COUNTIES
HEALTH AND WELLNESS BENEFITS POOL

HEALTHY COUNTY: COUNTY SPECIFIC INCENTIVE PROGRAM

A County Specific Incentive (CSI) is a wellness program that rewards employees and/or spouses for healthy behaviors such as completing an annual exam, tobacco affidavit, or participating in a physical activity program in exchange for avoiding a premium contribution, a lower monthly premium, earn additional days of PTO, or other rewards decided on by the County or District. Penalties and Rewards are administered at the county or district level.

Healthy County is available to assist in the process of designing, communicating, and tracking a CSI. Employees will be able to view their progress and completion of the incentive on the Healthy County energized by Sonic Boom portal.

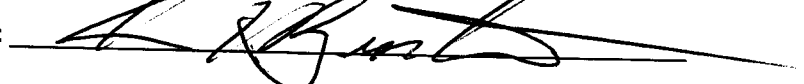
YOUR COUNTY OR DISTRICT'S CSI

Our records indicate that your County or District does not currently have a CSI. Please make a selection below to let us know if you would like to implement a CSI or learn more about implementing a CSI. Your county or district's Wellness Consultant will reach out to you to discuss design options. Also, please feel free to contact your county or district's Wellness Consultant at any time to begin this process. If your County or District decides to implement a CSI, there is a six week waiting period before employees can view the program online.

- We would like to implement a CSI Program for the 2022-2023 plan year.
- We are interested in learning more about the CSI Program.
- We are not interested in learning more about the CSI Program at this time.

County or District Name: Montague County

Printed Name and Title: Kevin Benton, County Judge

Contracting Authority Signature: 

Date: 06/27/2022

12 Month Medical Report

Post Date : Mar 2022

Metrics : (Average Members, Average Subscribers, Total Contribution, Medical Paid, Pharmacy Paid, Paid)

Rows : (Paid Date)

Columns : (Metrics)

Paid Date : Last 12 Months

Coverage Type : (Medical)

Group : (094581 - MONTAGUE COUNTY/TAC)

Paid Date	Average Subscribers	Average Members	Total Contribution	Medical Paid	Pharmacy Paid	Paid
Apr 2021	94	122	\$88,340.90	\$107,333.71	\$16,827.99	\$124,161.70
May 2021	95	123	\$88,340.90	\$111,124.04	\$19,042.67	\$130,166.71
Jun 2021	96	125	\$90,100.34	\$466,905.24	\$35,915.85	\$502,821.09
Jul 2021	97	126	\$91,859.78	\$35,675.78	\$14,411.53	\$50,087.31
Aug 2021	97	125	\$90,861.88	\$48,384.23	\$25,693.10	\$74,077.33
Sep 2021	98	126	\$91,741.60	\$46,439.92	\$38,502.68	\$84,942.60
Oct 2021	99	130	\$98,489.10	\$42,871.11	\$35,117.46	\$77,988.57
Nov 2021	100	130	\$99,423.36	\$25,206.35	\$21,176.93	\$46,383.28
Dec 2021	99	125	\$97,954.42	\$39,860.60	\$18,313.78	\$58,174.38
Jan 2022	100	126	\$98,888.68	\$15,916.11	\$23,464.18	\$39,380.29
Feb 2022	100	126	\$99,822.94	\$39,442.85	\$33,845.85	\$73,288.70
Mar 2022	100	126	\$99,822.94	\$64,335.89	\$35,097.99	\$99,433.88
Total: Selected Filter(s)	98	126	\$1,135,646.84	\$1,043,495.83	\$317,410.01	\$1,360,905.84



**TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL.**

HCC - No PHI

Post Date: Mar 2022

Service Category: Total (Inpatient Facility, Outpatient Facility, Pharmacy, Professional)

Metrics: (Paid)

Claim Type: (MEDICAL, PHARMACY)

Coverage Type: (Medical)

Group: (094581 - MONTAGUE COUNTY/TAC)

Paid Month: Last 12 Months

Paid: greater or equal 10000.00

Paid: (descending)

Encrypted Member ID	Member Status	Medical Paid	Pharmacy Paid	Paid
19070064989	Active	\$241,163.30	\$15,608.50	\$256,771.80
7490023280	Active	\$108,276.17	\$84,827.28	\$193,103.45
16400721725	Active	\$165,122.77	\$0.00	\$165,122.77
17850054024	Active	\$93,685.50	\$13,723.37	\$107,408.87
13270050360	Active	\$66,326.39	\$1,015.37	\$67,341.76
18240711543	Active	\$3,779.10	\$42,772.64	\$46,551.74
8380237023	Under 65 Retiree	\$1,585.09	\$37,165.45	\$38,750.54
7490023304	Under 65 Retiree	\$14,818.46	\$22,028.60	\$36,847.06
7490023377	Active	\$33,892.95	\$935.26	\$34,828.21
18670313101	Active	\$33,133.81	\$40.00	\$33,173.81
9060335828	Active	\$15,161.67	\$16,876.69	\$32,038.36
15560149252	Active	\$28,706.09	\$133.04	\$28,839.13
19190140271	Active	\$24,883.90	\$322.23	\$25,206.13
18730001460	Active	\$21,393.25	\$6.22	\$21,399.47
16520159844	Active	\$13,427.39	\$7,121.68	\$20,549.07
7490023321	Active	\$17,896.42	\$0.00	\$17,896.42
19100203857	Active	\$3,785.54	\$11,121.66	\$14,907.20
17130167109	Active	\$11,940.18	\$26.80	\$11,966.98
18450130943	Active	\$11,919.41	\$4.39	\$11,923.80
19100287830	Active	\$282.05	\$11,295.54	\$11,577.59
11510940634	Active	\$11,438.40	\$4.67	\$11,443.07
7490023277	Active	\$2,425.25	\$8,400.12	\$10,825.37
19880031736	Under 65 Retiree	\$765.25	\$9,261.87	\$10,027.12

Proprietary and Confidential



TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

Encrypted Member ID	Member Status	Medical Paid	Pharmacy Paid	Paid
Query Totals: 23		\$925,808.34	\$282,691.38	\$1,208,499.72



12 Month Dental Report

Post Date : Mar 2022

Metrics : (Average Subscribers, Average Members, Total Contribution, Dental Paid)

Rows : (Paid Date)

Columns : (Metrics)

Paid Date : Last 12 Months

Coverage Type : (Dental)

Group : (094581 - MONTAGUE COUNTY/TAC)

Paid Date	Average Subscribers	Average Members	Total Contribution	Dental Paid
Apr 2021	97	154	\$4,139.10	\$1,944.97
May 2021	99	157	\$4,108.32	\$4,617.05
Jun 2021	101	160	\$4,268.40	\$4,431.23
Jul 2021	100	158	\$4,231.44	\$4,619.97
Aug 2021	100	158	\$4,231.44	\$3,401.40
Sep 2021	101	159	\$4,262.22	\$5,918.09
Oct 2021	102	170	\$4,536.04	\$7,581.12
Nov 2021	103	170	\$4,567.52	\$5,293.38
Dec 2021	102	165	\$4,502.44	\$3,201.31
Jan 2022	103	165	\$4,500.38	\$2,399.85
Feb 2022	103	165	\$4,531.86	\$871.61
Mar 2022	103	165	\$4,531.86	\$5,408.10
Total: Selected Filter(s)	101	162	\$52,411.02	\$49,686.08