



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

May 23, 2023

Hon. Kevin 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). Still, the Pool renewal average of 6.2% is once again below the projected 2024 medical and prescription drug trend (healthcare cost inflation) for Texas, which is 7-13%.

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, high-cost claimants, 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 2024 are enclosed, along with your TAC Employee Benefits and Wellness Consultants' contact information. Your renewal information may include alternate benefit plans (if not, alternates are available upon request).

We are pleased to announce several changes/enhancements to TAC HEBP dental, life and vision products as result of a recent RFP for those offerings. 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  
cc: Jennifer Fenoglio



TEXAS ASSOCIATION of COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

**Montague County's Renewal Rate change(s) for Plan Year 2024:**

**Health Plan:** 5.5%

**Dental Plan:** -1.5% (Note: Dental benefit improvements for PY2024, see attached)

**Life Plan(s):** No change to current Life rates. (Note: New Life coverage provider for PY2024, see attached)

**Vision Plan:** Employee or Employer-paid options available

**NOTE: Deadline for returning signed renewal documents to TAC HEBP: June 28, 2023**

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: Amy Bridges (Amyb@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 2023 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 18 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) AND Healthy County Wellness Contacts and CSI forms, 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 28, 2023.

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

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## **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

*\* return initialed/signed copies to TAC HEBP by due date*

## **Renewal Packet contents:**

Renewal Checklist

Renewal Calendar

Plan Year 2024 Benefit Updates

Voluntary Vision plans - 3 plan options, standard rates

New vendor partner for Life/STD/LTD products - BCBSTX

New vendor partner for Healthy County Wellness platform - WebMD

WEX Cafeteria Plan Administration services

Affordable Care Act update memo for 2023-24

Employee Self-Service for Open Enrollment instructions

Alternate Plan Selection and Online RNBC completion instructions

TAC HEBP Territory Map and Contacts

Grandfathered Plan FAQ



## 2023 - 2024 Renewal Notice and Benefit Confirmation

Group: 94581 - Montague County

Anniversary Date: 10/01/2023

Return to TAC by: 6/30/2023

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: 5.50%

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

Tier	Current Rates	New Rates Effective 10/1/2023	New Amount Employer Pays	New Amount Employee Pays	New Amount Retiree Pays (if applicable)
Employee Only	\$994.98	\$1,049.70	\$ 1049.70	\$ 0.00	\$ 1049.70
Employee + Child(ren)	\$1,564.42	\$1,650.46	\$ 1049.70	\$ 600.76	\$ 1650.46
Employee + Spouse	\$2,123.62	\$2,240.42	\$ 1049.70	\$ 1190.72	\$ 2240.42
Employee + Family	\$2,693.04	\$2,841.16	\$ 1049.70	\$ 1791.46	\$ 2841.16

KTB 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: -1.50%

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

Tier	Current Rates	New Rates Effective 10/1/2023	New Amount Employer Pays	New Amount Employee Pays	New Amount Retiree Pays (if applicable)
Employee Only	\$31.82	\$31.34	\$ 31.34	\$ 0.00	\$ 31.34
Employee + Child(ren)	\$65.80	\$64.80	\$ 31.34	\$ 33.46	\$ 64.80
Employee + Spouse	\$70.06	\$69.00	\$ 31.34	\$ 37.66	\$ 69.00
Employee + Family	\$103.96	\$102.40	\$ 31.34	\$ 71.06	\$ 102.40

KTB Initial to accept Dental Plan and New Rates.

**VISION**

**Vision:** Vision Value Plan

**Your % rate increase is:** -26.00%

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

Tier	Current Rates	New Rates Effective 10/1/2023	New Amount Employer Pays	New Amount Employee Pays	New Amount Retiree Pays (if applicable)
Employee Only	\$6.20	\$4.58	\$ 4.58	\$ 0.00	\$ 4.58
Employee + Child(ren)	\$12.44	\$9.18	\$ 4.58	\$ 4.60	\$ 9.18
Employee + Spouse	\$11.80	\$8.72	\$ 4.58	\$ 4.14	\$ 8.72
Employee + Family	\$18.28	\$13.52	\$ 4.58	\$ 8.94	\$ 13.52


           Initial to accept Vision Plan and New Rates.

**LIFE - BASIC**

**Basic Life Products:**  
(Rates are per thousand)

Coverage Volume per Employee: \$20,000

	<b>Current Rates</b>	<b>New Rates Effective 10/1/2023</b>	<b>Amount Employer Pays</b>	<b>Amount Employee/ Retiree Pays (if applicable)</b>
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 | <input checked="" type="checkbox"/> Pre 65 | <input type="checkbox"/> Post 65            |
| Dental  | <input checked="" type="checkbox"/> Pre 65 | <input checked="" type="checkbox"/> Post 65 |
| Vision  | <input checked="" type="checkbox"/> Pre 65 | <input checked="" type="checkbox"/> 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*

    *LM*     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 **6/30/2023** 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: 6/26/23

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.*



## 2023 - 2024 Alternate Plan Proposal

Group: 94581 - Montague County

Effective Date: 10/01/2023

	Current Plan Year	Renewal Rates	Option 1	Option 2
Plan:	1200	1200	1200-G2	1300-NG
Option:	RX-4A	RX-4A	RX-4A-G	RX-4A-G2
<b>Rates</b>				
Employee Only	\$994.98	\$1,049.70	\$999.62	\$1,006.10
Employee + Child(ren)	\$1,564.42	\$1,650.46	\$1,571.34	\$1,581.60
Employee + Spouse	\$2,123.62	\$2,240.42	\$2,132.80	\$2,146.74
Employee + Family	\$2,693.04	\$2,841.16	\$2,704.52	\$2,722.22
<b>Medical Plan</b>				
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
<b>Prescription Plan</b>				
Prescription Card Co-Pay	10/25/40	10/25/40	10/30/45	15/30/50
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 6/30/2023 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  Date 6/26/2023

# 12-Month Medical Report

Post Date : Mar 2023

Metrics : (Average Members, Average Subscribers, Total Contribution, Medical Paid, Pharmacy Paid, Medical Paid, Pharmacy Paid, Paid)  
 Rows : (Paid Date)  
 Columns : (Metrics)  
 Paid Date : Last 12 Months (Apr 2022 - Mar 2023)  
 Coverage Type : (Medical)  
 Group : (094581 - MONTAGUE COUNTY/ITAC)

Paid Date	Average Subscribers	Average Members	Total Contribution	Medical Paid	Pharmacy Paid	Paid
Apr 2022	99	124	\$97,294.24	\$131,926.50	\$30,819.45	\$162,745.95
May 2022	98	121	\$94,891.04	\$53,430.38	\$19,687.63	\$73,118.01
Jun 2022	97	120	\$94,891.04	\$41,840.57	\$31,280.21	\$73,120.78
Jul 2022	98	121	\$93,956.78	\$37,921.00	\$24,795.60	\$62,716.60
Aug 2022	99	122	\$95,825.30	\$81,225.44	\$22,945.90	\$104,171.34
Sep 2022	99	122	\$96,759.56	\$68,673.53	\$44,622.46	\$113,295.99
Oct 2022	97	122	\$100,063.34	\$68,993.47	\$34,200.36	\$103,193.83
Nov 2022	96	122	\$99,068.36	\$63,984.93	\$19,330.19	\$83,315.12
Dec 2022	97	123	\$99,637.80	\$81,161.39	\$58,059.01	\$139,220.40
Jan 2023	97	124	\$101,627.76	\$59,017.36	\$23,320.92	\$82,338.28
Feb 2023	96	123	\$100,632.78	\$164,274.37	\$22,884.14	\$187,158.51
Mar 2023	97	124	\$101,627.76	\$40,407.82	\$35,101.27	\$75,509.09
<b>Total: Selected Filter(s)</b>	<b>98</b>	<b>122</b>	<b>\$1,176,275.76</b>	<b>\$892,856.76</b>	<b>\$367,047.14</b>	<b>\$1,259,903.90</b>

**HCC - No PHI**

Post Date : Mar 2023

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 [Apr 2022 - Mar 2023]

Paid greater or equal 10000.00

Paid : descending

Encrypted Member ID	Member	Status	Medical Paid	Pharmacy Paid	Paid
7490023280	Active		\$175,779.26	\$23,746.45	\$199,525.71
20270354729	Active		\$192,108.55	\$0.00	\$192,108.55
15770067989	Active		\$82,951.92	\$59.39	\$83,011.31
18240711543	Active		\$7,446.25	\$68,973.68	\$76,419.93
7490023304	Under 65 Retiree		\$10,932.48	\$63,515.48	\$74,447.96
19100287830	Active		\$2,622.08	\$47,613.66	\$50,235.74
7490023377	Active		\$43,000.65	\$721.19	\$43,721.84
8380237023	Under 65 Retiree		\$3,378.04	\$37,392.57	\$40,770.61
9060335828	Active		\$18,981.08	\$12,666.05	\$31,647.13
3060085846	Active		\$28,483.29	\$16.88	\$28,500.17
17130167109	Active		\$24,705.23	\$0.00	\$24,705.23
16520159844	Active		\$11,909.02	\$12,466.99	\$24,376.01
15560149252	Active		\$23,931.76	\$41.87	\$23,973.63
16990366614	Active		\$22,337.74	\$3.60	\$22,341.34
3061533244	Active		\$19,134.16	\$470.10	\$19,604.26
7490023363	Active		\$19,554.34	\$1.56	\$19,555.90
17850054024	Active		\$3,404.87	\$16,037.41	\$19,442.28
16060178030	Active		\$17,148.04	\$360.39	\$17,508.43
18640021265	Active		\$15,403.00	\$454.95	\$15,857.95
19100203857	Active		\$4,578.88	\$10,370.37	\$14,949.25
18450130943	Active		\$13,621.96	\$6.25	\$13,628.21
19070064989	Active		\$2,012.64	\$10,923.53	\$12,936.17
19940057189	Active		\$11,616.75	\$4.92	\$11,621.67

**TEXAS ASSOCIATION of COUNTIES  
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18270534188	Active	\$11,403.91	\$0.00	\$11,403.91
17460579400	Active	\$2,076.36	\$9,043.51	\$11,119.87
17350332221	Active	\$10,082.46	\$0.00	\$10,082.46
<b>Query Total</b>	<b>26</b>	<b>\$778,604.72</b>	<b>\$314,890.80</b>	<b>\$1,093,495.52</b>

# 12-Month Dental Report

Post Date : Mar 2023

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

Rows : (Paid Date)

Columns : (Metrics)

Paid Date : Last 12 Months [Apr 2022 - Mar 2023]

Coverage Type : (Dental)

Group : (094581 - MONTAGUE COUNTY/TAC)

Paid Date	Average Subscribers	Average Members	Total Contribution	Dental Paid
Apr 2022	103	164	\$4,498.26	\$3,278.20
May 2022	102	160	\$4,401.70	\$7,603.84
Jun 2022	101	157	\$4,368.10	\$3,622.75
Jul 2022	102	157	\$4,298.80	\$6,058.18
Aug 2022	103	158	\$4,361.76	\$5,702.54
Sep 2022	103	158	\$4,393.24	\$3,737.14
Oct 2022	99	156	\$4,347.72	\$5,814.06
Nov 2022	98	156	\$4,315.90	\$2,961.20
Dec 2022	100	159	\$4,349.88	\$2,327.59
Jan 2023	99	159	\$4,415.68	\$3,199.08
Feb 2023	98	158	\$4,383.86	\$5,239.66
Mar 2023	99	159	\$4,415.68	\$5,551.66
<b>Total: Selected Filter(s)</b>	<b>101</b>	<b>158</b>	<b>\$52,550.58</b>	<b>\$55,095.90</b>



**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: Miss Angelia Richardson**

**Title:** Admin Assistant

**Address:** PO Box 475  
Montague, TX 76251-0475

**Email:** arichardson@co.montague.tx.us

**Phone Number:** (940) 894-2401

**Fax Number:**

**Please list changes and/or corrections:**

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**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: Hon. Kim Jones**

**Title:** County Clerk

**Address:** 11339 State Hwy 59 North  
Montague, TX 76251

**Email:** mcoclerk@windstream.net

**Phone Number:** (940) 894-2461

**Fax Number:**

**Please list changes and/or corrections:**

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Contracting Authority Signature: \_\_\_\_\_

Date: 6/26/2023



TEXAS ASSOCIATION of COUNTIES  
HEALTH AND EMPLOYEE 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 online or on the mobile app.

### 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 2023-2024 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: [Signature]

Date: 6/26/2023