

Jennifer Fenoglio

From: CountyChoice Silver <ccs@county.org>
Sent: Wednesday, September 24, 2025 3:37 PM
To: Jennifer Fenoglio
Cc: Jennifer Fenoglio
Subject: CountyChoice Silver 2026 Renewal: Montague County
Attachments: Montague County - PY 2026 CountyChoice Silver RNBC Packet.pdf; Packages 2 and 3 Benefits Summaries.pdf; Manage My Health Flyer (003).pdf

Dear Montague County:

We're pleased to share your CountyChoice Silver renewal packet for the 2026 plan year. Thank you for your continued partnership in supporting the health and well-being of your retirees.

Following thoughtful negotiations with Transamerica Life Insurance Company (TLIC) and AmWINS Group Benefits, we have finalized the 2026 renewal rates for the CountyChoice Silver program.

What's Changing in 2026

- Medical plan rate increase
- Prescription drug plan adjustment
- Medicare Advantage Plan increase

Medicare Part D Enhancements (IRA Update)

The Inflation Reduction Act (IRA), signed into law in 2022, brings meaningful improvements to Medicare Part D:

- The annual out-of-pocket maximum will be reduced to \$2,100 in 2026. After reaching this threshold, retirees will pay \$0 for the remainder of the year.
- A new Medicare Prescription Payment allows retirees to spread their out-of-pocket costs into equal monthly payments, helping to ease financial strain.

These changes make the Basic Medicare Part D Plan more robust and potentially more cost-effective for retirees.

Plan Options for 2026

Montague County currently offers the Package 1 plan. You may continue with this option or consider one of the following options:

- Medical Only
- Medical + Rx (includes a Medicare supplement plan with Part D)
- Medicare Advantage Plan (includes Part D)

If retirees wish to change their plan, they may do so during the Open Enrollment Period: October 15-December 7, 2025.

All enrolled retirees will transition to their selected plan on January 1, 2026.

Next Steps

Please confirm Montague County's renewal with CountyChoice Silver by returning the signed renewal documents by October 1, 2025.

If you have any questions or would like to discuss your options, we're here to help. Please reach out to Andrea Walker at ccs@county.org or call (800) 456-5974.

We sincerely appreciate your continued trust in TAC's CountyChoice Silver program and look forward to supporting your team in the year ahead.

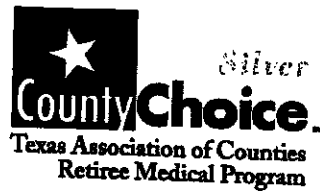
Warm regards,

Your TAC Health & Benefits Services Team



Andrea Walker
Unemployment Fund and CountyChoice Silver
Manager
Health & Benefit Services
andreaw@county.org | www.county.org

Office: (512) 478-8753
Toll-free: (800) 456-5974
1210 San Antonio Street Austin, Texas 78701



**Transamerica Life Insurance Company & Retiree Rx Care
2026 Renewal Notice and Benefit Confirmation**

Group: Montague County
Return to TAC by: October 1, 2025

Below are the new renewal rates for TLIC medical and Retiree RxCare prescription drug coverages. Please initial and complete each section below. An authorized signature on last page is required to confirm and accept your group's renewal. Email renewals to CCS@county.org.

PACKAGE PLANS

Current Plan: Package 1

	Medical Only	Med + Rx	Medicare Advantage
Current Rates:	\$279.08	\$559.39	\$392.96
New Rates: (eff 1/1/2026)	\$298.51	\$592.84	\$427.50

☒ Renew and keep current plan. OR

☐ Change Package option (select only one from the list below)

PACKAGE OPTIONS (Rates eff. 1/1/26)

☐ **Package 2**

- **Medical Only:** \$165.61
- **Med+Rx:** \$259.83
- **MedAdvantage:** \$332.17

☐ **Package 3**

- **Medical Only:** \$273.09
- **Med+Rx:** \$542.59
- **MedAdvantage:** \$332.17

_____ Initial to accept 2026 retiree package options rates.

MANAGE MY HEALTH (OPTIONAL)

☐ Add Manage My Health for an additional \$10 per retiree per month.

_____ Initial to accept Manage My Health.



**Transamerica Life Insurance Company & Retiree Rx Care
2026 Renewal Notice and Benefit Confirmation**

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BILLING AND CONTRIBUTION SCHEDULE

Please select your preferred billing option (Current billing option is Direct):

- ☒ **Direct Bill:** Invoice for 100% of the cost to each retiree.
- ☐ **List Bill:** Invoice sent to the employer for 100% of the cost for each retiree. Employer will be responsible for collecting any premium due from retirees/spouses.
- ☐ **Split Bill:** Invoice will be sent to the group for employer subsidy and Amwins will send invoice to retiree for their remaining portion.
- **List/Split Billing:** Please indicate monthly contributions levels for Employer and Retirees:

	Medical Premium	Med+ Rx Premium	MedAdvantage
Paid by Employer	\$ _____	\$ _____	\$ _____
Paid by Retiree	\$ _____	\$ _____	\$ _____

_____ Initial to accept Billing Method.

CountyChoice Silver
Member Contact Designations
Montague County

Contracting Authority: As specified in the Interlocal Participation Agreement, each Member hereby designates and appoints 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's Contracting Authority, with respect to service or claims hereunder, shall be binding on the Member. Each Member reserves the right to change its Contracting Authority from time to time by giving written notice to TAC HEBP. Please complete each category below:

Name/Title: Jennifer Fenoglio Treasurer
Address: PO Box 186
Montague, Tx 76251
Phone: (940) 894-2161
Fax:
Email: j.fenoglio@co.montague.tx.us

Please list changes and/or corrections below

Primary Contact: Main contact for daily matters pertaining to retiree benefits.

Name/Title: Jennifer Fenoglio County Treasurer
Address: PO Box 186
Montague, Tx 76251
Phone: (940) 894-2161
Fax: (940) 894-3110
Email: j.fenoglio@co.montague.tx.us

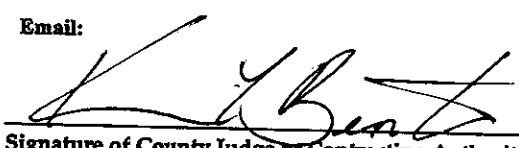
Please list changes and/or corrections below

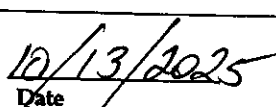
Billing Contact: Responsible for receiving all invoices relating to retiree benefits. (Not applicable if Direct Bill).

Name/Title:
Address:

Please list changes and/or corrections below

Phone:
Fax:
Email:


Signature of County Judge or Contracting Authority


Date

Kevin L. Benton, County Judge
Please PRINT Name and Title

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Bring on the **Future**

*Future Package
Program Summary*



2026 Package 1 Program Summary

Texas Association of Counties Health and Employee Benefits Pool is pleased to provide the 2026 Post-65 Group Retiree Healthcare Package 1 Program Summary.

Plan Designs & Rates:

Medical Plan

Underwritten by Transamerica Life Insurance Company

Medical Plan	Package 1
Monthly Cost	\$298.51
Calendar Year Deductible*	\$0
Skilled Nursing	0%
Part B Co-Insurance	0%
Out-of-Pocket Maximum**	Unlimited
Office Visit Co-pay	\$0
Emergency Room Co-pay	\$0

*Includes Part B Deductible (2025: \$257).

**Includes Calendar Year Deductible

Prescription Drug Plan

Underwritten by MG Insurance Company through Retiree RxCare

Prescription Drug Plan (30 Day Retail)	Package 1
Monthly Cost:	\$294.33
Annual Deductible:	\$0
Tier 1: Generic	\$5
Tier 2: Preferred Brand	\$25
Tier 3: Non-Preferred Brand	\$60
Tier 4: Specialty	25%
OPX that Triggers Catastrophic	\$2,100
Catastrophic Member Copays:	\$0

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GROUP BENEFITS, LLC

2026 Package 1 Program Summary

Plan Designs & Rates (continued):

MAPD Plan

Underwritten by Humana

MAPD Plan	Package 1
Monthly Cost	\$427.50
Calendar Year Deductible*	\$0
Part B Co-Insurance	0%
Out-of-Pocket Maximum**	Unlimited
Office Visit Co-pay	\$0
Emergency Room Co-pay	\$0
Part D Prescription	
Tier 1: Generic	\$5
Tier 2: Preferred Brand	\$25
Tier 3: Non-Preferred Brand	\$60
Tier 4: Specialty	33%
OPX that Triggers Catastrophic	\$2,100
Catastrophic Member Copays:	\$0



GROUP BENEFITS, LLC

2026 Package 1 Program Summary

Please contact Andrea Walker by October 1, 2025 if:

- If you don't already offer the complete Package 1 and are interested in offering the complete Package 1 for 2026.
- If you should need to make any changes to your primary contact or billing method for 2026.
- If your county doesn't already offer Manage My Health and would like to include this benefit for 2025 at an additional \$10 Per Member Per Month.

Included with this summary is the TAC HEBP 2026 Renewal Notice and Benefit Confirmation. Please complete and initial each section and sign to confirm your renewal for 2026. The notice should be returned to Andrea Walker by **October 1, 2025**.

The following contacts at Amwins are available to help you with any questions about your plans.

Amwins Points of Contact

Vanessa Hagen, Team Lead, Relationship Manager

Phone: 401-734-4118 Email: vanessa.hagen@amwins.com

- All Day-to-Day issues, Escalations, Billing, ID cards, General Questions and Client Support.
- The Relationship Management Team will engage internal and external resources as needed.

Heide Sisson, Director, Relationship Management

Phone: 401-734-5939 Email: heide.sisson@amwins.com

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AMWINS is a leading provider of
retiree medical programs.



Silver

County Choice

Texas Association of Counties
Retiree Medical Program



2026 Package 2 Program Summary

Texas Association of Counties Health and Employee Benefits Pool is pleased to provide the 2026 Post-65 Group Retiree Healthcare Package 2 Program Summary.

Plan Designs & Rates:

Medical Plan

Underwritten by Transamerica Life Insurance Company

Medical Plan	Package 2
Monthly Cost	\$165.61
Calendar Year Deductible*	50%
Skilled Nursing	50%
Part B Co-Insurance	50%
Out-of-Pocket Maximum**	\$4,620
Office Visit Co-pay	50%
Emergency Room Co-pay	50%

**Includes Part B Deductible (2025: \$257). Retiree is responsible for 50% of both the Part A & B deductible.*

***Includes Calendar Year Deductible. Plan K OOP Max will remain the same each year, regardless of Medicare's annual changes.*

Prescription Drug Plan

Underwritten by MG Insurance Company through Retiree RxCare

Prescription Drug Plan (30 Day Retail)	Package 2
Monthly Cost:	\$94.22
Annual Deductible:	\$615
Tier 1: Generic	25%
Tier 2: Preferred Brand	25%
Tier 3: Non-Preferred Brand	25%
Tier 4: Specialty	25%
OPX that Triggers Catastrophic	\$2,100
Catastrophic Member Copays:	\$0



GROUP BENEFITS, LLC

2026 Package 2 Program Summary

Plan Designs & Rates (continued):

MAPD Plan

Underwritten by Humana

MAPD Plan	Package 2
Monthly Cost	\$332.17
Calendar Year Deductible*	\$0
Part B Co-Insurance	0%
Out-of-Pocket Maximum**	\$2,400
Office Visit Co-pay	\$10
Emergency Room Co-pay	\$90
Part D Prescription	
Tier 1: Generic	\$5
Tier 2: Preferred Brand	\$25
Tier 3: Non-Preferred Brand	\$60
Tier 4: Specialty	33%
OPX that Triggers Catastrophic	\$2,100
Catastrophic Member Copays:	\$0



GROUP BENEFITS, LLC

2026 Package 2 Program Summary

Please contact Andrea Walker by October 1, 2025 if:

- If you don't already offer the complete Package 2 and are interested in offering the complete Package 2 for 2026.
- If you should need to make any changes to your primary contact or billing method for 2026.
- If your county doesn't already offer Manage My Health and would like to include this benefit for 2026 at an additional \$10 Per Member Per Month.

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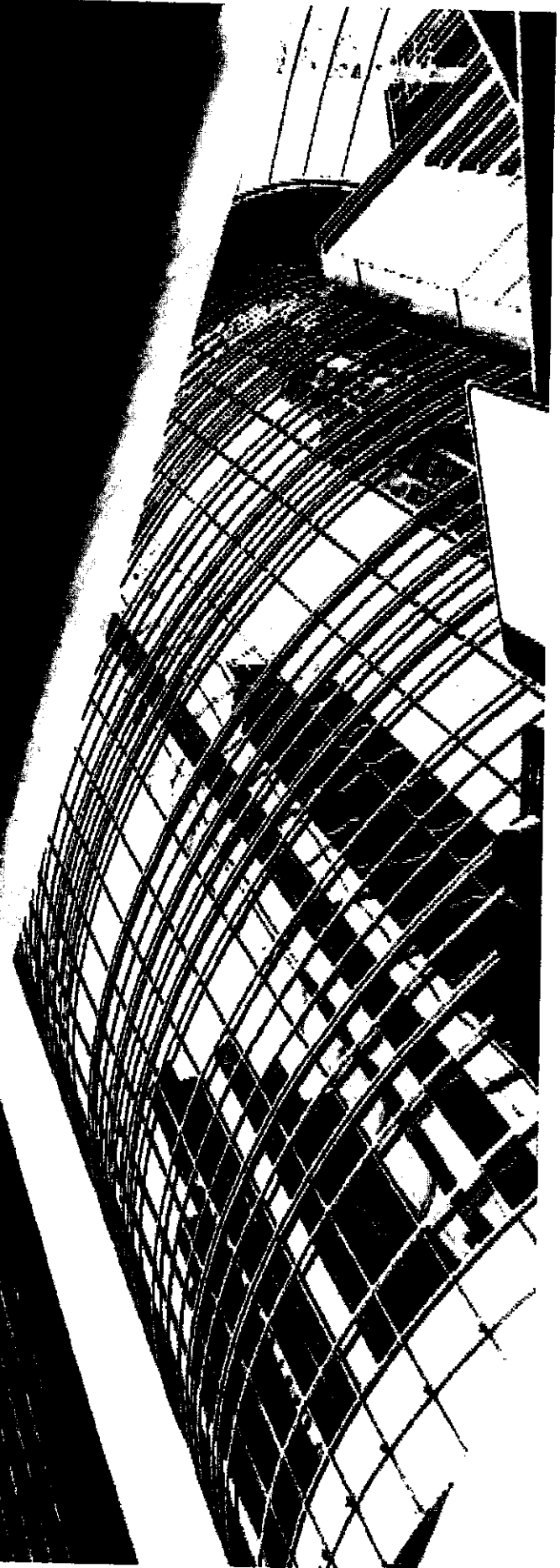
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AMWINS is a leading provider of
retiree medical coverage.

 *Silver*
County Choice
Texas Association of Counties
Retiree Medical Program



2025 Package 3 Program Summary

Texas Association of Counties Health and Employee Benefits Pool is pleased to provide the 2026 Post-65 Group Retiree Healthcare Package 3 Program Summary.

Plan Designs & Rates:

Medical Plan

Underwritten by Transamerica Life Insurance Company

Medical Plan	Package 3
Monthly Cost	\$273.09
Calendar Year Deductible*	50%
Skilled Nursing	0%
Part B Co-Insurance	0%
Out-of-Pocket Maximum**	Unlimited
Office Visit Co-pay	\$0
Emergency Room Co-pay	\$0

**Includes Part B Deductible (2025: \$257) Retiree is responsible for 50% of the Part B deductible.*

***Includes Calendar Year Deductible*

Prescription Drug Plan

Underwritten by MG Insurance Company through Retiree RxCare

Prescription Drug Plan (30 Day Retail)	Package 3
Monthly Cost:	\$269.50
Annual Deductible:	\$0
Tier 1: Generic	\$10
Tier 2: Preferred Brand	\$30
Tier 3: Non-Preferred Brand	\$65
Tier 4: Specialty	25%
OPX that Triggers Catastrophic	\$2,100
Catastrophic Member Copays:	\$0



GROUP BENEFITS, LLC

2025 Package 3 Program Summary

Plan Designs & Rates (continued):

MAPD Plan

Underwritten by Humana

MAPD Plan	Package 3
Monthly Cost	\$332.17
Calendar Year Deductible*	\$0
Part B Co-Insurance	0%
Out-of-Pocket Maximum**	\$2,400
Office Visit Co-pay	\$10
Emergency Room Co-pay	\$90
Part D Prescription	
Tier 1: Generic	\$5
Tier 2: Preferred Brand	\$25
Tier 3: Non-Preferred Brand	\$60
Tier 4: Specialty	33%
OPX that Triggers Catastrophic	\$2,100
Catastrophic Member Copays:	\$0

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2025 Package 3 Program Summary

Please contact Andrea Walker by October 1, 2025 if:

- If you don't already offer the complete Package 3 and are interested in offering the complete Package 3 for 2026.
- If you should need to make any changes to your primary contact or billing method for 2026.
- If your county doesn't already offer Manage My Health and would like to include this benefit for 2026 at an additional \$10 Per Member Per Month.

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CREATING HAPPIER AND HEALTHIER RETIREES

Manage My Health is the most comprehensive retiree assistance program on the market, featuring a robust package of services available exclusively to retirees and their families. The program helps seniors enjoy a healthier and happier lifestyle by providing access to physical, mental, nutritional and financial support through a trusted network of senior-centric program partners.

Manage My Health is a powerful resource and a great opportunity for organizations to encourage their former workers to take an active interest in improving their personal well-being.



Telehealth Solutions—24/7 Physician consultations by phone. Treatment for:

- Common colds
- Respiratory infections
- Rx authorizations
- Sprains and strains
- Arthritic pain
- \$0 Copay



Caregiver Resources—Quality, professional in-home caregivers you can trust for your loved ones.

- Access to experienced caregivers
- Caregiver/Client matching process
- In-depth background checks
- Savings up to 50%



Counseling & Intervention—24/7 immediate access to counselors; unlimited counseling sessions. Ideal for:

- Alcohol or drug abuse
- Family issues
- Anxiety, depression and grief
- And more!
- Debt & money management



Health & Wellness Support—Online resource for personal health and wellness. Features include:

- Health risk assessments
- Senior-friendly workouts and instructions
- Daily tips on nutrition, weight loss and exercise
- Medical diagnosis library



Food Delivery Service—Healthy meals delivered to you or your loved ones

- Freshly prepared meals delivered to your door
- Single order or meal program
- Special senior & dietary meals
- Can be ordered for loved ones as a gift



Physician Network—Access a network of specialists and primary care physicians based on your specific needs:

- At least three recommended specialists
- Confirmation of appointment availability and necessary medical records or tests
- Verified insurance acceptance



Identity Theft Support—Protection and resolution services

- Award winning 24/7 Identity Theft Resolution Service
- Account closure and notification services for decease
- A trusted resource for vetting potential fraud offerings
- Assistance in the administrative details involved in closing a loved one's affairs



Hearing Services—Discount hearing benefits for you and your family. Benefits include:

- Free annual hearing screenings
- 30-70% off high quality hearing aids
- No interest financing
- 3 years of service on a hearing aid purchase, including repair warranty, loss and damage coverage, and batteries



ON YOUR TEAM