

Health and Employee Benefits Pool

At A Glance

Titus County Benefits Proposal

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TEXAS ASSOCIATION *of* COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

County-Owned and County Governed

Not for profit – no stockholders to satisfy

- ❖ Year-to-year risk is spread among Pool members – **greater financial stability**
- ❖ County-focused customer service





TAC HEBP Basics

- ❖ Operate as a self-insured pool
- ❖ Pooled (fully-funded) and partially self-funded financial arrangements
- ❖ Stable membership – 221 county entities
- ❖ Medical, dental, life and vision coverage for active employees and retirees





TAC HEBP Basics

- ❖ Cloud-based eligibility and billing program and Employee Self-Service portal
- ❖ No state premium tax
- ❖ Experienced with Local Government Code; contracts through interlocal agreement
- ❖ Provide assistance with IRS required reporting for compliance with the Affordable Care Act



Strength Through Numbers Drives Cost Control Strategy



46,000+
members

Obtains
purchasing
discounts not
available to
individual counties
and districts

- ❖ Year after year, TAC HEBP renewal increases have been consistently below the statewide health care trend
- ❖ Statewide provider networks with favorable experience and pricing



TAC HEBP Vendor Partners



Blue Cross and Blue Shield of Texas

Navitus Health Solutions

Voya Financial

Dearborn National



HEBP – Products & Partners

Blue Cross and Blue Shield of Texas: Medical Network

Medical with Condition Management

- ❖ 30+ benefit plans
- ❖ HRA & HSA plans
- ❖ Custom benefit plans
- ❖ TAC HEBP Private Exchange



**BlueCross BlueShield
of Texas**

❖ **Dental**

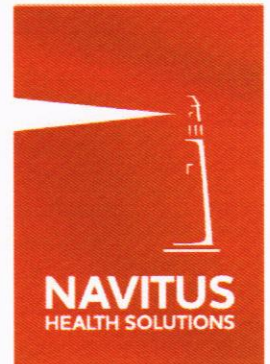
- ❖ 4 plans, with and without Orthodontia



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HEBP – Products & Partners

Navitus Health Solutions LLC:
Pharmacy Benefits Manager



6 Standard Plans

- ❖ 3 tiers (tier 1, tier 2, tier 3)
- ❖ 3 deductible options: \$0, \$100, \$250
- ❖ 4th tier (Specialty) available as a custom option



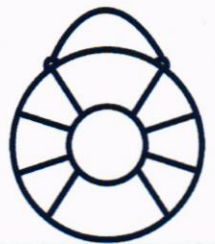
HEBP – Products & Partners



Voya Financial: Life Insurance

Multiple basic and voluntary plans for employees, dependents and retirees

- ❖ Life, Accidental Death & Dismemberment, Short and Long-Term Disability
- ❖ Basic life products include Travel Assistance and Funeral Concierge services



HEBP – Products & Partners

Dearborn National: Voluntary Vision



Single Plan Option available

- ❖ Some counties elect to pay employee-only rate



HEBP – Products & Partners



TAC: ACA Reporting & Tracking Services (ARTS)

- ❖ Measurement, administrative and stability tracking and notification of eligibility for part-time, variable and seasonable employees.
- ❖ Reporting on status of potential benefits-eligible employees
- ❖ Production of 1094C, 1095C, 1094B and 1095B forms and filing of forms with IRS



Benefits Summary

DENTAL PLAN II WITH ORTHODONTICS

Employee Only	\$ 22.38
Employee Child(ren)	\$ 60.94
Employee Spouse	\$ 44.72
Employee Family	\$ 83.32

Benefits

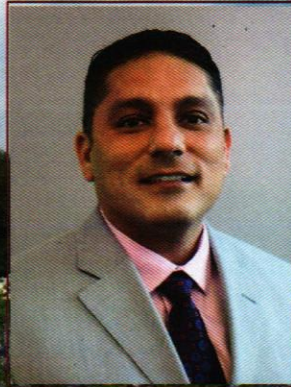
Plan Year Maximum Benefit	\$1,500.00
Plan Year Deductible (<i>waived for preventive care</i>)	\$50.00
Preventive Care	100%
Basic Care	80%
Major Services	50%
Orthodontics Lifetime Maximum (up to age 26)	50% up to \$1,500



Titus County's HBS Account Team



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Why Counties Choose TAC HEBP

COUNTY-OWNED AND COUNTY-GOVERNED

- We're for counties and county entities, not for profit. We are member-driven and there are no stockholders to satisfy.
- Year-to-year risk is spread among Pool members, providing greater financial stability.
- County-focused customer service with understanding of the unique needs and challenges of county government.

STRENGTH IN NUMBERS KEEPS COSTS LOW

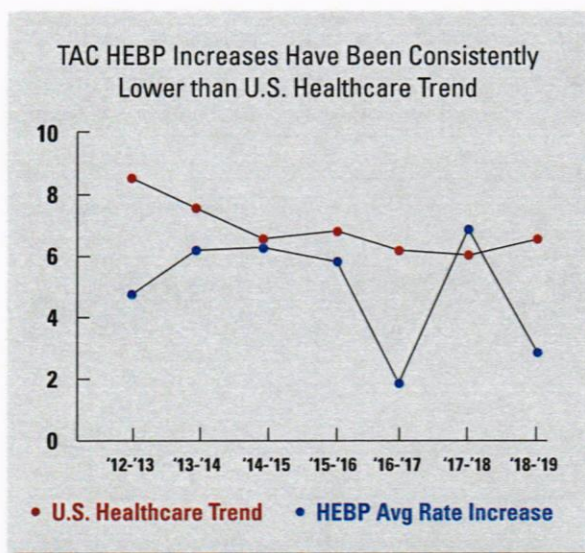
- With more than 46,000 members, TAC HEBP obtains volume purchasing discounts not available to individual counties.
- TAC HEBP renewal rates have been consistently below state and national healthcare trend.
- TAC HEBP plans offer statewide provider networks with favorable experience and pricing.

HEALTHY COUNTY WELLNESS PROGRAM CONTROLS LOSSES

- Condition management and wellness coaching programs.
- Multiple programs available to keep prescription costs in check.
- Tobacco cessation program helps members kick the habit.
- No-cost allergy shots let members breathe easy.
- Wellness activity programs with incentives get members moving.
- Monthly *Healthy Byte* e-newsletter.

TRUSTED VENDOR PARTNERSHIPS

- Medical and dental network – Blue Cross Blue Shield of Texas (BCBSTX).
- Pharmacy network – Navitus Health Solutions.
- Eligibility and billing system – Willis Towers Watson.
- Life insurance – Voya.
- Voluntary Vision insurance – Dearborn National



TAC HEBP BASICS

- Operates as a self-insured pool.
- Pooled (fully-funded) and self-funded financial arrangements are available.
- Stable membership, with a retention rate of more than 99 percent since 1992, makes the choice for Texas county entities clear.
- Medical (including telemedicine), dental, life and vision coverages are available for both active employees and retirees.
- Custom-built Online Administrative System (OASys), makes managing eligibility and billing easy.
- Employee Self-Service portal allows members to make benefit elections during enrollment period and update personal information throughout the year.
- No state premium tax benefits your bottom line.
- Experienced with Local Government Code and contracts through interlocal agreement.

Our goal is to provide you and your employees with the highest quality benefits at the best long-term cost possible.

Titus County
Fully Insured Proposal 1/1/2020

Name of Plan	Current UMR		TAC Proposal		UHC Proposal		UHC Proposal	
	Self Funded		1200-NG		BCYT MOD		BCYT	
Available Network	UHC Choice Plus		BCBS BlueChoice		Choice Plus		Choice Plus	
Annual Deductible	In Network	Out of Network	In Network	Out Of Network	In Network	Out Of Network	In Network	Out Of Network
Individual	\$1,250	\$3,000	\$1,000	\$3,000	\$1,250	\$3,000	\$1,000	\$5,000
Family	\$3,750	\$6,000	\$3,000	\$9,000	\$3,750	\$6,000	\$2,000	\$10,000
Out of Pocket Maximum (Includes deductible)								
Individual	\$6,550	\$12,000	\$4,000	\$9,000	\$6,500	\$12,000	\$4,000	\$10,000
Family	\$13,100	\$24,000	\$12,000	\$27,000	\$13,100	\$24,000	\$8,000	\$20,000
Co-insurance	70%	50%	80%	60%	70%	50%	70%	50%
Professional Services								
Physician Office Visit	\$30	Ded + coins	\$30	Ded + coins	\$30	Ded + coins	\$25	Ded + coins
Specialist Office Visit	\$30	Ded + coins	\$30	Ded + coins	\$30	Ded + coins	Designated Network: \$25 Network: \$50	Ded + coins
Preventive Care	Covered 100%	Ded + coins	Covered 100%	Ded + coins	Covered 100%	Ded + coins	Covered 100%	Ded + coins
Urgent Care	\$75	Ded + coins	\$30	Ded + coins	\$75	Ded + coins	\$75	Ded + coins
Diagnostic Procedures								
Outpatient Lab	Included in copay	Ded + coins	Included in copay	Ded + coins	Included in copay	Ded + coins	Ded + coins	Ded + coins
Outpatient X-ray	Included in copay	Ded + coins	Included in copay	Ded + coins	Included in copay	Ded + coins	Ded + coins	Ded + coins
Complex Imaging (CT, PET, MRI, etc)	Ded + coins	Ded + coins	Ded + coins	Ded + coins	Ded + coins	Ded + coins	Ded + coins	Ded + coins
Hospital Care								
Emergency Room True Emergency	\$200 copay		\$150 copay + deductible + coins		\$200 copay + deductible + coins		\$250 copay + deductible + coins	
Emergency Room Non True Emergency	Ded + Coins							
Pharmacy*								
	Retail Copay	Maintenance RX at Retail Pharmacy						
Generic	\$5	\$15	\$10		\$10		\$10	
Brand	\$25	\$50	\$30		\$25		\$25	
Non-Preferred Brand	\$50	\$100	\$50		\$50		\$50	
Specialty	\$150	\$300	\$50		\$50		\$50	
Monthly Premium								
Employee	Self Funded		\$925.00		\$852.02		\$915.88	
Employee + Spouse			\$1,100.00		\$1,047.29		\$1,125.79	
Employee + Child(ren)			\$1,137.00		\$1,013.21		\$1,089.15	
Family			\$1,225.00		\$1,128.35		\$1,212.92	
Employee Payroll Deductions								
Employee	\$0.00		\$0.00		\$0.00		\$0.00	
Employee + Spouse	\$175.00		\$87.50		\$97.64		\$104.96	
Employee + Child(ren)	\$212.50		\$106.00		\$80.60		\$86.64	
Family	\$300.00		\$150.00		\$138.17		\$148.52	
Payroll rates assume Titus County is paying 100% of the illustrated monthly employee only premium.								
Employer Monthly Total (141 enrolled)			\$130,425.00		\$120,134.82		\$129,139.08	
Employer Annual Total			\$1,565,100.00		\$1,441,617.84		\$1,549,668.96	