



August 25, 2021

Hon. Brian Lee
Titus County Judge
100 W 1st St Ste 200
Mount Pleasant, TX 75455-4400

Dear Judge Lee:

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

We recognize that 2020 was a difficult year for many people and organizations, and the Pool was no exception. For over a decade, the Pool renewal has been below the national average for health plan rate increases (trend). This year, due to a surge in high-cost claimants as well as claims related to the COVID-19 pandemic, the Pool renewal average of 7.3% is at or slightly below the projected 2021 national combined medical and Rx trend (healthcare cost inflation) of 7.3 – 8.1%.

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 geographic area (healthcare claims vary significantly by geographic region). Based on this analysis, your group's renewal rate may be above or below the Pool average. Your renewal rates for Plan Year 2022 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).

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 Titus 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: Sharon Reynolds



2021 - 2022 Renewal Notice and Benefit Confirmation

Group: 276691 - Titus County

Anniversary Date: 01/01/2022

Return to TAC by: 10/01/2021

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-NG \$30 Copay, \$1000 Ded, 80%, \$3000 OOP Max

RX Plan: Option 5A-NG \$10/30/50, \$0 Ded

Your % rate increase is: 4.70%

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

Tier	Current Rates	New Rates Effective 1/1/2022	New Amount Employer Pays	New Amount Employee Pays	New Amount Retiree Pays (if applicable)
Employee Only	\$925.00	\$968.48	\$	\$	\$
Employee + Child(ren)	\$1,100.00	\$1,151.70	\$	\$	\$
Employee + Spouse	\$1,137.00	\$1,190.44	\$	\$	\$
Employee + Family	\$1,225.00	\$1,282.58	\$	\$	\$

_____ 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: 3.80%

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

Tier	Current Rates	New Rates Effective 1/1/2022	New Amount Employer Pays	New Amount Employee Pays	New Amount Retiree Pays (if applicable)
Employee Only	\$22.38	\$23.24	\$	\$	\$
Employee + Child(ren)	\$60.94	\$63.26	\$	\$	\$
Employee + Spouse	\$44.72	\$46.42	\$	\$	\$
Employee + Family	\$83.32	\$86.50	\$	\$	\$

_____ Initial to accept Dental Plan and New Rates.

VISION

Vision: Plan I

Your % rate increase is: 0.00%

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

Tier	Current Rates	New Rates Effective 1/1/2022	New Amount Employer Pays	New Amount Employee Pays	New Amount Retiree Pays (if applicable)
Employee Only	\$6.20	\$6.20	\$	\$	\$
Employee + Child(ren)	\$12.44	\$12.44	\$	\$	\$
Employee + Spouse	\$11.80	\$11.80	\$	\$	\$
Employee + Family	\$18.28	\$18.28	\$	\$	\$

_____ Initial to accept Vision Plan and New Rates.