



TEXAS ASSOCIATION *of* COUNTIES

HEALTH AND EMPLOYEE BENEFITS POOL

May 23, 2023

Hon. Adam Ensey
Armstrong County Judge
PO Box 189
Claude, TX 79019

Dear Judge Ensey:

The Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP) is pleased to enclose Armstrong 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 Armstrong 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,

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

cc: Honorable Susan Overcast McGrath



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

Health Plan: 4.5%

Dental Plan: -3% (***Note:*** Dental benefit improvements for PY2024, see attached)

Life Plan(s): Employee or Employer-paid options available

Vision Plan: No change to current Vision rates. (***Note:*** New plan options for PY2024, see attached)

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: Kathy Davenport (kathyd@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: Stacey Bruington (staceyb@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 Armstrong 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.

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

New plan options for PY2024: Vision Plan Benefit Highlights

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