

IMPORTANT INFORMATION

CONCERNING YOUR GILLESPIE COUNTY EMPLOYEE & DEPENDENT GROUP MEDICAL HEALTH BENEFITS And Related Benefits

DATE: August 2018
TO: All Gillespie County Employees Covered Under County Group Health Benefits
REFERENCE: Your Gillespie County Employee & Dependent Group Medical Health Benefits and Related Benefits

The Gillespie County Commissioners Court reviewed and approved the County's group health package for the next year ... October 01, 2018, through September 30, 2019.

The Commissioners Court approved to move from the current group medical & prescription drug plan to "*Med Plan 500-G, Rx Plan 4A-G*" and still maintain a "grandfathered" status for the next year.

The Texas Association of Counties ... with whom the County contracts for group medical coverage ... has confirmed new rates to be effective October 01, 2018. With the plan change, the premiums for group medical and prescription drug coverage ... employee and dependent ... **have dropped a few dollars compared to the increase of 7.0% for FY2018, 1.6% for FY2017, 5.15% for FY2016, 8.2% for FY2015, and 5.00% for FY2014.**

Should you have any questions concerning anything contained herein, please feel free to contact a member of the Commissioners Court or the County Treasurer's Office.

Effective October 01, 2018 County's Group Medical & Prescription Drug Package ... Will Provide / Offer

Group Medical Plan	<p>Component parts of the medical health plan ... NEW Med Plan 500-G ... will remain basically unchanged. However, the copay, out of pocket, and deductibles will increase. BlueCross BlueShield of Texas will continue to be the carrier. The premiums will change effective October 01, 2018. The County will continue to cover all eligible employees and pay 100% of the premiums for FY2019. Coverage for eligible employee dependents is optional at the employee's expense. Pre-tax premiums are offered under the Section 125 Plan.</p> <p>Reference materials will be provided as soon as they become available.</p> <ul style="list-style-type: none"> • Summary of Benefits and Coverage for what the plan covers • Glossary of Health Coverage and Medical Terms • "Resource Guide" for Gillespie County <p>Reference material will also be made available on the county web site.</p>
Group Prescription Drug Plan	<p>Component parts of the prescription drug plan ... NEW Rx Plan 4A-G. Premiums for the prescription drug plan are included in the group medical premiums.</p> <p>Reference materials will be provided as soon as they become available</p> <ul style="list-style-type: none"> • Summary of Benefits and Coverage for what the plan covers • "Resource Guide" for Gillespie County <p>Reference material will also be made available on the county web site.</p>
Term Life and AD&D	<p>Component parts of the life insurance package will remain unchanged. The County will continue to cover all eligible employees and pay 100% of the premiums for FY2019. Employee coverage is \$10,000.</p>

Effective October 01, 2018 Voluntary Supplemental Products Offered

Supplemental Voluntary Life Program and Other Related Optional Coverage(s) through TAC	<p>The Voluntary Life Program offered through TAC is optional at the employee's expense. Effective October 01, 2007 these voluntary life programs were disallowed under the Section 125 Plan.</p>
Supplemental Employee Life Plan Through Hartford	<p>The Supplemental Employee Life Plan offered through Hartford is optional at the employee's expense. The plan makes coverage available up to \$40,000 and is allowed under the Section 125 Plan.</p>
Supplemental Group Dental Through Dental Select	<p>The group dental plan ... Dental Select ... is optional at the employee's expense. The premiums for dental coverage have increased 3.0 %. Pre-tax premiums are offered under the Section 125 Plan.</p>
Supplemental Products offered through Colonial Life Products	<p>Supplemental Colonial Life products are optional at the employee's expense. Pre-tax premiums are offered under the Section 125 Plan. However, disability plans are not allowed under Section 125.</p>
NEW Vision Plan	<p>The County is offering an optional vision plan at the employee's expense. The premiums can be pre-tax under the Section 125 Plan.</p>

PREMIUM HISTORY

Group Medical Health & Prescription Drug Coverage

TAC-HEBP, BlueCross BlueShield of Texas, PPO ... Life and Disability Coverage

The following information compares the premiums to be effective October 01, 2018 with those of previous years, for employee coverage as well as optional dependent coverage under the County's group health benefits package.

TYPE OF COVERAGE	Monthly Premiums Effective 10.01.2018	Monthly Premiums 10.01.2017 through 09.30.2018	Monthly Premiums 10.01.2016 through 09.30.2017	Monthly Premiums 10.01.2015 through 09.30.2016	Monthly Premiums 10.01.2014 through 09.30.2015	Monthly Premiums 10.01.2013 through 09.30.2014	Monthly Premiums 10.01.2012 through 09.30.2013
Employee – Medical Coverage Premiums paid 100% by the County	841.90	844.14	788.92	776.50	738.40	682.44	649.94
Employee – Life AD&D Premiums paid 100% by the County	2.81	2.39	2.39	2.39	2.39	3.25	3.25
Optional Coverage for Spouse ... Medical	925.58	928.68	867.92	854.26	812.40	750.78	715.04
Optional Coverage for One Child...Medical	285.30	286.26	267.54	263.32	250.40	231.42	220.40
Optional Coverage for Children ... Medical	577.16	579.10	541.22	532.70	506.58	468.18	445.90
Optional Coverage for Family ... Medical	1,371.96	1,376.60	1,286.54	1,204.14	1,204.14	1,112.88	1,059.90
Voluntary Life Programs Optional for Employee and/or Dependent	Rates Vary	Rates Vary	Rates Vary	Rates Vary	Rates Vary	Rates Vary	Rates Vary

September.2018 ... Annual Open Enrollment Period

Section 125 Plan Year October 01, 2018 – September 30, 2019

A Flexible Benefit Plan / Premium Deferred Only Plan

During the open enrollment you will be asked to sign the annual Section 125 Election Form. If you utilize the plan for premium pre-tax coverage or not ... you MUST sign the election form.

REMEMBER ... Once you have elected coverage under Section 125 (pre-tax premiums), you may not make any change(s) to that coverage(s) unless you meet one of the exceptions as so noted on the election form until the next annual election ... September.2019. This election period covers October 01, 2018, through September 30, 2019.

NOTE ... Any coverage(s) that is post-tax is not restricted by the Section 125 guidelines. Therefore, you may make change(s) to that coverage(s) during the plan year. ALSO, you do not have to elect all coverage(s) as pre-tax or post-tax.

Tricia Herrera, of Frantzen, Kaderli & Klier, AND a representative(s) from Colonial Life will be conducting the open enrollment and Section 125 election during the month of September.2018.

The County will continue to allow Colonial Life & Accident Insurance Company, Dental Select (dental coverage) and Hartford to be offered as voluntary supplemental products through the payroll deduction plan and permit allowable products to be offered under the County's Section 125 Plan. And include the **new vision product**.

Should you have any questions as to what is or is not allowable under this plan call the County Treasurer's Office BEFORE you sign the form.

Should you have any questions reference this notice, your current payroll deductions, or any related payroll issues please contact the County Treasurer's Office.

Gillespie County Will Continue to Offer
An Employee Voluntary Supplemental Product
Membership in MASA Medical Transport Solutions

IMPORTANT

COBRA COVERAGE IS A BENEFIT OF EMPLOYMENT
It Is YOUR Responsibility To Notify The County Treasurer's Office
When A Covered Dependent Becomes Ineligible For Coverage(s)
COBRA Coverage May Be an Option