POWER through POOLING

Your County’s Guide to Protecting Your Employees, Your Assets and Tax Dollars

Texas Association of Counties
Health and Employee Benefits Pool

Grimes County Courthouse
TAC Board of Directors and TAC Pool Boards

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Greetings,

I’m Hansford County Judge Benny Wilson, and I want share with you a bit about the TAC Health and Employee Benefits Pool (TAC HEBP). I chair the Pool Board, and I want you to know why it is that I think this pool is the pool for county government.

First, our Board is made up of all county elected officials. We understand county government, we understand the needs of county government—the peculiarities of county government. As Board members, we have a responsibility not only to our own county, but all the counties that are members of the Pool. It’s a responsibility we take very seriously.

One of the big benefits of the Pool is the strength in numbers. Your county is not out there alone. You’re joined with 45,000-plus other employees in the largest public-sector benefits pool of its kind. The Pool’s size puts it in the position to negotiate great prices and be very proactive with benefits and services. Size also helps to take the peaks and valleys out of premiums, thus providing a better opportunity to budget from year to year.

I’m proud of our prescription program that reduces the costs to patients, and our Healthy County wellness program that helps employees become healthier. We’ve been very aggressive in trying to reach out and impact people prior to being ill. It’s the right thing to do and it saves counties money, too.

The other area I’m proud of is our proactive stance in addressing the requirements and challenges of health care reform. All coverages available through the Pool meet or exceed the standards set forth in the law, and pooled groups can get help with much of the paperwork load from the newly mandated IRS reporting requirements, meaning you have less to worry about when it comes to figuring out how health care reform affects your county. TAC staff can also provide guidance to help your county comply with the new law’s many requirements.

In sum, TAC HEBP is here for your benefit. It’s here for the health and welfare of your county employees. TAC HEBP is for counties, by counties, and I believe it’s the right choice for counties. If you have any questions, you can contact TAC staff at (800) 456-5974.

Thank you,

BENNY D. WILSON
Hansford County Judge and TAC HEBP Board Chair
The Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP) makes providing your employees with the high quality benefits they’ve come to expect easier and more affordable. We operate one of the oldest, largest and most successful public-sector benefit pools in the nation. The program enables counties and county-related entities to combine, or pool, their purchasing power, increasing contract control and decreasing costs.

For more than 30 years, TAC has furnished counties with a range of options for providing employee benefits, including medical and dental coverage, accident and life insurance, long-term and short-term disability to county employees, retirees, officials and their dependents.

In 2001, TAC HEBP was established as a self-funded pool. We gain market advantages through high-value combined purchasing power and increased contract control that helps us save counties money. For the past decade, we have consistently provided renewal rates below the national medical costs inflation trend, allowing counties predictable and affordable budgeting.

REASONS TO JOIN TAC HEBP:

- **Strength through numbers drives cost control strategy** – With more than 46,000 members, TAC HEBP obtains volume purchasing discounts not available to individual counties.
- **Long-term stability of rates** – Volume purchasing gives us the ability to stabilize rates from year to year and pass the savings along to you.
- **The right choice for Texas counties** – With a retention rate of more than 99 percent since 1992, the choice for counties is clear. When they join the Pool, they stay. Two hundred and twenty one counties and related districts are members of the Pool.
- **On top of health care reform** – There’s no need to worry if your county’s benefits comply with federal health care law. All TAC HEBP health coverage plans meet the requirements of the Affordable Care Act.
- **Sound county leadership** – As a member-driven organization, county leaders drive policy development, negotiations with providers and other program enhancements.
- **Customized to your county’s needs** – The Pool provides a variety of viable options for health care coverage to fit county needs and budgets. The Pool also offers dental coverage, vision and supplemental accident and life insurance options.
- **County-focused customer service** – County-owned and county-managed, we understand the unique needs and challenges of county government and tailor our approach and services to them.
- **Value-added services** – TAC HEBP offers a number of programs and services to members at no additional fee to increase the quality of health care, help members live healthier lifestyles and help control costs.
- **A streamlined process** – The TAC HEBP Interlocal Agreement eliminates the hassles of the annual health care proposal process, and user-friendly and secure online administration makes employee eligibility determinations and billing easy.

Rating Philosophy

We have decades of experience managing public-sector risk pools for county government. Because TAC HEBP is county-owned and county-governed, we have a different approach to rating than what you typically see at a commercial insurance company.

To protect the financial integrity of the Pool and its members, we must set rates that are adequate to cover the actual costs plus the required reserves. At TAC, we consider several factors when setting rates, including your group’s size, demographics and past claims history. Our rates, set for each county individually, reflect a combination of pure experience rating and pooling with the other members of TAC HEBP. This offers our members the protection they need when an inevitable “bad year” hits. TAC HEBP uses a consistent rating approach that results in the best and most stable rating over the long haul.

The following pages will provide a more detailed look at the benefits and services offered to counties by TAC HEBP.

Coverages Offered

**EMPLOYEE GROUP HEALTH AND DENTAL COVERAGE CUSTOMIZED TO YOUR COUNTY**

The Pool offers a wide range of standardized plans with statewide provider networks that meet members’ needs and budgets. We’ll help you find the combination of benefits that best suits your county. TAC HEBP offers...
group health and dental benefits to active and retired county employees, officials and their dependents through Blue Cross Blue Shield of Texas (BCBSTX).

**PRESCRIPTION BENEFITS THAT IMPROVE OUTCOMES AND CONTROL COSTS**

TAC HEBP’s size enables extremely competitive prescription drug pricing. This helps stabilize, and ultimately lower, premiums for our members. The Pool has contracted with Navitus Health Solutions, a pharmacy benefits manager (PBM), to enhance our prescription drug program while keeping drug costs in check.

Features of the prescription drug program designed to contain costs for members and improve patient prescription drug access include:

- **Retail-90**, which offers members a savings of one-third of the copay for a 90-day prescription when using a participating retail pharmacy or mail order;
- **Medicine Match**, which helps encourage medication adherence for members with chronic conditions such as asthma, high blood pressure, diabetes and high cholesterol by offering a 50 percent reduction in prescription copays when participating in a BCBSTX condition management program; and
- **Tablet Splitting**, which saves members money on medications that are less expensive at higher dosages, but can be split with a provided device. Same dosage, fewer tablets.

**VISION COVERAGE THAT’S EASY TO USE**

TAC HEBP has implemented a voluntary vision coverage program, through Dearborn National/EyeMed. Members have the freedom to choose any in-network provider for any contact lenses, any glasses frame and any lens with no unnecessary restrictions. 3D virtual try-on technology also allows members to shop right from their homes. The vision program has competitive rates and no claim forms to file.

**TELEMEDICINE FOR YOUR CONVENIENCE**

With MDLIVE, TAC HEBP members are able to connect and interact online with doctors or therapists for general health, pediatric care and behavioral health concerns. Immediate or appointment-based care is available 24 hours a day, seven days a week via website, mobile app or phone. If the doctor prescribes medication, it will be sent electronically to a pharmacy of your choice.

**PROTECT YOUR EMPLOYEES AND THEIR FAMILIES AGAINST THE UNEXPECTED**

The Group Term Life and Accidental Death and Dismemberment Coverage though TAC HEBP provides a lot for very little. For pennies on the dollar, a wide assortment of benefits and features will provide your employees peace of mind. TAC HEBP’s group accidental death and dismemberment coverage is there to help families deal with the sudden and unexpected needs that can arise if an employee has a serious accident.

TAC HEBP offers this coverage to county employees and their dependents. This coverage is offered through Voya. VOYA coverages include value added services such as funeral planning and travel assistance. Employees may also purchase additional term life and dependents’ group life coverage.

**RETIREE HEALTH BENEFITS PROVIDE A SECURE FUTURE**

TAC HEBP believes in providing reliable, smart benefits that are attractive to your employees and practical once they have retired. That’s why we provide options for retiree medical coverage through trusted vendor partners. We have benefit plans available for groups with Medicare eligible retirees and their spouses who are enrolled in Medicare A and B.

**COUNTYCHOICE SILVER - UNITEDHEALTHCARE (UHC)**

The UnitedHealthcare Medicare Supplement and Medicare Advantage plans offer benefits and minimal out-of-pocket expenses for retirees. This program includes access to a NurseLine, disease management programs, wellness advice and various discount programs and resource services. Various billing options are available and groups may select medical with prescription coverage or medical-only coverage, allowing retirees to obtain prescription coverage elsewhere.
Health and Benefits Programs and Services

Employee Benefits Consultants
HELPING YOU NAVIGATE HEALTH CARE REFORM AND OTHER BENEFIT REGULATIONS

As Employee Benefits Consultants (EBCs), we’ll help you control costs and improve the health and performance of your most important assets — your employees. We continually evaluate the effects of legislative and economic changes, and evolving plan designs and funding arrangements, to ensure you can provide your employees the best and most cost-effective benefits packages.

We follow the best practices and current standards in our field and provide strategic counsel and support to make sure members’ changing needs are addressed. We also provide on-call and flexible on-site support.

You’ll benefit from our combined experience serving local government and our comprehensive knowledge of the employee health benefits industry. We specialize in health and benefits services, including group health and dental coverage, group term life and accidental death and dismemberment insurance, retiree health benefits and unemployment compensation coverage.

KEY SERVICES PROVIDED:
- **Guidance** – We provide ongoing plan management and consulting assistance on a day-to-day basis. We work closely with the Pool’s health plan partners, including BCBSTX and Navitus Health Solutions, to keep you informed of current and new services available to members. We are available for on-site discussions to explain TAC HEBP programs, enroll employees and answer benefit questions.
- **Education** – We provide periodic regulatory updates on pressing legislative topics, such as the Patient Protection and Affordable Care Act, commonly referred to as health care reform, and any responsibilities or requirements of that legislation, including assistance with IRS reporting requirements.
- **Evaluation** – To help you control health care costs, we offer assessments that include an annual claims analysis to help identify opportunities for cost control through plan design changes and increased engagement in the Pool’s wellness program, Healthy County. Benefits Consultants participate in developing and implementing the most appropriate benefit programs for counties as a part of this cost containment strategy.
- **Benefit Plan Review** – We develop benefit plan designs that will help you attract and retain quality employees while staying within the county budget. We present benefit proposals and discuss available programs with the commissioners court and, if needed, with county employees.

Employee Benefits Specialists

As Employee Benefits Specialists (EBS), we serve as primary customer care contacts for Pool members. Our daily availability complements the in-person services provided by the Employee Benefits Consultants and Wellness Consultants to form a complete, coordinated service effort.

We assist all Pool members with TAC HEBP’s health, dental, vision, life and disability coverages. We specialize in health benefits and hold professional designations such as Managed Healthcare Professional (AHIP) and Group Benefits Associate (ISCEBS).

KEY SERVICES PROVIDED:
- **Customer Service** – We pride ourselves on providing our members with outstanding customer service regarding all coverage-related questions.
• **Renewals** – Members’ renewals for Pool coverage are individually reviewed and we carefully process them to ensure all legislative requirements and mandates are met.

• **Proposals** – We review and process requests for proposal (RFPs) and prepare proposals for Pool programs and coverage.

• **Training and Enrollment** – We train members how to use the Pool’s online eligibility system. We also provide enrollment assistance for the County Choice Silver retirement program.

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**Wellness Consultants**

**PROVIDING CUSTOM EMPLOYEE WELLNESS SOLUTIONS AND ONGOING SUPPORT**

Healthy County, TAC HEBP’s comprehensive and results-oriented wellness program, takes a shared-responsibility approach to reducing health risks and decreasing costs of preventable illness. As a member of TAC HEBP, your county has access to the Healthy County wellness program. Created just for Texas counties and their employees, Healthy County offers a variety of ways for your employees to get — and stay — healthy. Using tools and programs tailored to meet your county’s needs, your employees will be an empowered part of your county’s plan to keep health care costs down and preserve the high-quality benefits you offer for many years to come.

Healthy County can improve lives and control costs. We do this by helping counties strategically plan and implement best practices programs and services that address all points of the health continuum by catching catastrophic cases before they happen, helping ill employees reverse or manage their disease and by keeping your healthy employees healthy.

**KEY SERVICES PROVIDED:**

• **Strategic Planning** – We will assess your county’s health needs, budget and culture to determine the most effective course of action. We support your county by analyzing specific population needs, collecting employee feedback, soliciting county officials’ support and input, setting short- and long-term goals and measuring outcomes.

• **Engagement and Incentive Design** – We drive employee engagement in wellness and disease management programs by working with your county to design creative, high-value incentives that are cost neutral to your county, and by working to create a culture of wellness within your workplace.

• **Programs and Interventions** – We bring to the table a wide variety of wellness, clinical and health management consulting and program resources to assess and meet the specific needs of your county.

• **Health Education** – We specialize in preventive and educational outreach initiatives to promote overall well-being through seminars, campaigns, newsletters and social media.

• **Evaluation** – We believe in making data-based decisions and creating results-oriented programs. Your wellness consultants will work with your county and BCBSTX to track the success of your program by measuring levels of engagement, changes in health risks and claims data.
• **Support** – Wellness Consultants travel across Texas providing on-site work with counties. The Wellness Program Specialist provides customer service program administration for the Healthy County program.

### ACA Employer Reporting Services (ARTS)

In order to help counties comply with Affordable Care Act (ACA) reporting requirements, TAC HEBP offers the ACA Reporting and Tracking Service (ARTS). Counties and districts that utilize TAC HEBP health plans, or receive administrative services from TAC HEBP and meet participation deadlines, receive the following services at no charge:

- Measurement, administrative, and stability period tracking, and notification of eligibility for part-time, variable and seasonal employees;
- Reporting for your county or district regarding the status of potential benefits-eligible employees;
- Production of your county or district’s 1094C and 1095C forms, shipped to designated county or district contact (optional direct mail service available); and
- Transmission of your county or district’s 1094C and 1095C forms to the IRS.

Counties that do not participate in an HEBP plan or do not receive administrative services from HEBP can take advantage of the ARTS program by paying a one-time setup fee and an annual subscription fee based on the number of report forms generated for their employees.

### Eligibility, Billing and Reporting

TAC HEBP billing, reporting and claims invoicing is managed by a team of professionals focused on accuracy, timeliness and exceptional customer service. The team collaborates on tracking and payment of stop-loss claims, weekly and monthly claims invoicing and managing day-to-day operations of the eligibility management system. They are responsible for new group and annual renewal set-up, and prepare and distribute helpful benefit information booklets to members. They also assist with management reporting for both internal and external recipients.

### Additional Member Resources

#### EMPLOYEE SELF-SERVICE (ESS) PORTAL

Pool members can retrieve and review all their health benefits information and wellness resources online. Access to health and prescription plan documents, including dental and vision (if applicable), is available from BlueCross BlueShield of Texas, Navitus Health Solutions, Texas County & District Retirement System (TCDRS), the Healthy County wellness program and more.
HEALTHY COUNTY WELLNESS PROGRAM
Members enrolled in our health program for the Pool (optional for self-funded members) currently have access to the following programs:

- **Nurseline** — 24-hour access to experienced registered nurses who understand and can help with your health care concerns.

- **Condition Management** — A voluntary and personalized health improvement program (MDLive telemedicine and Airrosti) to assist members living with current serious medical conditions, as well as those considered “at risk.”

- **Tobacco Cessation** — A tobacco cessation prescription medication benefit, telephonic and online tobacco cessation support.

- **Medicine Match** — A program designed to make treating asthma, diabetes, cholesterol and high blood pressure more affordable and effective through co-pay reductions, deductible waivers and a personal advisor.

- **Healthy County Portal** — An integrated health and physical activity portal that provides 24/7 access to a variety of tools and resources designed to help improve overall health and wellness. Access to the wellness challenges, the wearable device storefront, online health coaching and education, and incentive tracking and redemption is available via the Healthy County portal powered by Sonic Boom.

- **Health Assessments** — Knowledge is power and giving your employees an accurate picture of their health helps them take responsibility for their health.

- **Weight Watchers®** — The world’s leading provider of weight management services, offering a science-based approach to weight loss with an emphasis on behavior modification, healthy eating and increased physical activity. Worksite meetings are offered to members enrolled in TAC HEBP health coverage at minimal cost.

- **Naturally Slim®** — An innovative online program that focuses on how you eat more than what you eat, while simultaneously reducing weight, metabolic risk factors and chronic disease risks.

HEALTHY COUNTY BOOT CAMP
TAC’s Healthy County Boot Camp is an annual two-day retreat where wellness industry experts and your peers will share powerful tips, strategies and resources you can use to help county employees lead healthier lives. The conference is open to all counties, but members of TAC HEBP will have their registration fee waived.

ANNUAL COUNTY MANAGEMENT AND RISK CONFERENCE
Pool members can learn about resources and solutions for counties on topics including the latest in risk management, human resource trends, health care reform, workplace wellness and more by attending the County Management and Risk Conference. Members of TAC’s pools can be reimbursed for most travel expenses incurred for this conference. A maximum of two people per county can be reimbursed. Members also have access to regional pool workshops.
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Plan to attend a one-day session near you to hear the latest on risk management, HR trends, workplace wellness and more.

Free registration with lunch included.
See www.county.org/calendar to learn more and to register.
Greetings,

I’m Oldham County Commissioner Roger Morris, Chair of the Unemployment Fund Board. I want to take a moment to tell you a little bit about TAC’s Unemployment Compensation Group Account Fund and why I think it is the right choice for counties and county-related entities.

Like the pool boards you’ve read about in this booklet, our Board is made up exclusively of county officials. We know county government and we understand the budgeting process. We are cost conscious and dedicated to serving our own counties and the members of this group.

As you’re probably aware, the tax many businesses pay to fund the state’s Unemployment Compensation benefits program nearly tripled for most employers a few years back so the state could continue to pay unemployment compensation benefits despite a large budget shortfall.

Counties and districts, regardless of how low their claims actually were, faced an increased unemployment compensation fee that strained already stretched budgets. As a county entity, you have an opportunity not available to almost every other employer in the state: become a reimbursing employer and stop paying the tax charged to businesses to fund the state’s Unemployment Compensation benefits program.

Join us at the TAC Unemployment Compensation Fund to reduce administration costs and support the efficient use of tax dollars. You’ll keep more of your taxpayers’ money in the county, add predictability to another line of your budget and obtain the services of TAC’s Human Resources Consultants, Unemployment Fund Program Specialists and a well-respected third party administrator, Equifax Workforce Solutions.

I urge you to join with the 225 other counties and county-related entities who have already found a better way.

Sincerely,

ROGER LOUIS MORRIS III
Oldham County Commissioner and TAC UCGAF Board Chair
TAC Unemployment Compensation Group Account Fund

Unemployment Fund Program Specialist

TAC’s Unemployment Fund Program Specialist is a dedicated point of contact for Fund members. The Program Specialist is here to answer member questions about membership and billing, as well as provide hands-on guidance to counties interested in joining the Fund. Even though claims are managed through Equifax Workforce Solutions, TAC staff is always here in case you need assistance.

TAC’s Unemployment Compensation Group Account Fund is a comprehensive unemployment compensation solution for our participating members. It brings stability and predictability to an often erratic component of the expense of being an employer. We take the hassle out of handling claims, meeting state requirements and deadlines, and we work with your county to reduce claims exposures.

WHAT IS A GROUP ACCOUNT?
Members make payments to the Fund on the basis of their claims history. Each member’s dollars are used to pay that county’s claims.

Membership means keeping more of your taxpayers’ money at home in your county, where it’s needed most. The Fund reimburses the Texas Workforce Commission (TWC) for unemployment claims paid to former employees of member counties. Counties participating in this program have opted to be a “reimbursing employer” rather than pay the state unemployment payroll tax, generating substantial savings for counties.

REASONS TO JOIN:
• **Easy budgeting** – Reserve payment to the Fund is based on the average of a county’s unemployment compensation claims for the past five years. Quarterly deposits are based on four years of claims experience.
• **Expert management and assistance** – Members benefit from the expertise of TAC Human Resources Consultants, and the assistance of Equifax Workforce Solutions claims management specialists in preparation for, and participation in contested claims before the TWC.
• **Peace of mind** – The group reimbursing account removes some of the immediate risks and uncertainties related to unemployment by spreading claims costs over a longer period of time.
• **Education opportunities** – As a Fund member, you receive valuable personalized training. This service, offered at no cost, will keep your county on top of proper termination procedures and the record keeping requirements for contested claims eligibility determinations, helping you manage and control your unemployment costs.
• **The right choice for Texas counties** – 225 members already belong to the Fund and enjoy the benefits and stability membership offers.

To obtain coverage and for general questions, contact:

Cynthia Brannen  
UNEMPLOYMENT FUND PROGRAM SPECIALIST  
cynthiab@county.org

Erin Crafton  
REPORTING COMPLIANCE SPECIALIST  
erinc@county.org

See page 6 of the TAC Risk Management Pool section of this publication for more information on additional services provided by TAC’s Human Resources Consultants.
While I serve my community …

The TAC Health and Employee Benefits Pool serves me with:

• Coverages and benefits customized to my county’s needs
• Plan management guidance and support
• Healthy County wellness programs and initiatives
• County-focused customer care
• Retiree enrollment assistance
• On-call Employee Benefits Consultants
• Long-term rate stability
• Sound county leadership

Created by counties for counties.