



Employee Benefits, Programs, Policies & Procedures

RISK MANAGEMENT



TABLE OF CONTENTS

	PAGE
IMPORTANT CONTACTS	4
HOW TO ENROLL	6
ENROLLMENT & START DATES	7
MEDICAL	10
ELIGIBILITY	11
DEDUCTIBLES	12
EAP	15
ANNUAL HEALTH SCREENING	16
PRESCRIPTIONS	17
HEALTH CARE BLUEBOOK	18
WELLNESS CENTER	19

	PAGE
NEXT LEVEL PRIME	20
IRS SECTION 125/CAFETERIA	25
LIFE	26
DENTAL	27
VISION	28
DISABILITY	30
CRITICAL ILLNESS	31
ACCIDENT INSURANCE	32
RETIREMENT	34
WORKERS' COMPENSATION	37
SAFETY	39

IMPORTANT CONTACTS

The Risk Management Department is available to answer any questions you may have regarding enrollment, eligibility and mid-year changes.

BENEFITS RISK ANALYSTS:

Bianca Castaneda/ (A-L) Active Employees & Retirees • 936-538-5513 • Bianca.castaneda@mctx.org

Kris Haag (M-Z) Active Employees & Retirees • 936-538-8194 • Kris.haag@mctx.org

RISK MANAGEMENT MAIN • 936-760-6935 • HIPAA FAX • 936-538-8169



Name/Title	Phone Number	E-Mail
Michael Howard/Director	936-760-6935	Michael.howard@mctx.org
Dana Moreno/Asst. Director	936-538-8188	Danam.moreno@mctx.org
Amy Gomez/Benefits Administrator	936-538-8142	Amy.Gomez@mctx.org
Victor Castillo/Admin. Assistant	936-538-5520	Victor.Castillo@mctx.org
Irene Gonzales/P&C Claims	936-538-8183	Irene.gonzales@mctx.org
Kim Schuessler/Workers' Comp	936-538-5596	Kimberly.Schuessler@mctx.org
Michael Lynch/Safety Officer	936-538-5595	Michael.lynch@mctx.org

Boon-Chapman Member Advocate

Call 888-660-0467

- Replacement ID Cards • Medical Bills • Eligibility Questions • Benefit Questions
 - Healthcare Bluebook • Claim Status • Provider Concerns • PPO Network Questions
- Explanation of Benefits (EOB) • Surprise Billing Assistance (Applies only to forced provider)

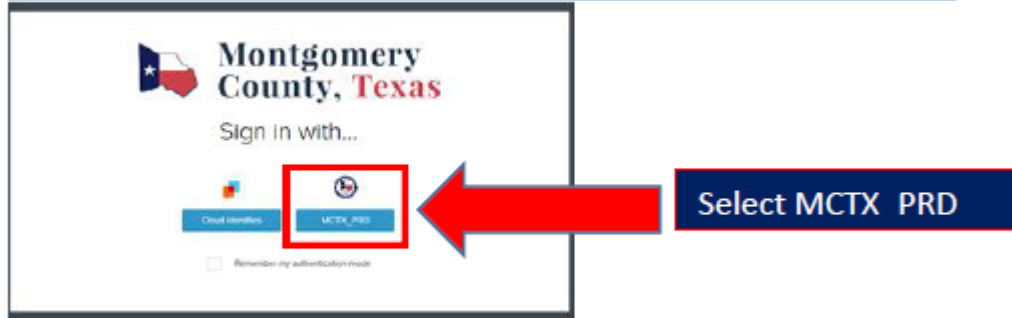
BENEFIT	CONTACT/GROUP NUMBER	PHONE NUMBER	WEBSITE / EMAIL
MEDICAL	BOON CHAPMAN BENEFIT ADMINISTRATORS GROUP # 002248	800-252-9653 / FAX 512-454-8700 MEMBER ADVOCATE 888-660-0467 PRIMEDX (PRE-CERT) 800-477-4625	www.boonchapman.com hightouch@boonchapman.com
PPO	AETNA SIGNATURE ADMINISTRATOR	BOON CHAPMAN 800-252-9653	ASALookup.AetnaSignatureAdministrators.com
RX	MAXORPLUS	MEMBER SERVICES 800-687-0707 MXP MAIL ORDER 800-687-8629 SPECIALTY PHARM 866-629-6779	www.maxorplus.com
EAP	DEER OAKS EAP SERVICES	1-888-993-7650 (24/7) TDD 800-735-2989	www.deeroakseap.com
VISION	METLIFE	800-METLIFE	www.metlife.com
TERM LIFE/SUPPLEMENTAL	METLIFE	800-METLIFE	www.metlife.com
DENTAL	METLIFE (PPO Plans) SOLSTICE (EPO Plan)	800-METLIFE 877-760-2247	www.metlife.com www.SolsticeBenefits.com
DISABILITY STD/LTD	UNUM	866-679-3054	www.unum.com
RETIREMENT	TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM (TCDRS)	800-823-7782 FAX 512-328-8887	www.tcdrs.org
OPTIONAL RETIREMENT	TRANSAMERICA	800-755-5801	www.my.trsrretire.com
WELLNESS CENTER	NEXTLEVEL	TRIAGE LINE (7AM-9PM) 281-783-8162 CENTER 936-538-3779	www.nextlevelurgentcare.com

HOW DO I ENROLL?

Benefits Login Instructions

Benefits Enrollment must be completed within 45 days of hire date in order to select benefits (No Exceptions)

1. https://mingle-portal.inforcloudsuite.com/MCTX_PRD

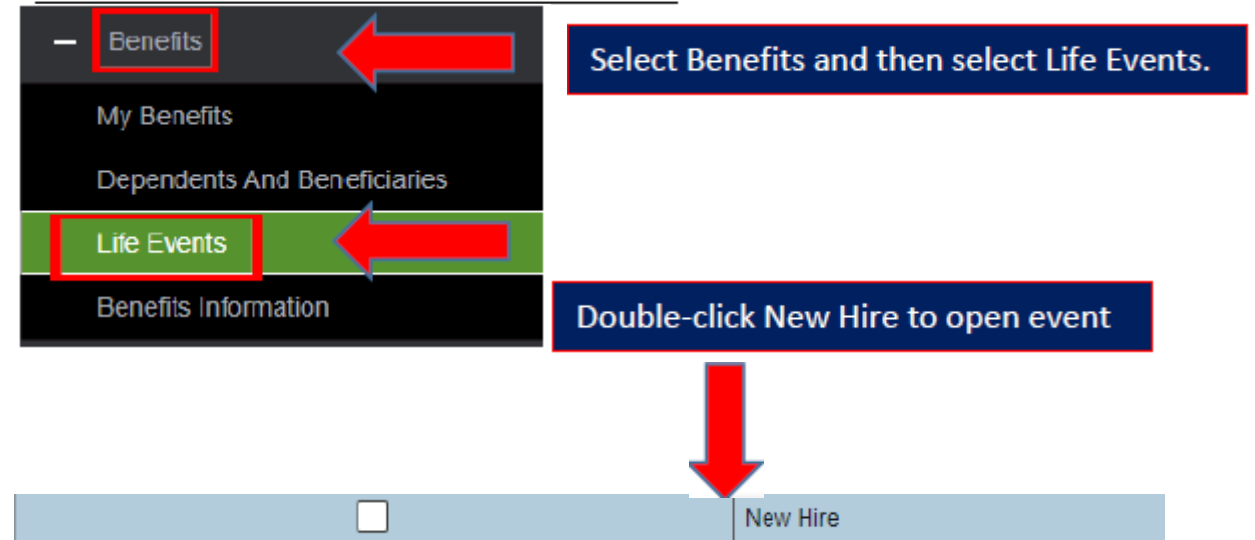


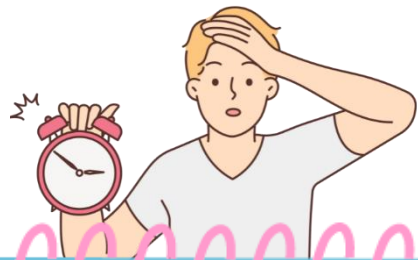
2. Sign-In with your county computer/email login and password.

3. Open Infor Global HR



4. Select Benefits > Benefits Enrollment





WHAT ARE MY ENROLLMENT DEADLINES?



During New Hire Enrollments

Must complete online enrollment within 45 days of your hire date

Failure to complete will result in auto-enrollment of high deductible medical plan

During Annual Re-enrollments

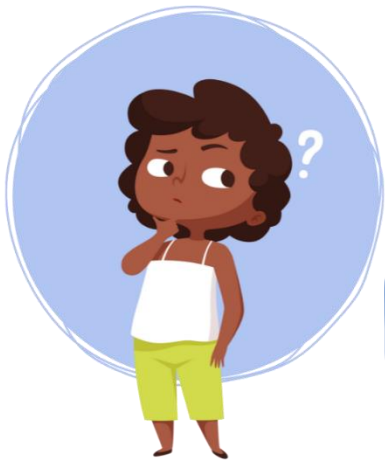
Offered during the month of November each year to be effective January 1 of the following year.

You will receive an all-county e-mail notification
You must process online enrollment each year

Life Event Enrollment

Documentation must be turned in to Risk Management within 45 days of the following life events:

- Loss of other medical coverage
- New Birth/Adoption
- New Marriage/Divorce



WHEN WILL MY NEW HIRE BENEFIT SELECTIONS START?

Your New Hire Benefit Elections will start on the 1st of the month following 58 days from your hire date.

MONTHLY PAID EMPLOYEES - 12 PAY PERIODS

BI-WEEKLY PAID EMPLOYEES - 24 PAY PERIODS

(Exception: TCDRS Retirement and IRS Section 457 Optional Retirement is deducted from all pay periods** in a calendar year.)

**Calendar Year 2023 has 26 Pay Periods.

HIRE DATE	BENEFITS EFFECTIVE
Oct 5, 2022 to Nov 4, 2022	Jan 1, 2023
Nov 5, 2022 to Dec 5, 2022	Feb 1, 2023
Dec. 6, 2022 to Jan 2, 2023	Mar 1, 2023
Jan 3, 2023 to Feb 2, 2023	Apr 1, 2023
Feb 3, 2023 to Mar 4, 2023	May 1, 2023
Mar 5, 2023 to Apr 4, 2023	June 1, 2023
Apr 5, 2023 to May 4, 2023	July 1, 2023
May 5, 2023 to June 4, 2023	Aug 1, 2023
June 5, 2023 to July 5, 2023	Sept 1, 2023
July 6, 2023 to Aug 4, 2023	Oct 1, 2023
Aug 5, 2023 to Sept 4, 2023	Nov 1, 2023
Sept 5, 2023 to Oct 4, 2023	Dec 1, 2023
Oct 5, 2023 to Nov 4, 2023	Jan 1, 2024
Nov 5, 2023 to Dec 5, 2023	Feb 1, 2024



MEDICAL PLAN OVERVIEW

Medical Plan

Plan Year
Jan 1st - Dec 31st
No calendar year max.

Plan Name
Montgomery County
Benefit Plan

Group No.
002248

Option to waive

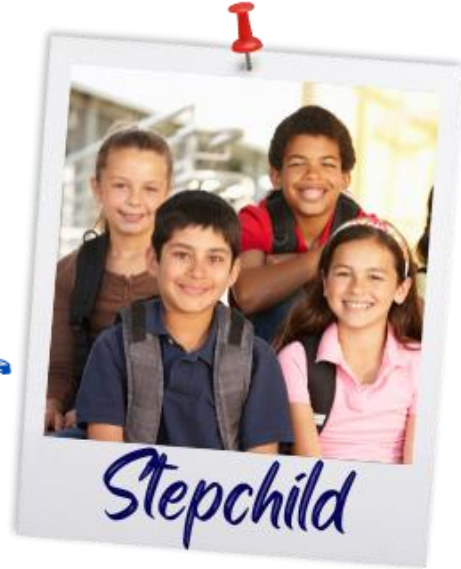
*must have eligible life event to
sign up at later time*

Who is eligible?

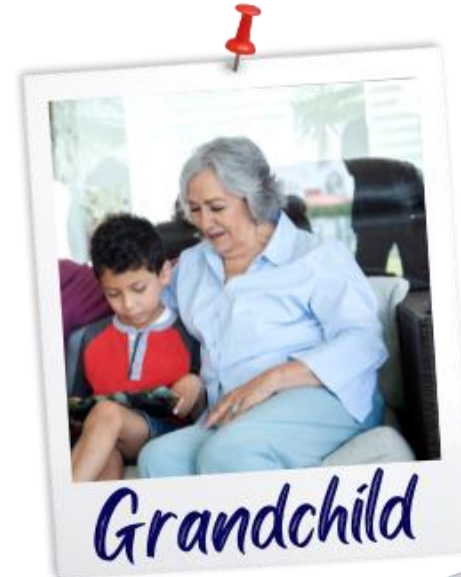


Full-Time regular employee in
budgeted position for
Montgomery County

Elected Officials/Appointed Officials
who hold a County office



Stepchild

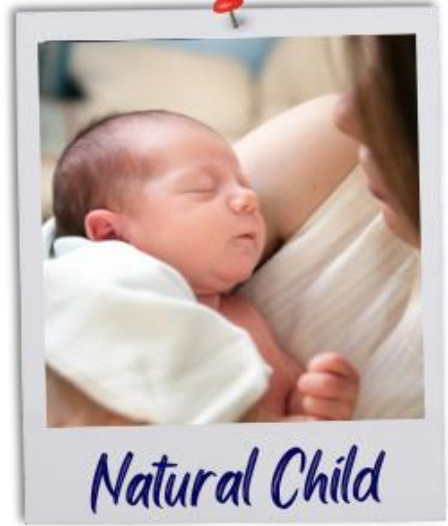


Grandchild

Who is an eligible dependent?



Spouse



Natural Child



Adopted Child

Required Documents

- Certified Marriage License
- Certified Birth Certificate
- Social Security or ITIN Number
- Legal guardianship decree
- Legal adoption decree



AGE 19 TO 26 ADULT CHILDREN: Once a dependent adult child attains age 26, he/she is not eligible for coverage unless qualified under the disability provision. Coverage will end the last day of the month.

Low Deductible (Inside PPO)

\$250 DEDUCTIBLE

CO-INSURANCE LEVELS

PLAN PAYS 90%
YOU PAY 10%
OF NEXT \$20K

AFTER ABOVE MET

PLAN PAYS 100%
OF
ELIGIBLE EXPENSES

One Plan Two Deductible Options

High Deductible (Inside PPO)

\$1,000 DEDUCTIBLE

CO-INSURANCE LEVELS

PLAN PAYS 90%
YOU PAY 10%
OF NEXT \$10K

AFTER ABOVE MET

PLAN PAYS 100%
OF
ELIGIBLE EXPENSES

Out of Pocket
Max
\$2,250 plus
premiums

PPO

Preferred Provider Organization

The Medical Plan is a Preferred Provider Organization (PPO) Plan. Review the Risk Management webpage under Medical to select PPO Providers and Hospitals. We follow Aetna Signature Administrators PPO Network. Billing third party administrator for Medical is Boon-Chapman Montgomery County, TX is self-insured

Out of Pocket
Max
\$2,000 plus
premiums

Low Deductible (Non-PPO)

\$500 DEDUCTIBLE

CO-INSURANCE LEVELS

PLAN PAYS 50%
YOU PAY 50%
OF NEXT \$15k

AFTER ABOVE MET

PLAN PAYS 100%
OF
ELIGIBLE EXPENSES

Low Deductible

Bi-Weekly Premium

Employee only	\$37.50
Employee & Spouse	\$110.00
Employee & Child/Children	\$105.00
Employee & Family	\$177.50

High Deductible

Bi-Weekly Premium

Employee only	\$-0-
Employee & Spouse	\$40.00
Employee & Child/Children	\$35.00
Employee & Family	\$75.00

High Deductible (Non-PPO)

\$2,000 DEDUCTIBLE

CO-INSURANCE LEVELS

PLAN PAYS 50%
YOU PAY 50%
OF NEXT \$7,500

AFTER ABOVE MET

PLAN PAYS 100%
OF
ELIGIBLE EXPENSES

BOON-CHAPMAN

Medical (continued)

Office Co-Pay
\$25.00



Counts towards
deductible &
co-insurance

Precertification:
Expenses incurred during in-patient
hospital stays, or as a result of out-
patient surgical procedures are
subject to the pre-certification
provisions

Emergency Room
Co-Pay
\$150



Will NOT apply to
deductible or
co-insurance



WELL WHAT DOES MY MEDICAL COVERAGE INCLUDE?



LET'S FIND OUT...



Medical (Continued)



EMPLOYEE ASSISTANCE PROGRAM (E.A.P.)

MENTAL HEALTH

- Participants on the Medical Plan are eligible for 8 free counsel visits per participant, per issue, per calendar year.
- The toll free number is listed on the medical card and available 24/7.
- The EAP maintains privacy for all participants.
- ***Participation in the EAP is not required in order to access Mental Health Benefits on the Medical Plan***

ANNUAL HEALTH SCREENING BENEFIT/WELL CARE

Preventative Benefit

Once during calendar year



Mammogram,

(including interpretation by radiologist)

Pap Smear, (including office visit)

Proctoscopy, Occult bloodwork, &
(P.S.A) Prostate Specific Antigen Test,

Physical Exam,

(including cholesterol testing and bloodwork)

Bone Density Testing

\$25 office
co-pay



Well Baby Check-Ups

Outpatient office visits

Limited to no more than:

- six (6) visits up to the first birthday;
 - three (3) visits up to the second birthday;
 - one (1) visit per calendar year thereafter
- *Co-Pay required on a per visit basis

Take care of your body

A red heart icon with blue eyes on either side, positioned below the text.

Colorectal Cancer Screening

(including office visit)

One of the following per calendar year:

Digital Rectal Exam, Barium Enema, Fecal Occult Blood Test,

Outpatient Colonoscopy Screening (Pre-Certification Required)

Colonoscopies are limited to one (1) every three (3) years



Child Immunizations

(paid at 100%)

Birth to the 6th birthday- any provider
(other incurred expenses subject to deductible and co-insurance, i.e. office visit)

Ages 6 to the later of 18th birthday or through 12th grade
(covered at a Preferred Provider only)



Any service listed billed with a diagnosis is not eligible under the "Annual Health Screening Benefit / Well Care" benefit.

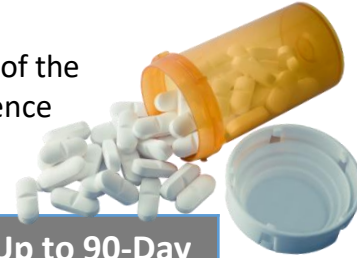
OUTPATIENT PRESCRIPTION DRUG COVERAGE WITH DRUG CARD

Prescription Benefit



- You will receive a benefit plan ID card which includes the Prescription Drug Benefit Card for outpatient prescription drugs.
- Prescriptions for greater than 30-day supply may be filled through the mail order pharmacy by completing a mail order form and may opt in or out of automatic refill.
- A current list of Specialty medications restricted to be filled at a Maxor Specialty Pharmacy can be acquired at 1-800-687-0707.

*Co-payments are required for refills. **If your prescription cost is less than the co-pay, you will only pay the actual cost of the prescription. If a patient requests a brand name drug when a generic equivalent exists, the patient will pay the difference between the brand and the generic medication in addition to the applicable brand co-pay.



Retail Pharmacy 30-Day Supply or Less Only	MXP Pharmacy Mail Order Greater than a 30-Day Supply	Maxor Specialty Pharmacy Up to 90-Day Supply
Generic: \$15.00 minimum co-pay or a 10% co-pay, whichever is greater	Generic: \$15.00 per prescription per participant	Generic: 10% with a maximum patient pay of \$15.00 per Prescription
Preferred Brand Name: \$25.00 minimum co-pay or a 20% co-pay, whichever is greater	Preferred Brand Name: \$25.00 per prescription per participant	Preferred Brand Name: 20% with a maximum patient pay of \$25.00 per prescription
Non-Preferred Brand Name: \$35.00 minimum co-pay or a 30% co-pay whichever is greater	Non-Preferred Brand Name: \$35.00 per prescription per participant	Non-Preferred Brand Name: \$35.00 with a maximum patient pay of \$35.00 per prescription
Compound Prescriptions: \$35.00 minimum co-pay or a 30% co-pay whichever is greater	N/A	N.A

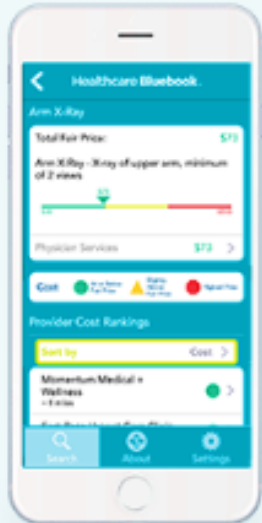
HEALTHCARE BLUEBOOK

(PRICE Transparency Tool)

Mobile Code - Boonre597899

BCC

To install Bluebook on your mobile phone, have an email or text sent to your device by clicking one of the buttons below.



Abdominal MRI (with and without contrast)

Fair Price **\$1,161**

\$524

\$4,233+

\$25
Reward

Go Green to Get Green

You are eligible to earn a reward for this service by using a Bluebook Fair Price provider.

[LEARN MORE](#)

FACILITY QUALITY AND COST RANKINGS¹

Providers are displayed by cost ranking - least expensive to most expensive. Check the provider's network status and price before making an appointment.

QUALITY ✔ Highest Quality ✔ Average Quality ✔ Lowest Quality
 COST ● At or Below Fair Price ▲ Slightly Above Fair Price ● Highest Price

Please confirm if your provider is in-network and ask for their price before seeking care.

Sort By: Distance:

Provider	Quality Ranking	Cost Ranking
The Medical Center of Southeast Texas (~ 90 miles)	✔	●
St Luke's The Woodlands Hospital (~ 7 miles)	✔	●
St Joseph Hospital (~ 60 miles)	✔	●
Oakbend Medical Center (~ 54 miles)	✔	●
Saint Joseph Medical Center (~ 39 miles)	✔	●
Memorial Hermann Southeast Hospital (~ 52 miles)	✔	▲
Houston Methodist Willowbrook Hospital (~ 24 miles)	✔	▲
Houston Methodist Sugar Land Hospital (~ 51 miles)	✔	▲
North Cypress Medical Center (~ 29 miles)	✔	▲
Park Plaza Hospital (~ 40 miles)	✔	▲
Memorial Hermann Greater Heights Hospital (~ 34 miles)	✔	●
Memorial Hermann Healthcare System - Southwest (~ 43 miles)	✔	●
Memorial Hermann Sugar Land Hospital (~ 53 miles)	✔	●
Memorial Hermann Northeast Hospital (~ 23 miles)	✔	●

www.healthcarebluebook.com/cc/boonchapman or Smartphone App – **Healthcare Bluebook**

Compares cost for services and offers rewards for using a Bluebook Fair Price Provider while also providing Quality Rankings to help you make the best decisions regarding your healthcare needs.

The Montgomery County Health and Wellness Center

521 N. Thompson Street
Conroe, TX 77301
936-538-3779

MEDICAL PROFESSIONAL SERVICES/STAFF PROVIDED BY:



**MONDAY THROUGH FRIDAY
7:00AM- 5:00PM**

CONVENIENT ACCESS TO MEDICAL CARE

SCHEDULE/CHANGE/CANCEL APPOINTMENTS BY CALLING (936) 538-3779, ONLINE AT WWW.NEXTLEVELURGENTCARE.COM, OR BY DOWNLOADING THE NEXT LEVEL URGENT CARE APP ON YOUR SMART PHONE. THE NURSE LINE IS ALSO AVAILABLE FROM 7:00 AM - 9:00 PM AT (281) 783-8162.

Welcome to Next Level PRIME!



You now have access to healthcare providers 7 days per week at no cost to you!

Montgomery County is providing you with an extraordinary healthcare benefit through Next Level Urgent Care!

A membership in Next Level PRIME offers exceptional **NO COST** healthcare services for:

- Primary Care (see chart on right)
- Urgent Care (see chart on right)
- 24/7 Access to Telemedicine and Care Navigators

How do I get Started?

- TEXT: NCLUCAPP to 313131 to download app
- call 832-957-6200
- Nextlevelurgentcare.com



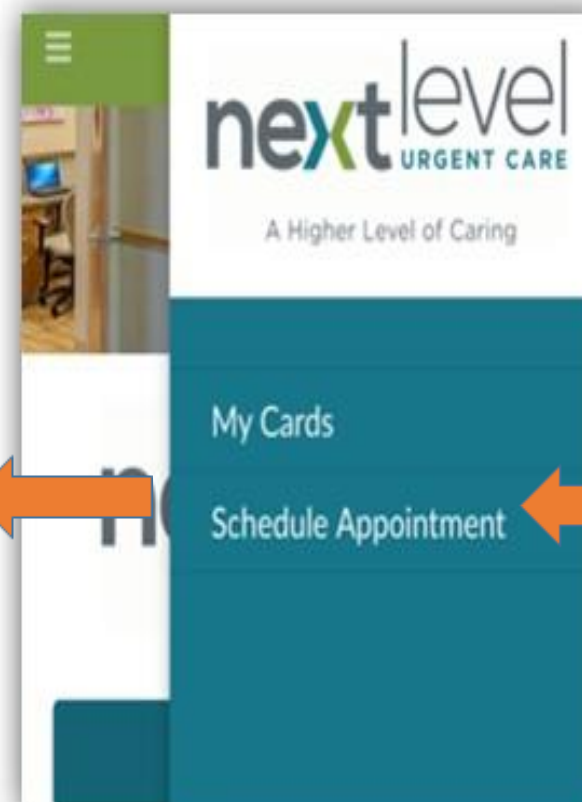
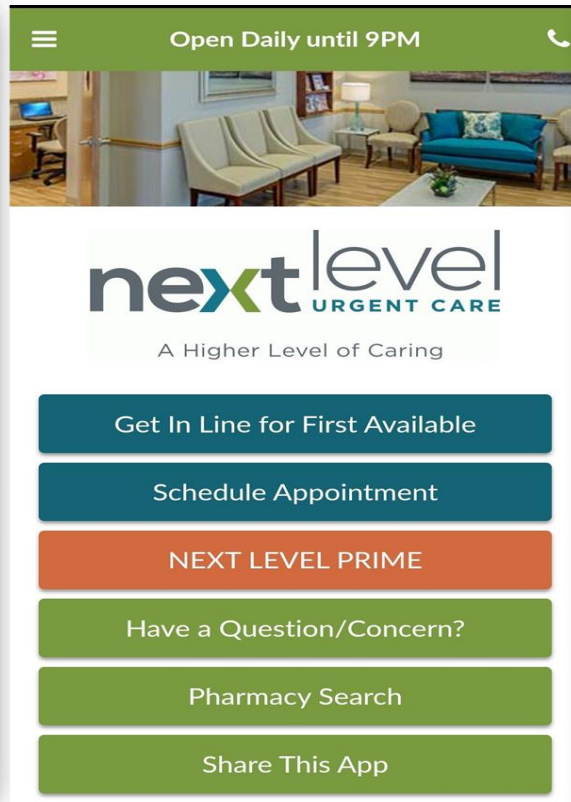
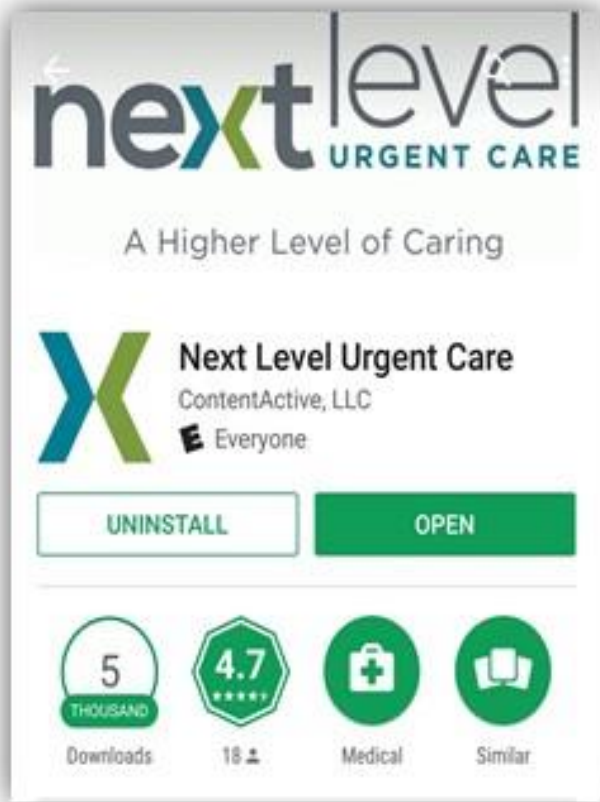
Services We Offer:

Primary Care

- Annual physicals
- Well Woman Exams
- Well Child Exams
- Vaccinations
- Diabetes
- Hypertension
- Thyroid Conditions
- Depression & Anxiety
- Chronic Diseases
- Preventive Screenings
- Blood Draws
- Specialist Referrals

Urgent Care

- Upper Respiratory Infections
- Urinary Tract Infections
- X-ray for Acute Injury
- Sprains, Strains, Splints & Casts for Broken Bones
- Gastroenteritis
- IV fluids for Dehydration
- Stitches for Lacerations
- Abscesses
- Pink Eye
- Rashes
- Headaches
- Back Pain
- Ear infections



Next: Fill in the text boxes for First Name, Last Name, etc. and click **Find Appointments**. You will then see a list of appointment times/dates to choose from. You can scroll left and right by clicking on the arrows at the top. Click on the appointment time that works best for you. Then click on **Book Appointment**.



Smart Phone App

IT'S A FAST & EASY WAY TO GET IN LINE FOR AN APPOINTMENT ONLINE!

nextlevel PRIME



Do I need an appointment?

Preventive Care/Chronic Care – **Yes you do!** Let us know you are coming so that we can ensure we have the vaccinations or labs you require on hand.

Urgent Care – You can call ahead or walk right in. But it is always faster when you let us know you are coming.

Telemedicine – Our Care Navigators will set you up with an appointment any time day or night.

I already have a Primary Care Doctor, can I use PRIME for anything?

If you have a health concern when your PCP is unavailable, use PRIME! At the end of your appointment, we will send a summary of your office visit to your Primary Care Physician.

What if I need lab work, durable medical equipment or a vaccine?

Montgomery County has included these with your Next Level PRIME membership.



How do I schedule my Annual Physical?

Let your Care Navigator know that you would like to be seen for your annual physical. One of our PRIME providers will perform your intake virtually before scheduling your physical at one of our locations. Physicals can be performed between 9am-9pm, 7 days a week.

I have a health concern but it's after 9pm, can you help?

Our Care Navigators are available 24/7 to assist you with any questions or concerns you may have. Additionally, a PRIME provider is always available day or night for a telemedicine appointment.

What if I have a serious medical condition?

If we determine that your condition requires a specialist, we will refer you to a specialist **IN NETWORK** with your insurance. If your condition is emergent, we will send you to the nearest emergency room.

LOCATIONS

BAYTOWN

Open 9am-9pm
7 days a week
7710 Garth Rd., Ste. A
Baytown, TX 77521

CHAMPIONS

Open 9am-9pm
7 days a week
15882 Champion Forest Dr.
Spring, TX 77379

CINCO RANCH

Open 9am-9pm
7 days a week
10705 Spring Green Blvd., Ste. 600
Katy, TX 77494

CONROE

Open 9am-9pm
7 days a week
1246 N. FM 3083 Rd. W
Conroe, TX 77304

COPPERFIELD

Open 9am-9pm
7 days a week
8100 Hwy. 6 North, Ste. E
Houston, TX 77095

CYPRESS

Open 9am-9pm
7 days a week
8350 N. Fry Rd., Ste. 400
Cypress, TX 77433

FALCON LANDING

Open 9am-9pm
7 days a week
9722 Gaston Rd., Ste. 190
Katy, TX 77494

HUMBLE

Open 9am-9pm
7 days a week
9729 FM 1960 Bypass
Humble, TX 77338

KATY

Open 9am-9pm
7 days a week
1420 Katy Fort Bend Rd.
Katy, TX 77493

KINGSLAND

Open 9am-9pm
7 days a week
21700 Kingsland Blvd., Ste. 104
Katy, TX 77450

KINGWOOD

Open 9am-9pm
7 days a week
4435 Kingwood Dr.
Kingwood, TX 77339

LEAGUE CITY

Open 9am-9pm
7 days a week
2560 E. League City Pkwy., Ste. B
League City, TX 77573

LONG MEADOW

Open 9am-9pm
7 days a week
7101 Grand Parkway #180
Richmond, TX 77407

MAGNOLIA

Open 9am-9pm
7 days a week
9511 FM 1488 Suite 1100
Magnolia, TX 77354

MEYERLAND

Open 9am-9pm
7 days a week
4936 Beechnut Street
Houston, TX 77096

NORTHLINE COMMONS

Coming Soon!
4440 N. Freeway Ste. 800
Houston, TX 77096

PASADENA

Coming Soon!

PEARLAND

Open 9am-9pm
7 days a week
8325 Broadway, Ste. 220
Pearland, TX 77581

ROSENBERG

Open 9am-9pm
7 days a week
4002 FM 762
Rosenberg, TX 77469

SIENNA PLANTATION

Open 9am-9pm
7 days a week
8720 Hwy. 6, Ste. 400
Missouri City, TX 77459

SPRING

Open 9am-9pm
7 days a week
5211 FM 2920 Rd.
Spring, TX 77388

SUGAR LAND

Open 9am-9pm
7 days a week
16902 Southwest Fwy., Ste. 108
Sugarland, TX 77479

TANGLEWOOD

Open 9am-9pm
7 days a week
5749 San Felipe Street
Houston, TX 77057

THE WOODLANDS

Open 9am-9pm
7 days a week
25750 Kuykendahl Rd., Ste. A
Tomball, TX 77375

WHAT OTHER BENEFITS AM I ELIGIBLE FOR?



FOLLOW ALONG...

IRS SECTION 125

PLAN TYPE: The Internal Revenue Service Section 125 Cafeteria Plan is a group of non-taxable employee benefits offered to employees, regulated by the I.R.S. under Section 125 of the I.R.S. Code. The Flexible Spending Account and Reimbursement Account are administered by the claims administrator.

THREE BENEFIT PARTS:

- 1. PREMIUM ACCOUNT** – Reduces taxable income for medical, dental and vision premiums deducted pre-tax from your paycheck. County pays the Administration fee. Participation is required for full-time eligible employees
- 2. FLEXIBLE SPENDING ACCOUNT** – A pre-tax deduction account used to pay or reimburse your portion of medical, dental and vision expenses, such as your deductible and/or co-pays and other eligible expenses as listed by the I.R.S. A Flex Card will be loaded at eligibility with the amount elected for the plan year. Administration fee for Employees paid: Monthly = \$1.75/ Bi-Weekly = \$0.88 Through Payroll Deduction
 - **DEDUCTIONS:** The minimum deduction from payroll is \$10.00. The maximum annual deductions are established and regulated by the I.R.S.
 - Funds available after benefits are in effect
 - Cover medical, dental and vision out-of-pocket expenses on you and your dependents! See Risk Management webpage under IRS Section 125 or full list at [IRS Publication 502](#)
 - Maximum \$3,050 contribution limit
 - Debit cards provided & are reloadable
 - \$610 Roll-over
- 3. DEPENDENT DAY CARE REIMBURSEMENT ACCOUNT**– A pre-tax deduction account used to reimburse eligible dependent care expenses as listed by the I.R.S. Administration fee for Employees paid: Monthly = \$1.75/ Bi-Weekly = \$0.88 Through Payroll Deduction
 - **DEDUCTIONS:** The minimum deduction from payroll is \$10.00. The maximum annual deductions are established and regulated by the I.R.S.
 - No roll-over, funds will be lost if not used within the elected calendar year



Flexible spending

Use BC Flex Smart Phone App for Easy Access to review balance, claims, and upload receipts/documentation



DOES THE COUNTY PROVIDE LIFE INSURANCE COVERAGE?

BASIC LIFE: Each benefits-eligible, full-time employee will be covered for Basic Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance with the following coverage at the time their benefits become effective:



- \$20k up to Age 70
- \$13k age 70 to 75th birthday (benefit reduction to 35%)
- \$10k age 75 and older (50% reduction in benefit)

Basic Group Life and AD&D is a County paid benefit.

DEPENDENT LIFE: Eligible dependents are eligible for the following coverage with no EOI (evidence of insurability) required:

- Spouse \$2,000.00 MAX
- Child(ren) \$1,000.00 MAX Each

Dependent Life for employees paid: Monthly (12) = \$0.62 / Biweekly (24)=\$0.31

VOLUNTARY TERM LIFE COVERAGE: Full-time Employees can apply during the New Hire Enrollment for Voluntary Term Life Insurance Coverage with up to \$200K without an EOI (evidence of insurability). The maximum amount offered is the lesser of 5X's annual salary or \$500K. If applying at a later time other than New Hire Enrollment, coverage may be denied by MetLife based on the EOI.

Rates based on age range and amount of coverage selected



Voluntary Term Life Insurance for dependents

Spouse

- When first eligible, a dependent **spouse** is guaranteed insurability (no EOI) up to \$25K.
- MAX coverage is \$100K and cannot exceed 50% of employee benefit selection.
- Eligible to increase in increments of \$5K

Children

- When first eligible, dependent **children** have guaranteed insurability (no EOI) up to \$10K
- MAX coverage is \$10K

Rates based on age range and amount of coverage selected



WHAT ARE MY DENTAL PLAN CHOICES?

YOU HAVE A CHOICE BETWEEN THREE OPTIONAL DENTAL PLANS TO ENROLL YOURSELF & ELIGIBLE DEPENDENTS. IF YOU ENROLL, YOU PARTICIPATE FOR THE YEAR.



Solstice

CHOICE 1 EPO S700B

- Solstice plan members can visit any network primary dentist, anytime, through our “open access” plan.
- No deductible to meet and no claim forms to submit
- There are no annual maximum limitations and no waiting periods
- Most diagnostic & preventative care at no charge
- Cosmetic and Orthodontia treatment covered

Premiums:

- Employee only \$5.84 bi-weekly
- Employee & 1 Dep. \$11.67 bi-weekly
- Employee & Family \$16.98 bi-weekly



MetLife

CHOICE 2- PPO LOW PLAN PDP PLUS

- Choose a PPO Dentist at the time of service
- A percentage of eligible services are paid based on the type of services, Type A- Preventative= 100%, Type B-Basic= 80%, Type C- Major=50%
- Annual deductible applies to Type B&C at \$50 and \$150 consecutively, and aggregate for family
- **Calendar Year Max** for ALL Types is \$1K
- Orthodontia pays at 50% and Orthodontia Lifetime Maximum is at \$1K

Premiums:

- Employee only \$9.75 bi-weekly
- Employee & 1 Dep. \$19.36 bi-weekly
- Employee & Family \$28.59 bi-weekly

CHOICE 3- PPO HIGH PLAN PDP PLUS

- Choose a PPO Dentist at the time of service
- A percentage of eligible services are paid based on the type of services, Type A- Preventative= 100%, Type B-Basic= 80%, Type C- Major=50%
- Annual deductible applies to Type B&C at \$50 and \$150 consecutively, and aggregate for family
- **Calendar Year Max** for ALL Types is \$2,500
- Orthodontia pays at 50% and Orthodontia Lifetime Maximum is at \$1,500

Premiums:

- Employee only \$28.30 bi-weekly
- Employee & 1 Dep. \$42.58 bi-weekly
- Employee & Family \$73.77 bi-weekly



Low Plan (12/12/24)

- Comprehensive Exam Every 12 Months
- Spectacle Lenses Every 12 Months
- Frames Every 24 Months
- Contact Lenses in Lieu of Eye Glasses Every 12 Months
- Frame Allowance \$130 w/ 20% discount

Premiums:

Employee Only \$3.47 Bi-Weekly

Employee & Family \$8.74 Bi-Weekly

High Plan (12/12/12)

- Comprehensive Exam Every 12 Months
- Spectacle Lenses Every 12 Months
- Frames Every 12 Months
- Contact Lenses in Lieu of Eye Glasses Every 12 Months
- Frame Allowance \$200 w/ 20% discount

Premiums:

Employee Only \$4.75 Bi-Weekly

Employee & Family \$10.68 Bi-Weekly

What are my vision Plan choices?

You have a choice between two optional MetLife Vision plans to enroll yourself and eligible dependents. If you enroll, you participate for the year.

Low & High Plan Co-Pays:

In-Network Exam Co-Pay is \$10
Lenses Co-Pay is \$25

Cards are not issued.



WHAT IF I GET HURT OR SICK OUTSIDE OF WORK?



FOLLOW ALONG...



WHAT ARE MY DISABILITY PLAN CHOICES?

What if I become too sick or hurt to work?



SHORT-TERM Disability

Starts after an accident or illness keeps you from working a set number of days.
 Pays a percentage of your weekly salary until you can work (90-day max).
 Maternity benefit is included.
 Cannot run concurrent with Workers' Compensation.

LONG-TERM Disability

Starts after an accident or illness keeps you from working 90 days.
 Pays a percentage of your monthly salary until you can work or the end of your benefit period.
 This benefit can run concurrent with Workers' Compensation.

Weekly Benefit:	Up to \$2,000 a week	Benefits are tax free to the Employee	
Employee	Weekly Benefit	Elimination Period	Maximum Benefit
Option(s):	Percentage:	Injury/Sickness:	Duration:
Choice 1:	50%	30/30 days	9 WEEKS
Choice 2:	60%	14/14 days	11 WEEKS
Choice 3:	66.6667%	0/7 days	13 WEEKS

Monthly Benefit:	Up to \$10,000 a month	Benefits are Tax Free to the ee.
Employee Option(s):	Monthly Benefit Percentage:	Maximum Benefit Duration:
Choice 1:	50%	5 Year Benefit Period
Choice 2:	60%	10 Year Benefit Period
Choice 3:	66.67%	Social Security Retirement Age/Reducing Benefit Duration

* Premiums are calculated within the open enrollment system based on a number of factors: Employee age, income and benefit selected. Employees that do not enroll when first eligible can apply during annual re-enrollments, however based on the EOI form (evidence of insurability) Unum can accept or decline based on insurability at that time.

CRITICAL ILLNESS INSURANCE



1

Major illnesses include cancer, heart attack and stroke – among others



2

Critical Illness insurance enhances your traditional medical plan



3

When combined with accident or disability, Critical Illness insurance can help you be better prepared to cover out-of-pocket expenses



4

Your payment amount will depend on the amount of coverage elected and the diagnosed illness

- ❑ No EOI form required
- ❑ Plan pays lump-sum initial benefit upon the first verified diagnosis of covered condition
- ❑ Pays lump-sum recurrence benefit for a subsequent verified diagnosis of certain covered conditions
- ❑ See Risk Management Website for list of covered conditions
- ❑ Pre-existing conditions diagnosed 3 months prior to coverage going into effect are excluded for the first 6 months
- ❑ Rates based on age range and amount of coverage selected

Eligible Individuals & Benefit Amounts

• Employee

\$10K, \$20K, \$30K, \$40K or \$50K

• Spouse

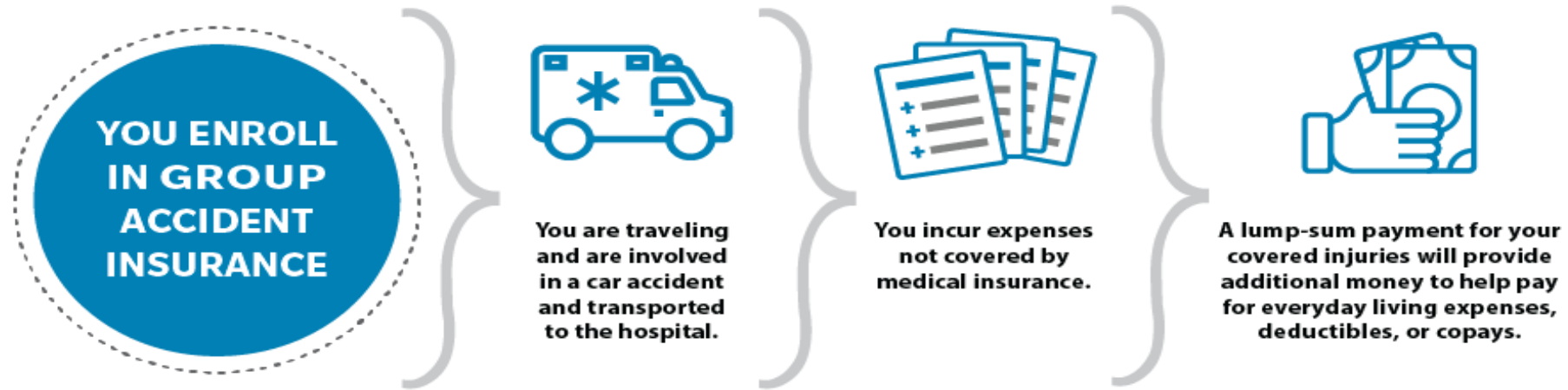
50% of the employee's initial benefit

• Children

50% of the employee's initial benefit



ACCIDENT INSURANCE



BI-WEEKLY PREMIUMS

- Employee only \$7.39
- Employee & Spouse \$14.54
- Employee & Child/Children \$17.49
- Employee & Family \$20.63

- ❑ No EOI form required
- ❑ Plan pays lump-sum initial benefit upon receipt of claim and required documentation
- ❑ See Risk Management Website for list of covered injuries and documents required
- ❑ *Only for off-the-job injuries/accidents*



\$50
Wellness Check-up
Benefit Included!



LET'S TALK RETIREMENT



DOES THE COUNTY PROVIDE AN OPTIONAL RETIREMENT PLAN?

Optional Retirement: The Internal Revenue Service Section 457, Deferred Compensation Plan, is an optional retirement plan provided for the employee to defer compensation on a pre-tax basis, through payroll deductions. The employee will either choose or create a Portfolio to indicate the investment allocations for their contributions using whole percentages which equal 100%. **There is no employer match of funds.** Newly-hired Full-Time employees are eligible to participate on the first of the month following their waiting period or subsequent enrollment periods in January 1st or July 1st of any given year.

Contributions: Your contributions are deducted from all paychecks throughout the calendar year. **The minimum deduction is \$10.00 per pay period.** The maximum annual deductions are established and regulated by the IRS each year. The application link is located in the online benefit enrollment. You can choose to **decrease or stop** your contribution during any pay period to be effective the following month. However, you may only **increase** your contribution in June (effective July 1st) or in November during annual re-enrollments (effective January 1st).

Individuals over age 50 please contact Risk Management for additional information on catch-up contribution opportunities.

Vesting: You are always 100% vested in your contributions to this plan.

Withdrawals: You may apply for withdrawal of funds with certain conditions and restrictions for the following events:

- **Attainment of age 70 ½**
- **Severance of employment**
- **Unforeseeable emergency**
- **Death**



IRS Section 457b Deferred
Compensation Plan through
Transamerica
www.trretire.com



DOES THE COUNTY PROVIDE RETIREMENT BENEFITS?

PLAN: Montgomery County participates in the Texas County & District Retirement System (T.C.D.R.S.) with its own individually-defined benefit plan funded by employee deposits, employer contributions and interest from investments.

ELIGIBILITY: Participation is required for all regular Part-Time and Full-Time employees

DEDUCTIONS: There is a mandatory 6% deduction from gross pay per pay period.

CONTRIBUTIONS: The County contributes 12.54% and the contribution will vary by year. The ratio of matching credits upon retirement is 2.5:1.

VESTING: You are 100% vested at 8 years.

3 METHODS TO QUALIFY FOR RETIREMENT:



- ★ Your age plus years of service = 75
- ★ Age 60 with 8 years of service
- ★ 30 years of service at any age



TO VIEW YOUR ACCOUNT 24/7

REGISTER ONLINE AFTER YOUR SECOND PAYROLL DEDUCTION



www.tcdrs.org

Registration is easy

Estimate your benefits

View timely account information

Access retirement planning resources



SECTION TWO

ON THE JOB BENEFITS,
PROGRAMS, POLICIES, & PROCEDURES
FOR ALL MONTGOMERY COUNTY, TEXAS EMPLOYEES



Worker's Compensation

Montgomery County, TX provides Worker's Compensation coverage to all County employees for injuries, illness and exposures. If you are injured or experience an illness or exposure while in the course and scope of employment, you must **notify your supervisor** immediately. Failure to report an injury to your supervisor could lead to a claim being considered non-compensable by the Workers' Compensation Third Party Administrator. The Worker's Compensation Third Party Administrator (TPA) for Montgomery County, TX is AS&G, Inc. The TPA will determine compensability for Workers' Compensation claims.



Worker's Compensation

Supervisors go to Risk Management website and enter claims through the Property & Casualty/Worker's Comp claims portal

Analyst: Kim Schuessler


Kimberly.schuessler@mctx.org



If you require routine medical attention, you must be treated by an approved Worker's Compensation provider. If emergency attention is required, go directly to the nearest Emergency Room. All Emergency Rooms accept Workers' Compensation.

If you have follow up appointments, those need to be scheduled before work, during lunch or after work to prevent use of accumulated time balances.



 Do **NOT** present your Montgomery County Employee Benefit Plan ID/Prescription Card for medical services or prescriptions relating to a Worker's Compensation injury. Call the Risk Management Department for the billing information to provide to the medical facility or pharmacy at the time of the services.

ON THE JOB BENEFITS, PROGRAMS, POLICIES, & PROCEDURES FOR ALL MONTGOMERY COUNTY, TEXAS EMPLOYEES



SAFETY POLICY: The Montgomery County Safety Program was established to reduce the risk of injuries, illnesses and exposures to employees due to hazards in the workplace and to provide a safe environment for the public that use County facilities. All County Employees should read and be familiar with the Safety Policy Manual and follow all applicable policies, procedures and rules contained therein. All drivers of County owned vehicles must complete an Authorized Driver Form with their **supervisor's** signature and return to the Risk Management Department. The supervisor will register the employee to attend a Defensive Driver Training class sponsored by the Risk Management Department.

CPR/AED TRAINING: Montgomery County, TX offers all employees (as permitted by Department's Supervisor) a half-day course in CPR/AED TRAINING.

HAZARDOUS COMMUNICATION POLICY: Montgomery County, TX has established the Hazardous Communication Program to ensure potentially hazardous materials be evaluated so that precautionary measures can be taken for proper handling by any County employee that may come into contact with them.



BLOOD BORNE PATHOGENS EXPOSURE CONTROL PLAN: The Blood Borne Pathogens Exposure Control Plan contains policies and procedures to reduce the likelihood of a County employee being exposed to blood or other potentially infectious material. In the event you are exposed to blood or other potentially infectious material while performing your job duties you should submit a worker's compensations incident report through the portal on the Risk Management website.

HEPATITIS B IMMUNIZATION PROGRAM: Montgomery County, TX offers all County employees the opportunity to receive the Hepatitis B vaccination at no cost to the employee. The vaccination is a three shot series administered at the Montgomery County Wellness Center by appointment. Each employee is given the option to consent or decline the vaccination during New Employee Orientation. Existing employees may contact the Risk Management Department for necessary forms to begin the shot series. If you consent to the vaccination you must complete the series within the timeframe requirements.





Employee Benefits, Programs, Policies & Procedures

RISK MANAGEMENT

www.mctx.org

October 04, 2022