



# Welcome!

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**2025 OPEN ENROLLMENT INFORMATION**

# Why are we here?

This is the **one\*** time each year that you can choose to make changes to your health insurance coverages.

**Change. Drop. Add.** It's your choice.

**Now through October 25, 2024.**

*\*outside of a qualifying life event.*

# WHAT WILL WE COVER

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- **Overview of Health Insurance**

- Medical
- Dental
- Vision
- Other Voluntary Coverages

- **Retirement Planning**

- Discover more about TCDRS.
- Learn about Deferred Compensation.
  - Nationwide
  - AIG/Valic
  - BlackRock (529 College Fund)

- **Other County Benefits**

- Enhancements to the Sick Leave Pool.
- Learn about Tuition Reimbursement.
- Find more on Gym Utilization.
- Check out our Holidays, Longevity, and more.

- **Resources**

- Provider Apps and Contact
- New Employee Benefit Guide and Webpage

# MEET YOUR BENEFITS TEAM

**Human Resources** is your first point of contact for benefit updates, qualifying events, and other general county specific information.

**Walker & Associates** is the insurance Consultant for the health plan. They help the County resolve claims issues, or any issue related to your benefits.

**Boon Chapman** is the Third-Party Administrator (TPA) for the health insurance plan. Contact them to verify benefits or request an ID card, access employee portal, and much more!

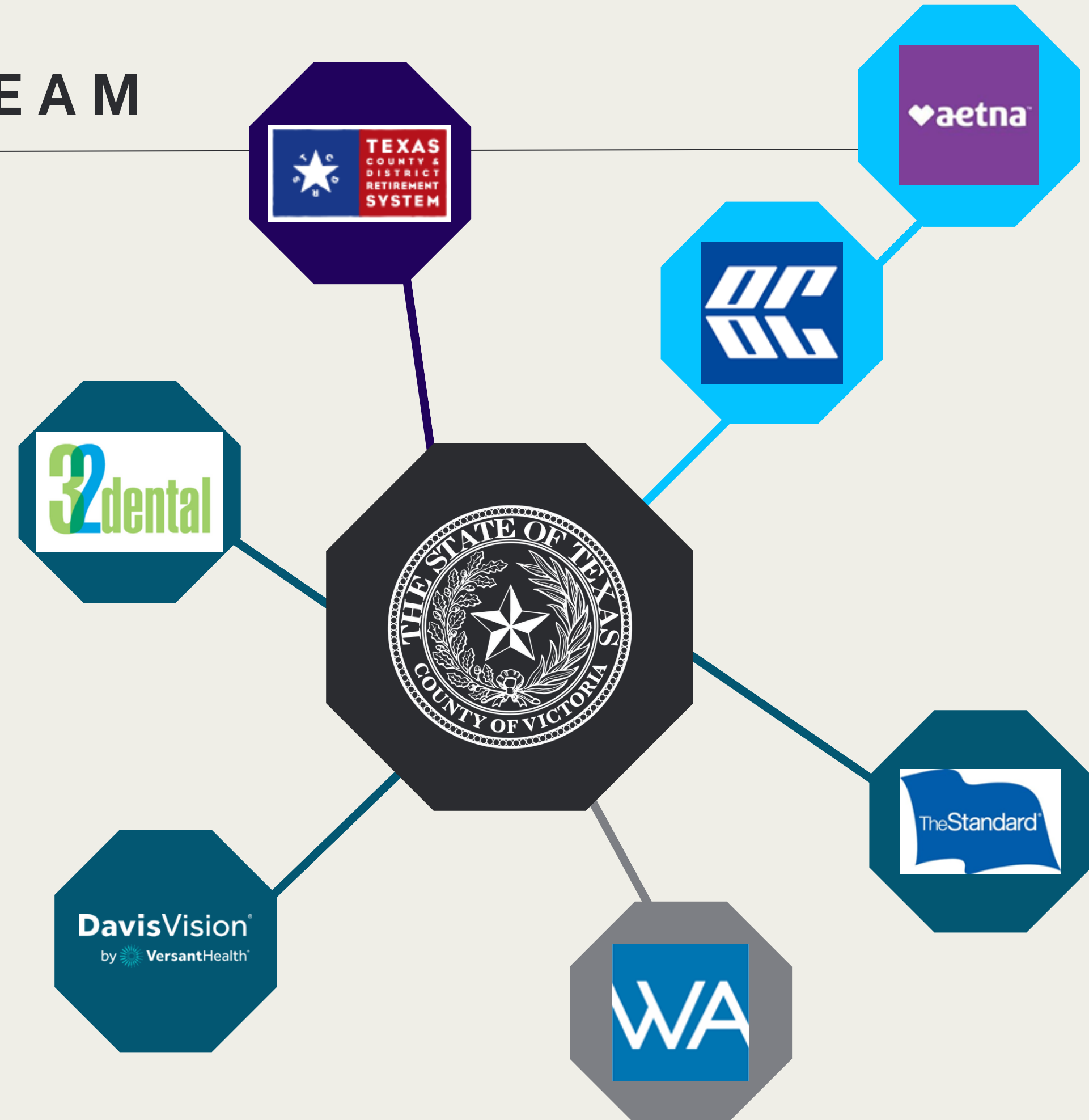
**Aetna** is your PPO network, access this network of physicians and facilities to pay the least amount of out-of-pocket expenses. To find a provider, visit [www.aetna.com/asa](http://www.aetna.com/asa)

**The Standard** is your vendor for basic life insurance, voluntary life insurance, and other supplemental coverages such as LTD, AD&D, and Critical Illness.

**32dental** is your voluntary dental insurance provider

**Davis Vision** is your voluntary vision insurance provider

**TCDRS** is your retirement plan administrator. Register today at [www.tcdrs.org](http://www.tcdrs.org) to track and manage your beneficiaries, run scenarios, and check retirement eligibility!



# OVERVIEW OF HEALTH INSURANCE

Victoria County self-funded health insurance makes available a range of coverages to you as the employee, including:



- **Medical**
- **Dental**
- **Vision**
- **Long Term Disability**
- **Critical Illness**
- **Additional Group Life and AD&D Insurance**

# MEDICAL PREMIUMS

No change in employee premiums for 2025!

Coverage Tier	Employee Contribution HRA Your Cost	County Contribution	Total Cost of Coverage	Employee Bi-Monthly Your Cost
Employee Only	\$195	\$540	\$735	\$97.50
Employee+ Spouse	\$445	\$701	\$1146	\$222.50
Employee+ Child(ren)	\$430	\$906	\$1336	\$215.00
Employee+Family	\$545	\$1115	\$1660	\$272.50

# CORE PLAN OVERVIEW

## Medical Plan Summary

YOUR COUNTY HEALTH INSURANCE OFFERS BROAD PPO COVERAGE WITH THE AETNA NETWORK FOR ALL OF YOUR MEDICAL NEEDS INCLUDING RX COVERAGE AND VIRTUAL VISITS.

Annual Deductible	\$1500 Individual	\$3000 Family
Annual Out of Pocket	\$5500 Individual	\$11000 Family
Coinsurance	Plan Pays 80%	You Pay 20%
Prescription Medication	\$15 Copay Generic Only	All other Rx subject to Deductible/ Coinsurance

No changes to core benefits!

Refer to SBC or plan document for coverage, limitations, and exclusions.

- Out of Network Benefits available
- Higher out of pocket costs with OON services
- Gastric Bypass with additional \$3,500 copay
- Step Therapy medication program available through Employee Healthcare Clinic



# FLEXIBLE SPENDING ACCOUNT

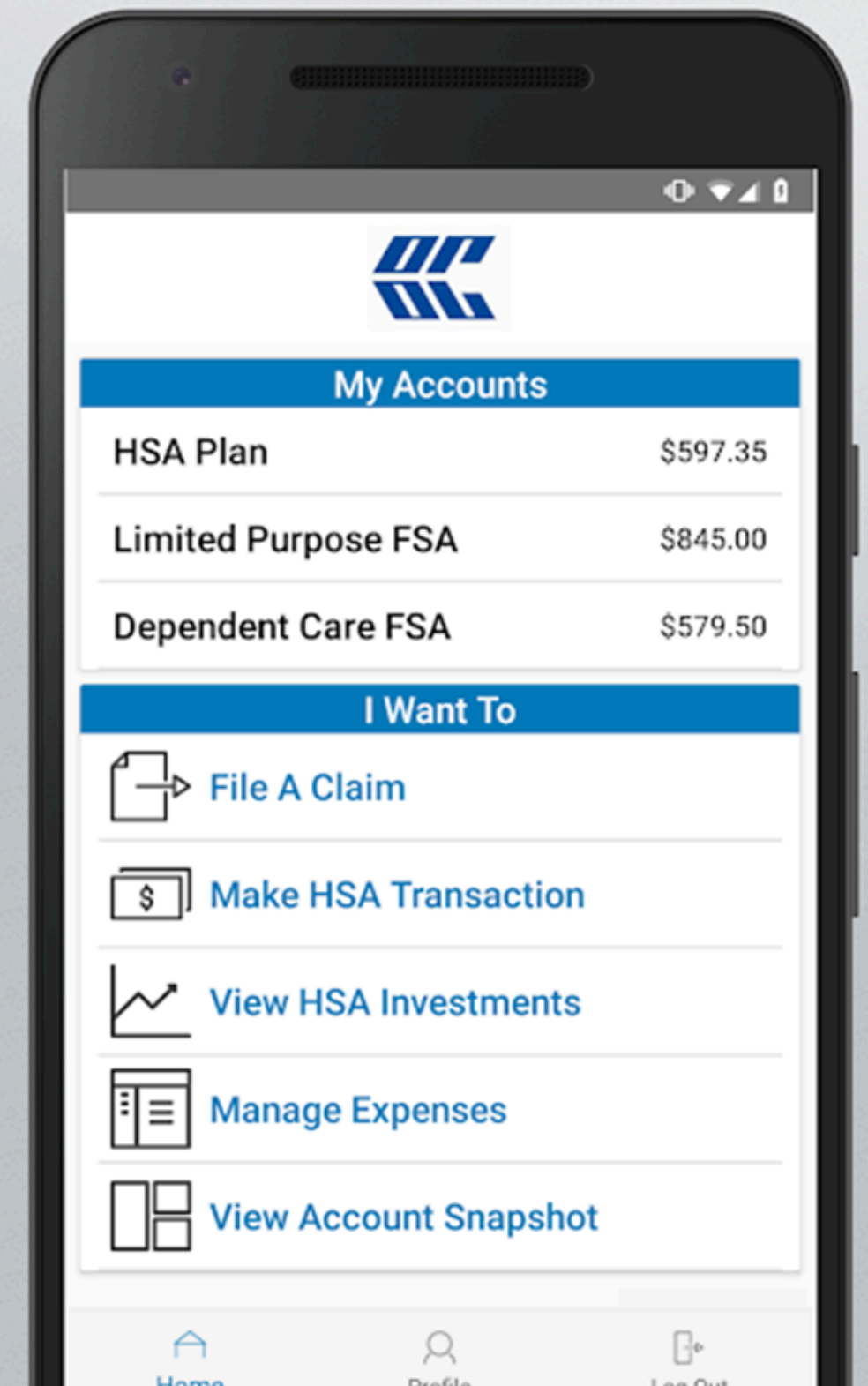
**It's a WIN-WIN! Lower your taxable income and help pay for health expenses.**

- Funds available after 1st payroll
- Maximum **\$3300** contribution limit for medical
- Maximum **\$5000** contribution limit for dependent care
- All benefits opted by employee are withheld pre-tax to provide substantial tax savings to participants
- Cover medical, dental, and vision out of pocket expenses for you and your dependents!\*
- \$660 Roll-over!
- Website and mobile app!

<https://flectogo.wealthcareportal.com/Page/Home>

\*Supporting documents may be required

Download and use the BC Flex App





# HIGH TOUCH/MEMBER ADVOCATE

**NEW**



## **HIGH TOUCH** *Providing extraordinary service for our members*

### **WHAT WE DO:**

- |   |   |
|---|---|
| ◆ Assistance reading and understanding plan benefits and claims processing.   | ◆ Notify plan participants and providers of potential claim denials.                                      |
| ◆ Assistance navigating the Boon Chapman website and member portal.   | ◆ Help with predeterminations, medical pre-authorizations, appeals, and prescription drug authorizations. |
| ◆ Identify In Network Providers and their availability.   | ◆ Assist with Healthcare Bluebook utilization.  |
| ◆ Help obtaining and preparing necessary documentation such as; medical records, itemized bills, other insurance verification, and subrogation information. | ◆ Most importantly, FOLLOW UP.  |

A new benefit added to the health plan is High Touch / Member Advocate service.

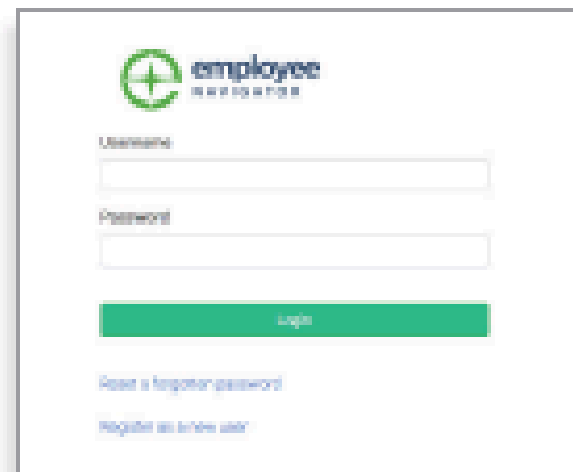
Get Assistance with:

- Understanding your benefits
- Navigating member portal
- Finding a provider
- Obtaining medical records
- Getting pre-certification
- Getting prior authorization

# EMPLOYEE ENROLLMENT PORTAL

Enroll in your benefits with Employee Navigator **now through October 25, 2024.**

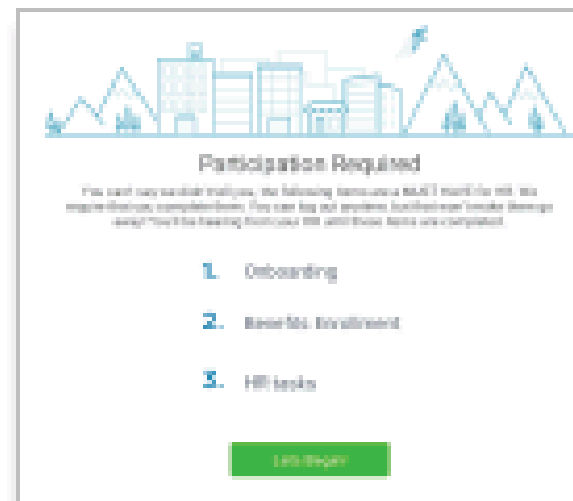
## ENROLL IN YOUR BENEFITS: One step at a time

A screenshot of the Employee Navigator login page. It features the 'employee navigator' logo at the top left. Below the logo are two input fields: 'Username' and 'Password'. A green 'Login' button is positioned below the password field. At the bottom, there are two links: 'Reset a forgotten password' and 'Register as a new user'.

### Step 1: Log In

Go to [www.employeenavigator.com](http://www.employeenavigator.com) and click **Login**

- **Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.
- **First time users:** Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account, and create your own username and password.

A screenshot of the Employee Navigator welcome screen. It features a header with a city skyline illustration and the text 'Participation Required'. Below this, there is a list of three items: '1. Onboarding', '2. Benefits Enrollment', and '3. HR tasks'. A green 'Let's Begin' button is at the bottom.

### Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.



### Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits.

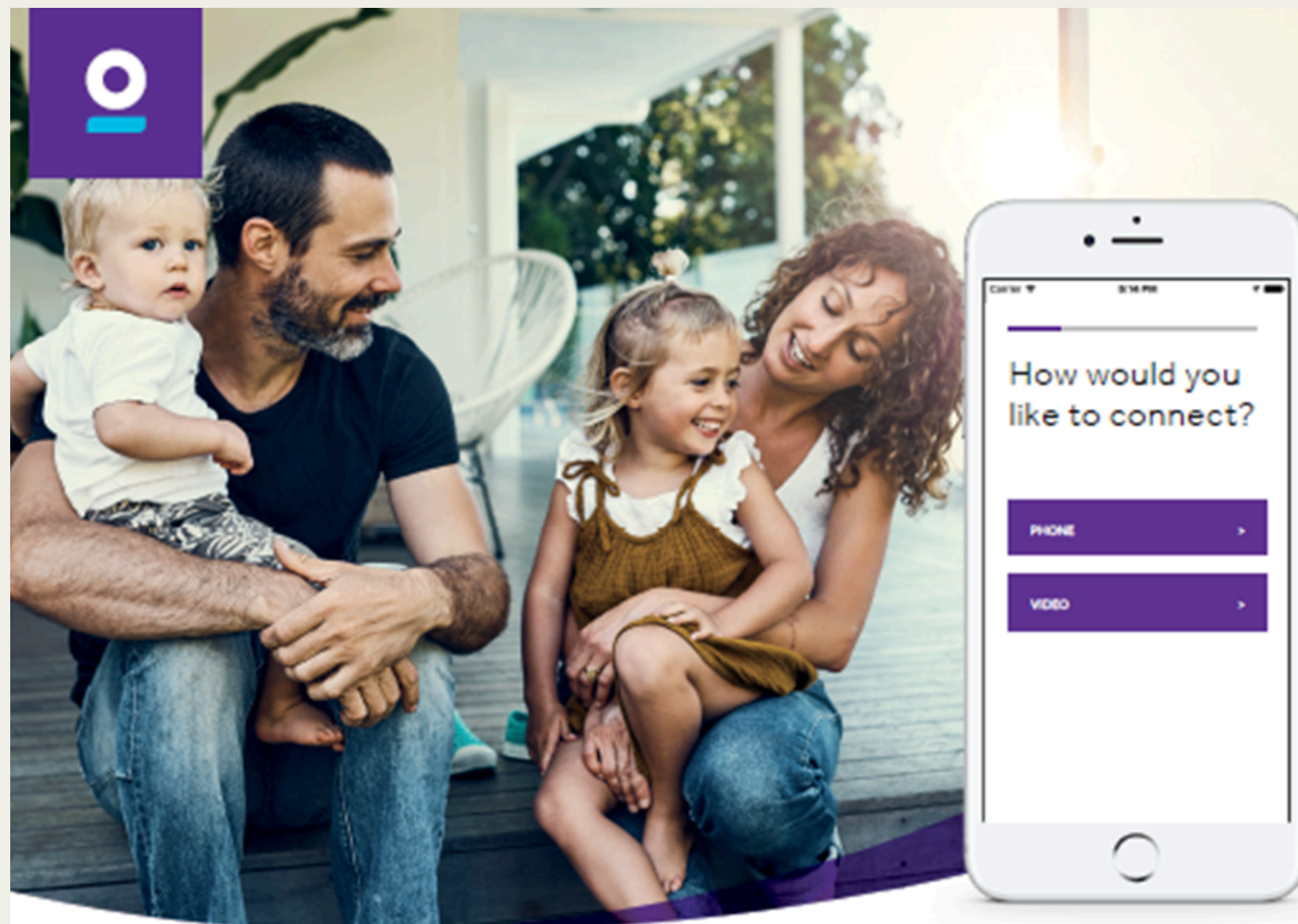
Go to

[www.employeenavigator.com](http://www.employeenavigator.com)

and click Login. Then click **Register as a new user**.

Company Identifier  
**CountyofVictoria**

For the full guide,  
please visit our  
Employee Benefits  
Webpage.



When you need affordable care,  
**you've got Teladoc!**

Stretch your healthcare dollars by connecting with Teladoc the next time you're sick. With Teladoc, you can speak with a U.S. board-certified doctor 24/7 by phone or video for many non-emergency illnesses.

Receive affordable care for:

- |                   |                   |
|-------------------|-------------------|
| • Sinus infection | • Rash            |
| • Flu             | • Allergy         |
| • Cough           | • Upset stomach   |
| • Sore throat     | • Nausea and more |

**Talk to a doctor for free**

🖥 Teladoc.com 📞 1-800-TELADOC (835-2362) 🍏 🤖 Download the app

# TELEMEDICINE

- Virtual visit with physician, **\$0 copay**
- Use phone, computer or App
- Covers **you & dependents** on the plan
- Teladoc treats 70% of illnesses seen at Urgent Care
- Get a prescription
- **24/7, 365** anywhere in the US

## HEALTHCARE PARTNERS

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**Employee Primary Healthcare Clinic** offers free primary care, immunizations, flu vaccines, lab work, annual health risk assessments (HRAs), and sports physicals!

**Citizens Medical Center (CMC)** offers a 100% Benefit, No Deductible, for all covered services performed and billed by CMC, including:

- Sleep Studies
- Physical Therapy
- Inpatient Services
- ER Services with \$100 Copay
- Weight loss surgery with a \$3,500 copay

**Use the Employee  
Clinic and CMC to  
save you \$\$!**



# DENTAL PLAN OVERVIEW



## Dental Insurance Summary

	Low Plan	High Plan
<b>Deductible</b>	\$50 (I) / \$150 (F)	\$50 (I) / \$150 (F)
<b>Annual Maximum</b>	\$750	\$1500
<b>Plan Design</b>	100/% Preventive 80% Basic n/a	100% Preventive 80% Basic 50% Major
<b>Orthodontia</b>	not covered	\$1000 lifetime Max children under age 19
<b>Employee Only Employee Family</b>	\$9.48 \$26.49	\$19.02 \$50.49

## Service Examples

Type I - Preventive

- Routine exam/cleaning

Type II - Basic

- Fillings/Extractions

*Only covered on high plan:*

Type III - Major

- Inlays/crowns/dentures

Type IV - Orthodontia

- dependent children under age 19



# VISION PLAN OVERVIEW



## Vision Plan Summary

Type of Service	Copay/Benefit	Frequency
Exam Copay	\$10	once in 12 months starting 1/1
Materials Copay	\$25	once in 12 months starting 1/1
Frames/Contact Allowance	\$130	once in 24 months starting 1/1

Coverage Tier	Monthly	Bi-Monthly
Employee Only	\$5.88	\$2.94
Employee Family	\$13.56	\$6.78

Visit [www.davisvision.com](http://www.davisvision.com) for assistance:

- Online ID cards
- Benefit Plan
- Helpful Hints

Significant savings on optional frames, lens types and coatings. Additional discounts also available. For customer service call 1.800.999.5431.



# OTHER VOLUNTARY COVERAGES

## Group Additional Life and AD&D Insurance

- Competitive Group rates
- Convenient Payroll Deduction
- Benefits for death, dismemberment, terminal illness
- Apply for \$10,000 - \$500K
- Amounts over GI require Medical UW
- Guarantee Issue (GI) - \$150K
- AD&D (accidental death & dismemberment) benefit matches Additional Life Insurance amount
- Spousal and Child Life Options
- Accelerated Death Benefit
- Reduction of benefits begins at 70
- Coverage requires eligibility

## Long Term Disability

- Competitive Group Rates
- Convenient Payroll Deduction
- Benefits for a qualifying disability that occurs on or off the job
- Benefit is 60% of eligible pre-disability earnings, lasts until your SSNRA
- Up to a maximum of \$5000/month
- Plan minimum is \$100/month
- Benefit waiting period 180 days
- Help returning to work
- Survivor benefit
- Employee Assistance Program

## Critical Illness

- Competitive Group Rates
- Convenient Payroll Deduction
- Benefit helps to cover Out of Pocket expenses related to covered conditions

Covered Conditions

Receive 100 percent of your coverage amount for:

- Heart attack
- Stroke
- Cancer
- End stage renal (kidney) failure
- Major organ failure
- Coma
- Paralysis of two or more limbs
- Loss of sight
- Occupational HIV
- Occupational hepatitis
- ALS (Lou Gehrig's disease)
- Advanced Alzheimer's disease
- Advanced Multiple sclerosis
- Advanced Parkinson's disease
- Benign brain tumor
- Bone marrow transplant
- Loss of hearing
- Loss of speech

Receive 25 percent of your coverage amount for:

- Severe coronary artery disease with recommendation for bypass surgery
- Carcinoma in situ (cancer that has not metastasized)

Initial diagnosis and initial recommendation must occur after your coverage becomes effective.

You: \$5,000-\$40,000  
Your Spouse: \$5,000 - \$20,000  
Your Child(ren) up to age 25 - automatically covered at 25% of your benefit

This is only a highlight of coverage, please check policy summary for eligibility, limitations and exclusion details.



# RETIREMENT PLANNING



- **Discover more about TCDRS.**
- **Learn about Deferred Compensation.**
  - **Nationwide**
  - **AIG/Valic**
  - **BlackRock (529 College Fund)**

# PLAN OVERVIEW

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## TCDRS Plan Summary

- 7% employee contribution
- 8 years vested
- 3 Ways to Retire:
  - 20 years
  - Age 60 + 8 years of Service
  - Age + Years = 75
- Sign onto [www.tcdrs.org](http://www.tcdrs.org)
  - create account and update address
  - request service credit

**For every \$1 you  
contribute, the  
County matches \$2!**

**Create your TCDRS account today!**

**Schedule a One-on-One  
Consultation!**



<https://www.tcdrs.org/library/onlinecounseling/>

## OTHER DEFERRED COMPENSATION

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### Nationwide Financial Services

Deferred 457(b) plan options available.

**Contact:**

Sarita Null

Retirement Specialist

(512) 497-1666

[nulls4@nationwide.com](mailto:nulls4@nationwide.com)



# UNITED WAY

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**\$487,550**

Given to partner agencies for 2023-24

**31,410**

Individuals served in the region

**17**

Local nonprofit partner agencies

- Serving Victoria, De Witt, Goliad, and Lavaca Counties and the City of Gonzales
- Partnering to support youth success, health, and financial stability
- Donations to organizations such as
  - YMCA of Golden Crescent
  - Boys & Girls Club Victoria
  - Billy T Cattan Recovery Outreach
  - Meals on Wheels South Texas
  - Community Action Committee of Victoria
  - Mid-Coast Family Services
  - and many more!

**United Way of  
the Crossroads**

*Serving Victoria, Goliad, DeWitt & Lavaca Counties and the City of Gonzales*

**United  
Way**



# OTHER COUNTY BENEFITS



- **EAP.**
- **EMLB.**
- **Learn about Tuition Reimbursement.**
- **Find more on Gym Utilization.**
- **Check out our Holidays, Longevity, and more.**

# EMPLOYEE ASSISTANCE PROGRAM

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## What Is EAP?

- An EAP is an employee-provided benefit to help you with any personal, emotional, or work-related challenges.
- Victoria County's EAP provides you with counseling services, legal services, financial counseling, and online wellness resources!
- When you call your EAP, you are connected with a professional who will help identify your concerns and connect you to the correct support system.
- Your EAP is free, confidential, and available to you, your spouse, and dependents (under 26)



# EXPANDED MEDICAL LEAVE BENEFIT

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## Enhancements

Your sick leave can be applied to your serious medical situation or the serious medical injury or illness of your spouse or dependent(s).

Your eligibility for these benefits will not require PTO contributions.

Once an employee's sick leave request meets all of the eligibility requirements, Human Resources will approve the time transfer as a single allocation of 480 hours\*

\*If return to work happens sooner, unused hours are reduced from employee bank.



## Eligibility

Any regular employee working 30 hours and have been employed for at least 1 year are eligible to request EMLB to be used in the event of an additional leave in the event of a serious medical injury or illness.

## Usage

An eligible employee may only request use of the EMLB once in any 12 months.

## EMLB Request Form

Request forms will now be accessible on our new employee benefits page.

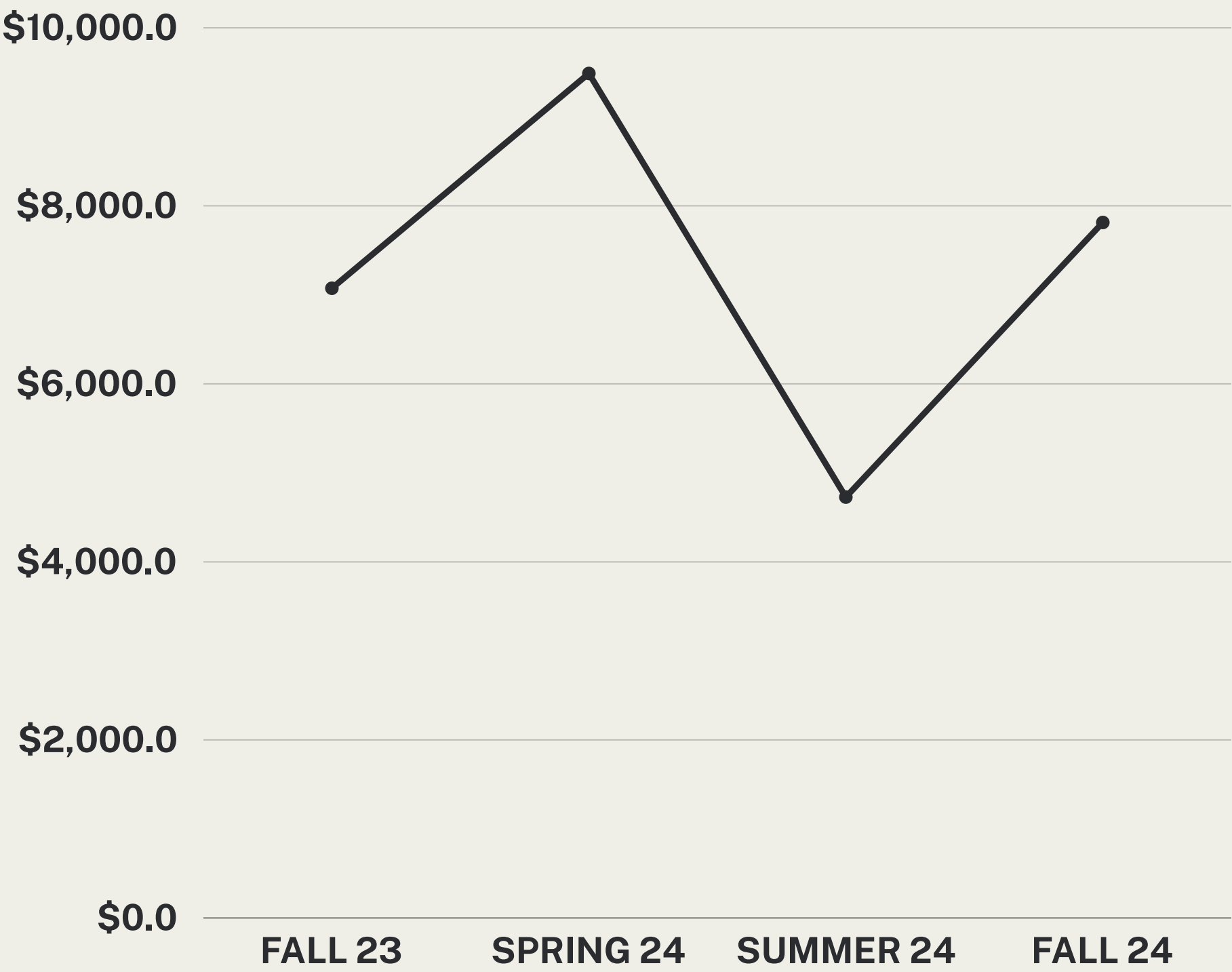
*Policy still in review and subject to approval and adoption by Commissioners Court. Final rules and procedures will be shared before January 1, 2025.*



# TUITION REIMBURSEMENT

## Policy Overview

- Accredited University
- Calendar Year Max of \$5,250
- Lifetime Max of \$12,500
- Tuition Only





# HEALTHPLEX BENEFIT & REIMBURSEMENT

## Benefit Overview

- Waived Enrollment Fee
- Sign Up for Citizens HealthPlex at Half the Cost for You and Your Spouse
- Employees Attend 8 Times in One Month and Receive Reimbursement the Following Month



Membership Fees	Current	County
<u>Employee Only</u>  •Orientation Fee  •Monthly	  \$90.00  \$65.00	  Waived  \$32.50
<u>Employee &amp; Spouse</u>  •Orientation Fee  •Monthly	  \$90.00  \$130.00	  Waived  \$65.00

# LONGEVITY & HOLIDAYS

Longevity remains

- Full-time employees: **\$5.00** per month per year of service
- Part-time employees **\$2.50** per month per year of service

Paid in lump sum in **November** of each year.

County increased to **14 holidays** for 2025.\*

*\*\*Law enforcement/emergency personnel will accrue additional PTL*

## Victoria County Holidays - 2025

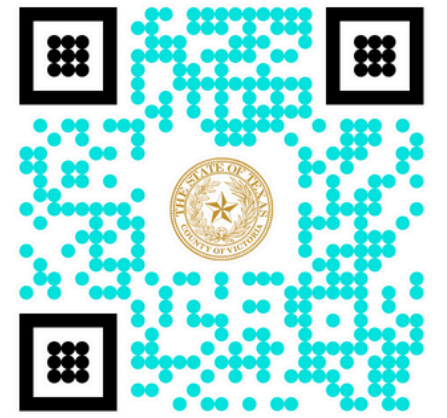
Day of the week	Date	Holiday
Wednesday	January 1, 2025	New Year's Day
Monday	January 20, 2025	Martin Luther King Jr. Day
Monday	February 17, 2025	Presidents' Day
Friday	April 18, 2025	Good Friday
Monday	May 26, 2025	Memorial Day
Thursday	June 19, 2025	Juneteenth
Friday	July 4, 2025	Independence Day
Monday	September 1, 2025	Labor Day
Monday	October 13, 2025	Columbus Day
Tuesday	November 11, 2025	Veterans Day
Thursday	November 27, 2025	Thanksgiving Day
Friday	November 28, 2025	Day After Thanksgiving
Thursday	December 25, 2025	Christmas Day
Friday	December 26, 2025	Day After Christmas

# Thank you!

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YOU CAN BEGIN ENROLLING THROUGH  
PORTAL **TODAY!**

PLEASE ENROLL AND COMPLETE  
BENEFIT CHANGES NO LATER THAN:  
**OCTOBER 25, 2024.**



Scan me!