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Important Contacts

**BENEFITS RISK ANALYSTS:**
Angelica McMonagle/ (A-L) Active Employees & Retirees • 936-538-5513 • Angelica.McMonagle@mctx.org
Stacey Wilson/ (M-Z) Active Employees & Retirees • 936-538-8194 • Stacey.Wilson@mctx.org

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

<table>
<thead>
<tr>
<th>Name/Title</th>
<th>Phone Number</th>
<th>E-Mail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michael Howard/Director</td>
<td>936-760-6935</td>
<td><a href="mailto:Michael.howard@mctx.org">Michael.howard@mctx.org</a></td>
</tr>
<tr>
<td>Dana Moreno/Asst. Director</td>
<td>936-538-8188</td>
<td><a href="mailto:Danam.moreno@mctx.org">Danam.moreno@mctx.org</a></td>
</tr>
<tr>
<td>Amy Gomez/Benefits Administrator</td>
<td>936-538-8142</td>
<td><a href="mailto:Amy.Gomez@mctx.org">Amy.Gomez@mctx.org</a></td>
</tr>
<tr>
<td>Victor Castillo/Admin. Assistant</td>
<td>936-538-5520</td>
<td><a href="mailto:Victor.Castillo@mctx.org">Victor.Castillo@mctx.org</a></td>
</tr>
<tr>
<td>Irene Gonzales/P&amp;C Claims</td>
<td>936-538-8183</td>
<td><a href="mailto:Irene.gonzales@mctx.org">Irene.gonzales@mctx.org</a></td>
</tr>
<tr>
<td>Kim Schuessler/Workers´ Comp</td>
<td>936-538-5596</td>
<td><a href="mailto:Kimberly.Schuessler@mctx.org">Kimberly.Schuessler@mctx.org</a></td>
</tr>
<tr>
<td>Michael Lynch/Safety Officer</td>
<td>936-538-5595</td>
<td><a href="mailto:Michael.lynch@mctx.org">Michael.lynch@mctx.org</a></td>
</tr>
</tbody>
</table>

**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)
<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>CONTACT/GROUP NUMBER</th>
<th>PHONE NUMBER</th>
<th>WEBSITE / EMAIL</th>
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</thead>
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<tr>
<td>MEDICAL</td>
<td>BOON CHAPMAN BENEFIT ADMINISTRATORS GROUP # 002248</td>
<td>800-252-9653 / FAX 512-454-8700 MEMBER ADVOCATE 888-660-0467 PRIMEDX (PRE-CERT) 800-477-4625</td>
<td><a href="http://www.boonchapman.com">www.boonchapman.com</a> <a href="mailto:hightouch@boonchapman.com">hightouch@boonchapman.com</a></td>
</tr>
<tr>
<td>PPO</td>
<td>AETNA SIGNATURE ADMINISTRATOR</td>
<td>BOON CHAPMAN 800-252-9653</td>
<td><a href="http://ASALookup.AetnaSignatureAdministrators.com">ASALookup.AetnaSignatureAdministrators.com</a></td>
</tr>
<tr>
<td>RX</td>
<td>MAXORPLUS</td>
<td>MEMBER SERVICES 800-687-0707 MXP MAIL ORDER 800-687-8629 SPECIALTY PHARM 866-629-6779</td>
<td><a href="http://www.maxorplus.com">www.maxorplus.com</a></td>
</tr>
<tr>
<td>EAP</td>
<td>AETNA</td>
<td>1-888-238-6232/TTY: 711</td>
<td><a href="http://www.resourcesforliving.com">www.resourcesforliving.com</a></td>
</tr>
<tr>
<td>VISION</td>
<td>METLIFE</td>
<td>800-METLIFE</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
</tr>
<tr>
<td>TERM LIFE/SUPPLEMENTAL</td>
<td>METLIFE</td>
<td>800-METLIFE</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
</tr>
<tr>
<td>CRITICAL ILLNESS/ACCIDENT</td>
<td>METLIFE</td>
<td>800-METLIFE</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
</tr>
<tr>
<td>DISABILITY STD/LTD</td>
<td>UNUM</td>
<td>866-679-3054</td>
<td><a href="http://www.unum.com">www.unum.com</a></td>
</tr>
<tr>
<td>RETIREMENT</td>
<td>TEXAS COUNTY &amp; DISTRICT RETIREMENT SYSTEM (TCDRS)</td>
<td>800-823-7782 FAX 512-328-8887</td>
<td><a href="http://www.tcdrs.org">www.tcdrs.org</a></td>
</tr>
<tr>
<td>OPTIONAL RETIREMENT</td>
<td>TRANSAMERICA</td>
<td>800-755-5801</td>
<td><a href="http://www.my.trsretire.com">www.my.trsretire.com</a></td>
</tr>
<tr>
<td>WELLNESS CENTER</td>
<td>NEXTLEVEL</td>
<td>TRIAGE LINE (7AM-9PM) 281-783-8162 CENTER 936-538-3779</td>
<td><a href="http://www.nextlevelurgentcare.com">www.nextlevelurgentcare.com</a></td>
</tr>
</tbody>
</table>
How do I enroll?

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

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

2. Select MCTX PRD
   - Open Infor Global HR

3. Select Benefits > Benefits Enrollment
   - Double-click New Hire to open event

Select white cubes and then select Infor Global HR

Select Benefits and then select Life Events.
What are my Enrollment Deadlines?

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.

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.
*Option to Waive - must have eligible life event to sign up at a later time.

Life Event Enrollments
Documentation must be turned in to Risk Management within 45 days of the following qualifying life events:
- Loss of other medical coverage
- New Birth/Adoption
- New Marriage/Divorce
### Benefit Selections Start?

**Deductions**

- **Monthly Paid Employees** 12 Pay Periods
- **Bi-Weekly Paid Employees** 24 Pay Periods
- TCDRS Retirement & IRS Section 457 Optional Retirement Deducted from *ALL* pay periods

**Calendar Year 2024**

#### Hire Date

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Benefits Effective</th>
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<tbody>
<tr>
<td>Oct 5, 2023 to Nov 4, 2023</td>
<td>Jan 1, 2024</td>
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<tr>
<td>Nov 5, 2023 to Dec 5, 2023</td>
<td>Feb 1, 2024</td>
</tr>
<tr>
<td>Dec. 6, 2023 to Jan 2, 2024</td>
<td>Mar 1, 2024</td>
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<tr>
<td>Jan 3, 2024 to Feb 2, 2024</td>
<td>Apr 1, 2024</td>
</tr>
<tr>
<td>Feb 3, 2024 to Mar 4, 2024</td>
<td>May 1, 2024</td>
</tr>
<tr>
<td>Mar 5, 2024 to Apr 4, 2024</td>
<td>June 1, 2024</td>
</tr>
<tr>
<td>Apr 5, 2024 to May 4, 2024</td>
<td>July 1, 2024</td>
</tr>
<tr>
<td>May 5, 2024 to June 4, 2024</td>
<td>Aug 1, 2024</td>
</tr>
<tr>
<td>June 5, 2024 to July 5, 2024</td>
<td>Sept 1, 2024</td>
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<tr>
<td>July 6, 2024 to Aug 4, 2024</td>
<td>Oct 1, 2024</td>
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<td>Aug 5, 2024 to Sept 4, 2024</td>
<td>Nov 1, 2024</td>
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<td>Nov 5, 2024 to Dec 5, 2024</td>
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One Plan
Two Deductible Options

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

Out of Pocket
Max
$2,250 plus premiums

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

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

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
(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

High Deductible
Bi-Weekly Premium
Employee only $0
Employee & Spouse $40.00
Employee & Child/Children $35.00
Employee & Family $75.00

See the Medical Plan Document for Complete details of Eligible Charges and Annual Maximums

October 04, 2022
PLAN YEAR
Jan 1st - Dec 31st
No calendar year max

PLAN NAME
Montgomery County Benefit Plan
Group No. 002248

Who is Eligible?

- Full-Time Regular Employee in a budgeted position for Montgomery County
- Elected Officials/Appointed Officials who hold a County Office

Medical

Office Co-Pay
$25.00
Counts towards deductible and co-insurance

Emergency Room Co-Pay
$150.00
Will NOT apply towards deductible or co-insurance

Precertification
Expenses incurred during in-patient hospital stays, or as a result of out-patient procedures are subject to the pre-certification provisions
Who is an eligible dependent?

- Spouse
- Natural Child
- Adopted Child
- Stepchild
- Grandchild

Note: When adult children turn 26, they lose coverage the last day of the month.

Note: They are no longer eligible for coverage unless they qualify under the disability provisions.

Required Documents:
- Certified Marriage License
- Certified Birth Certificate
- Social Security or ITIN
- Legal Guardianship Decree
- Legal Adoption Decree
WELL WHAT DOES MY MEDICAL COVERAGE INCLUDE?

LET’S FIND OUT...
Mental Health

EMPLOYEE ASSISTANCE PROGRAM
1-888-238-6232/TTY: 711
resourcesforliving.com
username: mctx
password: eap

Participation in the EAP is not required in order to access Mental Health Benefits on the Medical Plan

8 free counseling sessions per participant, per issue each year

Call 24 hours a day for in-the-moment emotional and well-being support

Face to Face
Televideo
Chat Therapy

Anxiety
Depression
Relationship
Grief and Loss
Etc.

Daily Life Assistance-Resources for:
Child Care, Special Needs, Pet Care, Basic Needs, Kids Summer Programs, etc.

Legal Services
free 30-minute consultation with participating attorney

Financial Services
free 30-minute consultation on budgeting, retirement, credit, refinancing, etc.
Any service listed billed with a diagnosis is not eligible under the “Annual Health Screening Benefit / Well Care” benefit.
OUTPATIENT PRESCRIPTION COVERAGE

RETAIL PHARMACY
30-day supply or less

CO-PAYS:
Generic = $15 min. or 10%  
Preferred Brand Name = $25 min. or 20%  
Non-Preferred Brand Name = $35 min. or 30%  
Compound Prescriptions = $35 min. or 30%  

CO-PAY IS GREATER OF THE TWO OPTIONS

MAIL-ORDER PHARMACY
Greater than 30-day supply

CO-PAYS:
Generic = $15 per prescription  
Preferred Brand Name = $25 per prescription  
Non-Preferred Brand Name = $35 per prescription

SPECIALTY PHARMACY
Up to 90-day supply

CO-PAYS:
Generic = 10% with a max of $15 per prescription  
Preferred Brand Name = 20% with a max of $25 per prescription  
Non-Preferred Brand Name = 30% with a max of $35 per prescription

IF PATIENT REQUESTS A BRAND NAME DRUG WHEN A GENERIC EQUIVALENT EXISTS, PATIENT WILL PAY THE DIFFERENCE + BRAND CO-PAY

A CURRENT LIST OF RESTRICTED SPECIALTY MEDICATIONS CAN BE ACQUIRED AT 800-687-0707
Healthcare Bluebook
Price Transparency Tool

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

Mobile Code - BCC

Abdominal MRI (with and without contrast)

Fair Price $1,161

$524

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

$25 Reward

Leap Medical Center of Southeast Texas (~ 90 miles)
St Luke’s The Woodlands Hospital (~ 7 miles)
St Joseph Hospital (~ 60 miles)
Oakwood Medical Center (~ 54 miles)
Saint Joseph Medical Center (~ 39 miles)
Memorial Hermann Southwest 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)

Comparing cost for services and provides Quality Rankings!

www.healthcarebluebook.com/cc/boonchapman
Care Navigation

ABOUT YOUR SURGERY BENEFIT:

- No-hassle healthcare!
- No surprise bills!
- Your health plan waives your out-of-pocket costs and pays for travel!
- Concierge Experience
- Member Advocate coordinates all appointments & travel arrangements
- Peer-selected, board-certified top surgeons from major carrier networks

3 EASY STEPS

1. Call Member Advocate
   844-357-5819

2. Schedule your consult & surgery

3. The care you need with NO out-of-pocket costs

How does it work?

October 04, 2022
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.
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

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

---

**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
Smart Phone App

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

Next: 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 fill in the text boxes for First Name, Last Name, etc. and click Book Appointment.
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.
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

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

KAT
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
4545 Beechnut Street
Houston, TX 77096

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

PASADENA
Coming Soon!

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

ROSENBURG
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
5201 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...
IRIS 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 IRS under Section 125 of the IRS code. The Flexible Spending Account and the Reimbursement Account are administered by the claims administrator.

PART 1
Premium Account
- Automatic Participation
- Reduces taxable income for medical, dental & vision premiums
- County pays administration fee

PART 2
Flexible Spending Account
Medical Reimbursement
- Optional Participation
- Pre-tax deduction account
- Used to pay or reimburse your portion of medical, dental + vision expenses
  - Such as deductibles and/or co-pays and other eligible expenses listed by the IRS.
- Administration fee for Employees:
  - Monthly: $1.75
  - Bi-Weekly: $0.88

Deductions
- Flex Card will be loaded at eligibility with the amount elected for the plan year
- Minimum deduction is $10.00 per pay period
- Maximum $3,050 contribution limit (established by IRS)
- $610 Roll-over
  - Use it or lose it account

PART 3
Dependent Day Care
Reimbursement Account
- Optional Participation
- Pre-tax deduction account
- Used to reimburse eligible dependent day care expenses as listed by the IRS.
- Administration fee for Employees:
  - Monthly: $1.75
  - Bi-Weekly: $0.88

Deductions
- Minimum deduction is $10.00 per pay period
- Maximum annual deductions are established and regulated by the IRS.
- No roll-over, funds will be lost if not used within elected calendar year

Use BC Flex To Go App for easy access to review balance, claims & upload receipts/documents.
Does the County provide life insurance?

Basic Life & AD&D
County Paid Benefit

Benefits eligible, full-time employees are eligible for the following coverage:

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

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.

Dependent Basic Life

Premiums:
Monthly (12)= $0.62 / Bi-Weekly (24)= $0.31

Eligible dependents are eligible for the following coverage with no EOI (Evidence of Insurability) required:

- Spouse= $2,000 MAX
- Child(ren)= $1,000 MAX

Dependent Voluntary Term Life

Spouse

- When first eligible, 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

Child(ren)

- When first eligible, dependent children have guaranteed insurability (no EOI) at a flat coverage amount of $10k
- Newborns-15 day olds: benefit amount is flat $1k until day 16
What are my Dental Plan choices?

**CHOICE 1**
**EPO S700B**
- Network of dentists accessible through "open access" plan
- No deductible to meet and no claim forms
- No annual maximum limitations
- Most diagnostic and preventative care at no charge
- Cosmetic and Orthodontia treatment covered

**CHOICE 2**
**PPO LOW PLAN**
**PDP PLUS**
- Network of Dentist in PPO (Preferred Provider Organization)
- Coverage is Percentage Based on Types
  - Type A= Preventative=100%, Type B=Basic=90%, Type C=Major=50%
- Annual Deductible for Type B&C
  - $50 and $50 consecutively aggregate and family
- Calendar Year max for ALL types is $1k
- Orthodontia pays at 50% and Orthodontia Lifetime max is $1k

**CHOICE 3**
**PPO HIGH PLAN**
**PDP PLUS**
- Network of Dentist in PPO (Preferred Provider Organization)
- Coverage is Percentage Based on Types
  - Type A= Preventative=100%, Type B=Basic=50%, Type C=Major=50%
- Annual Deductible for Type B&C
  - $50 and $100 consecutively aggregate and family
- Calendar Year max for ALL types is $2,500
- Orthodontia pays at 50% and Orthodontia Lifetime max is $1,500

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**Bi-Weekly Premiums**
- **Employee Only** $5.84
- **Employee + 1 Dependent** $12.16
- **Employee & Family** $16.98

- **Employee Only** $28.30
- **Employee + 1 Dependent** $42.58
- **Employee & Family** $73.77

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October 04, 2022
What are my Vision Plan choices?

**Low Plan (12/12/24)**
- Every 12 Months:
  - Comprehensive Exam: $0 (IN NETWORK)
  - Spectacle Lenses: $25
  - Contact Lenses in lieu of Eye Glasses
- Every 24 Months:
  - Frames: $130 w/ 20% discount
  - Bi-Weekly Premiums:
    - Employee Only: $3.47
    - Employee & Family: $8.74

**High Plan (12/12/12)**
- Every 12 Months:
  - Comprehensive Exam: $0 (IN NETWORK)
  - Spectacle Lenses: $25
  - Contact Lenses in lieu of Eye Glasses
- Frames: $200 w/ 20% discount
  - Bi-Weekly Premiums:
    - Employee Only: $4.75
    - Employee & Family: $10.68
WHAT IF I GET HURT OR SICK OUTSIDE OF WORK?

FOLLOW ALONG...
What are my Disability Plan choices?

**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 included

  (Cannot run concurrent with Worker's 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 Worker's Compensation)

### Evidence of Insurability
EOI required unless signing up when first eligible (New Hire)

### Premiums
Based on age, income + benefit selection

#### Weekly Benefit:
- **Up to $2,000 a week**
- Benefits are tax free to the Employee

<table>
<thead>
<tr>
<th>Employee Option(s):</th>
<th>Weekly Benefit</th>
<th>Elimination Period</th>
<th>Maximum Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choice 1:</td>
<td>50%</td>
<td>30/30 days</td>
<td>9 WEEKS</td>
</tr>
<tr>
<td>Choice 2:</td>
<td>60%</td>
<td>14/14 days</td>
<td>11 WEEKS</td>
</tr>
<tr>
<td>Choice 3:</td>
<td>66.6667%</td>
<td>0/7 days</td>
<td>13 WEEKS</td>
</tr>
</tbody>
</table>

#### Monthly Benefit:
- **Up to $10,000 a month**
- Benefits are Tax Free to the Employee

<table>
<thead>
<tr>
<th>Employee Option(s):</th>
<th>Monthly Benefit Percentage:</th>
<th>Maximum Benefit Duration:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choice 1:</td>
<td>50%</td>
<td>5 Year Benefit Period</td>
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<tr>
<td>Choice 2:</td>
<td>60%</td>
<td>10 Year Benefit Period</td>
</tr>
<tr>
<td>Choice 3:</td>
<td>66.67%</td>
<td>Social Security Retirement Age/Reducing Benefit Duration</td>
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</tbody>
</table>
Voluntary Term Life Insurance for dependents

October 04, 2022

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

$50 Wellness Check-Up Benefit Included!

Eligible Individuals and Benefit Amounts

Employee
- $10K, $20K, $30K
- $40K, or $50K

Spouse & Children
- 50% of employee’s initial benefit

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

*See Risk Management Website for list of covered conditions
Accident Insurance

BI-WEEKLY PREMIUMS

- Employee only $3.70
- Employee & Spouse $7.27
- Employee & Child/Children $8.75
- Employee & Family $10.32

YOU ENROLL IN GROUP ACCIDENT INSURANCE

You are traveling and are involved in a car accident and transported to the hospital.

You incur expenses not covered by medical insurance.

A lump-sum payment for your covered injuries will provide additional money to help pay for everyday living expenses, deductibles, or copays.

MetLife

- No EOI (evidence of insurability) form required
- Plan pays lump-sum initial benefit upon receipt of claim documentation
- Only for off-the-job injuries/accidents

See Risk Management Website for list of covered injuries and documents required

October 04, 2022
LET’S TALK RETIREMENT
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 December 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.trsretire.com

October 04, 2022
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
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.

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.

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
On the job benefits, programs, policies & procedures for all Montgomery County, TX 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 polices, 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.