



2023 - 2024 Renewal Notice and Benefit Confirmation

Group: 36896 - Brown County

Anniversary Date: 10/01/2023

Return to TAC by: 6/30/2023

Please initial and complete each section confirming your group's benefits and fill out the contribution schedule according to your group's funding levels. Fax to 1-512-481-8481 or email to erinc@county.org.

For any plan or funding changes other than those listed below, please contact Erin Crafton at 1-800-456-5974.

MEDICAL

Medical: Plan 1100-NG \$25 Copay, \$750 Ded, 80%, \$3000 OOP Max

RX Plan: Option 5B-NG \$10/30/50, \$100 Ded

Your % rate increase is: 9.20%

Your payroll deductions for medical benefits are:

Pre Tax

Tier	Current Rates	New Rates Effective 10/1/2023	New Amount Employer Pays	New Amount Employee Pays	New Amount Retiree Pays (if applicable)
Employee Only	\$1,075.92	\$1,174.90	\$ 1174.90	\$ 0	\$ 200.00
Employee + Child(ren)	\$2,703.88	\$2,952.64	\$ 2752.64	\$ 200.00	\$ NA
Employee + Spouse	\$2,703.88	\$2,952.64	\$ 2752.64	\$ 200.00	\$ NA
Employee + Family	\$2,703.88	\$2,952.64	\$ 2752.64	\$ 200.00	\$ NA

JK Initial to accept Medical Plan and New Rates.

VISION

Vision: Vision Value Plan

Your % rate increase is: -26.00%

Your payroll deductions for vision benefits are: Pre Tax

Tier	Current Rates	New Rates Effective 10/1/2023	New Amount Employer Pays	New Amount Employee Pays	New Amount Retiree Pays (if applicable)
Employee Only	\$6.20	\$4.58	\$ 0	\$ 4.58	\$ 4.58
Employee + Child(ren)	\$12.44	\$9.18	\$ 0	\$ 9.18	\$ 9.18
Employee + Spouse	\$11.80	\$8.72	\$ 0	\$ 8.72	\$ 8.72
Employee + Family	\$18.28	\$13.52	\$ 0	\$ 13.52	\$ 13.52

JK Initial to accept Vision Plan and New Rates.

June 26, 2023
(Exhibit #6)

RETIREE

Please circle one for each benefit that applies.

Your group allows retiree coverage for:

- Medical Pre 65 Post 65
- Vision Pre 65 Post 65

JK Initial to confirm.

WAITING PERIOD

Waiting period applies to all benefits.

non-exempt
Employees

Exempt
Elected Officials

90 days - Day following waiting period

~~90 days - Day following waiting period~~

JK Initial to confirm.

*Elected, appointed +
managerial
Date of hire*

COBRA ADMINISTRATION

Please indicate how your group manages COBRA administration:

- County/Group processes COBRA on OASYS
**County/Group is responsible for fulfilling COBRA notification process and requirements.*
- BCBS COBRA Department processes COBRA
**BCBS COBRA Department administers via COBRA contract with the County/Group*
- County/Group processes TAC HEBP Continuation of Coverage on OASys (< 20 employees)
**County/Group is responsible for fulfilling notification process and requirements*

JK Initial to confirm COBRA Administration.

PLAN INFORMATION

Broker or Consultant Information

Please confirm your broker or consultant's name, if applicable: C. Bart Johnson

Please list changes and/or corrections below

Agency Name Painter & Johnson Financial
Agency Address
Number and Street 201 W. Adams
City Brownwood
State TX
Zip 76801
Broker Representative or Consultant's Name C. Bart Johnson
Contact Phone Number 325-646-2959
Contact Email Address bartj@painterandjohnson.com

JK Initial to confirm Broker or Consultant information

- Please update broker or consultant's information.
- If applicable, broker commissions are included in rates listed on page 1.
- Retirees pay the same premium as active employees regardless of age for medical and dental.
- Rates based upon current benefits and enrollment. A substantial change in enrollment (10% over 30 days or 30% over 90 days) may result in a change in rates.

- Form must be received by **6/30/2023** in order to avoid additional administrative fees.
- Signature on the following page is required to confirm and accept your group's renewal.

TAC HEBP Member Contact Designation Brown County

CONTRACTING AUTHORITY

As specified in the Interlocal Participation Agreement, each Member Group hereby designates and appoints, as indicated in the space provided below, a Contracting Authority of department head rank or above and agrees that TAC HEBP shall NOT be required to contact or provide notices to ANY OTHER person. Further, any notice to, or agreement by, a Member Group's Contracting Authority, with respect to service or claims hereunder, shall be binding on the Member. Each Member Group reserves the right to change its Contracting Authority from time to time by giving written notice to TAC HEBP.

Please list changes and/or corrections below.

Name/Title Honorable Ann Krpoun, CIO/Treasurer

Address 613 N. Fisk Street, Suite 100
Brownwood, TX 76801-3136

Phone 325-646-6302

Fax 325-646-6033

Email ann.krpoun@browncountytexas.org

BILLING CONTACT

Responsible for receiving all invoices relating to HEBP products and services.

Please list changes and/or corrections below.

Name/Title Honorable Ann Krpoun, CIO/Treasurer

Address 613 N. Fisk Street, Suite 100
Brownwood, TX 76801-3136

Phone 325-646-6302

Fax 325-646-6033

Email ann.krpoun@browncountytexas.org

HIPAA Secured Fax

COUNTY REPRESENTATIVE

HEBP's main contact for daily matters pertaining to the health benefits.

Please list changes and/or corrections below.

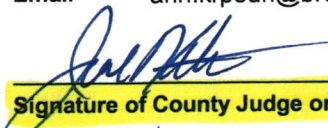
Name/Title Honorable Ann Krpoun, CIO/Treasurer

Address 613 N. Fisk Street, Suite 100
Brownwood, TX 76801-3136

Phone 325-646-6302

Fax 325-646-6033

Email ann.krpoun@browncountytexas.org


Signature of County Judge or Contracting Authority

Date: 6-26-23


Please PRINT Name and Title

The Texas Association of Counties would like to thank you for your membership in the only all county-owned and county directed Health and Employee Benefits Pool in Texas.



2023 - 2024 Alternate Plan Proposal

Group: 36896 - Brown County

Effective Date: 10/01/2023

	Current Plan Year	Renewal Rates	Option 1	Option 2
Plan:	1100-NG	1100-NG	1200-NG	1300-NG
Option:	RX-5B-NG	RX-5B-NG	RX-5B-NG	RX-5B-NG
Rates				
Employee Only	\$1,075.92	\$1,174.90	\$1,148.86	\$1,104.54
Employee + Child(ren)	\$2,703.88	\$2,952.64	\$2,886.18	\$2,773.02
Employee + Spouse	\$2,703.88	\$2,952.64	\$2,886.18	\$2,773.02
Employee + Family	\$2,703.88	\$2,952.64	\$2,886.18	\$2,773.02
Medical Plan				
Deductible In/Out Network	\$750/1000	\$750/1000	\$1000/3000	\$1500/4500
Co-Insurance % In/Out	80/60	80/60	80/60	80/60
Co-Insurance Maximum	\$3000/6000	\$3000/6000	\$3000/6000	\$3500/7000
Office Visit	\$25	\$25	\$30	\$30
Specialist Visit				
Emergency Room Hospital	\$150	\$150	\$150	\$150
Prescription Plan				
Prescription Card Co-Pay	10/30/50	10/30/50	10/30/50	10/30/50
Deductible	\$100	\$100	\$100	\$100

Proposal rates are based on the following information:

- Rates based upon current benefits and enrollment. A substantial change in enrollment (10% over 30 days or 30% over 90 days) may result in a change in rates.
- Rates are based on a minimum employer contribution of 100% of the employee only rate or current funding level.
- Retirees pay the same premium as active employees regardless of age for medical and dental.
- Form must be received by 6/30/2023 in order to avoid a delay in implementation of benefits and/or late processing fees.

Please indicate the selected plan here 1100-NG

Fax the signed document to 1-512-481-8481.

Signature

[Handwritten Signature]

[Handwritten Name]

Date

6-26-23



TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

HEALTHY COUNTY WELLNESS CONTACT DESIGNATION

Brown County

WELLNESS COORDINATOR

The Wellness Coordinator is the primary contact regarding the Healthy County wellness program. The wellness coordinator is responsible for administrating Healthy County components and informing employees of all wellness resources available.

Current Wellness Coordinator

Please list changes and/or corrections:

Name: Ms. Courtney Parrott

Title: CEA-FCH

Address: 605 Fisk Ave
Brownwood, TX 76801-2840

Email: courtney.parrott@ag.tamu.edu

Phone Number: (325) 646-0386

Fax Number:

WELLNESS SPONSOR

The Wellness Sponsor is responsible for supporting the coordinator in administrating Healthy County components and encouraging county employees to access all Healthy County wellness resources available. An elected official in this role is preferred to illustrate management support for wellness.

Current Wellness Sponsor

Please list changes and/or corrections:

Name: Hon. Paul D. Lilly

Title: Judge

Address: 200 S Broadway St Ste 111
Brownwood, TX 76801-3136

Email: paul.lilly@browncountytexas.org

Phone Number: (325) 643-2828

Fax Number:

Contracting Authority Signature:

Date:

6-26-23

Paul Lilly Pro Tem



TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

HEALTHY COUNTY: COUNTY SPECIFIC INCENTIVE PROGRAM

Brown County

A County Specific Incentive (CSI) is a wellness program that rewards employees and/or spouses for healthy behaviors such as completing an annual exam, tobacco affidavit, or participating in a physical activity program in exchange for avoiding a premium contribution, a lower monthly premium, earn additional days of PTO, or other rewards decided on by the County or District. Penalties and Rewards are administered at the county or district level.

Healthy County is available to assist in the process of designing, communicating, and tracking a CSI. Employees will be able to view their progress and completion of the incentive online or via mobile app.

YOUR COUNTY OR DISTRICT'S CSI

Our records indicate that Brown County currently has a County Specific Incentive program in place. Please make a selection below to let us know if you would like to keep your current design in place for the 2023-2024 plan year, or if you would like to make modifications to your current design. If you select "Yes," your county or district's Wellness Consultant will reach out to you to confirm reward and penalty options for the upcoming plan year. Please also feel free to contact your consultant at any time to begin this process. If you decide to make changes to your CSI, there is a six week waiting period before employees can view the program online.

Yes, we would like to continue with the same CSI program for the 2023-2024 plan year.
Current CSI >

Annual Physical: 1 PTO Day
Up to 8 Raffle Entries: Well onTarget Course: 1
Healthy County Contests: 4
Lunch and Learns: 3

We are interested in making changes to our CSI program.

County or District Name: Brown County

Printed Name and Title:

Joel Keltan

Judge Pro Tem

Contracting Authority Signature:

[Signature]

Date:

6-26-23



2023 - 2024 Alternate Plan Proposal

Group: 36896 - Brown County

Effective Date: 10/01/2023

	Current Plan Year	Renewal Rates	Option 1	Option 2
Plan:	1100-NG	1100-NG	1200-NG	1300-NG
Option:	RX-5B-NG	RX-5B-NG	RX-5B-NG	RX-5B-NG
Rates				
Employee Only	\$1,075.92	\$1,174.90	\$1,148.86	\$1,104.54
Employee + Child(ren)	\$2,703.88	\$2,952.64	\$2,886.18	\$2,773.02
Employee + Spouse	\$2,703.88	\$2,952.64	\$2,886.18	\$2,773.02
Employee + Family	\$2,703.88	\$2,952.64	\$2,886.18	\$2,773.02
Medical Plan				
Deductible In/Out Network	\$750/1000	\$750/1000	\$1000/3000	\$1500/4500
Co-Insurance % In/Out	80/60	80/60	80/60	80/60
Co-Insurance Maximum	\$3000/6000	\$3000/6000	\$3000/6000	\$3500/7000
Office Visit	\$25	\$25	\$30	\$30
Specialist Visit				
Emergency Room Hospital	\$150	\$150	\$150	\$150
Prescription Plan				
Prescription Card Co-Pay	10/30/50	10/30/50	10/30/50	10/30/50
Deductible	\$100	\$100	\$100	\$100

Proposal rates are based on the following information:

- Rates based upon current benefits and enrollment. A substantial change in enrollment (10% over 30 days or 30% over 90 days) may result in a change in rates.
- Rates are based on a minimum employer contribution of 100% of the employee only rate or current funding level.
- Retirees pay the same premium as active employees regardless of age for medical and dental.
- Form must be received by 6/30/2023 in order to avoid a delay in implementation of benefits and/or late processing fees.

Please indicate the selected plan here _____.

Fax the signed document to 1-512-481-8481.

Signature _____ Date _____

June 26, 2023
(Exhibit #6)

1. Look back 12 months from April 2022 for claims. Currently 127% Loss Ratio. Last year was 106%
2. Each county was then evaluated for claims and demographics – Brown Co received a 9.2% increase. This was due to the group size, claims experience, age and geographic area.
3. 23 claims over 50,000. 10 of those over 100,000 and 2 of those over \$300,000
4. The pool renewal average is 6.2%
5. The TAC board meeting held in July will determine if pool members will receive a surplus distribution. If it is approved, the distribution will go out at the end of July or the first part of August.
6.
 - CURRENT RENEWAL – 9.2% INCREASE
 - OPTION 1 – APPROXIMATELY 6% INCREASE
 - Option 2- APPROXIMATELY 2% INCREASE
7. Vision- If the county stays on the current plan, the rates go down 26%. TAC is offering two additional plan choices, we are currently on the middle/value plan. They offer a less expensive Base plan and a higher Premium plan. We recommend the County stay on the current Middle plan and the rates go down.
8. Dental- Currently offered through Sunlife, rates stayed the same but we did request a quote from BCBS/TAC and they declined to quote due to low participation.
9. Life-Currently offered through Sunlife, rates stayed the same but we did receive a quote from BCBS/TAC and the rates were not favorable. We recommend the County stay at Sunlife.
10. TAC voted to continue to pay all ACA Obamacare fees & taxes – not included in premium
11. Deadline for decision is June 29th.



TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

12-Month Medical Report 10-1 AD

Post Date : Mar 2023

Metrics : (Average Members, Average Subscribers, Total Contribution, Medical Paid, Pharmacy Paid, Paid)

Rows : (Paid Date)

Columns : (Metrics)

Paid Date : Last 12 Months [Apr 2022 - Mar 2023]

Account : (000094500 - POOLED)

Coverage Type : (Medical)

Group : (036896 - BROWN COUNTY OFFICIALS & EMPLOYEES/TAC)

Paid Date	Average Subscribers	Average Members	Total Contribution	Medical Paid	Pharmacy Paid	Paid
Apr 2022	181	403	\$316,076.10	\$311,726.59	\$102,981.02	\$414,707.61
May 2022	178	388	\$309,674.14	\$283,923.53	\$111,464.93	\$395,388.46
Jun 2022	172	379	\$299,246.48	\$585,903.65	\$106,923.25	\$692,826.90
Jul 2022	173	387	\$296,786.16	\$258,998.79	\$105,783.61	\$364,782.40
Aug 2022	174	386	\$301,706.80	\$270,594.05	\$123,398.31	\$393,992.36
Sep 2022	175	385	\$302,685.80	\$173,845.70	\$80,266.40	\$254,112.10
Oct 2022	173	378	\$329,946.68	\$177,953.49	\$100,088.44	\$278,041.93
Nov 2022	172	376	\$331,574.64	\$196,772.76	\$125,021.43	\$321,794.19
Dec 2022	172	374	\$330,498.72	\$363,751.93	\$99,448.12	\$463,200.05
Jan 2023	177	383	\$333,202.60	\$195,829.77	\$83,482.56	\$279,312.33
Feb 2023	173	381	\$337,534.44	\$238,588.88	\$95,052.12	\$333,641.00
Mar 2023	175	383	\$338,610.36	\$245,584.01	\$105,532.33	\$351,116.34
Total: Selected Filter(s)	175	384	\$3,827,542.92	\$3,303,473.15	\$1,239,442.52	\$4,542,915.67



TEXAS ASSOCIATION of COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

HCC - No PHI

Post Date : Mar 2023

Service Category : Total (Inpatient Facility, Outpatient Facility, Pharmacy, Professional)

Metrics : (Paid)

Claim Type : (MEDICAL, PHARMACY)

Coverage Type : (Medical)

Group : (036896 - BROWN COUNTY OFFICIALS & EMPLOYEES/TAC)

Paid Month : Last 12 Months [Apr 2022 - Mar 2023]

Paid greater or equal 10000.00

Paid : descending

Encrypted Member ID	Member Status	Medical Paid	Pharmacy Paid	Paid
11220039865	Active	\$384,397.04	\$241.32	\$384,638.36
18370279101	Active	\$1,739.52	\$326,006.40	\$327,745.92
13870500924	Active	\$241,290.60	\$677.33	\$241,967.93
16200189927	Active	\$44,092.92	\$143,813.01	\$187,905.93
18270465566	Active	\$145,063.74	\$0.00	\$145,063.74
3330140867	Active	\$131,479.54	\$4,861.92	\$136,341.46
3040619839	Active	\$128,894.97	\$1,000.91	\$129,895.88
3060634338	Active	\$120,096.10	\$9,500.12	\$129,596.22
19720400134	Active	\$104,491.60	\$504.35	\$104,995.95
13960113412	Active	\$100,062.24	\$2,959.72	\$103,021.96
3067559757	Active	\$90,228.22	\$3,897.69	\$94,125.91
3040619856	Active	\$89,503.63	\$29.98	\$89,533.61
17923582295	Active	\$71,180.92	\$17,280.19	\$88,461.11
13100013129	Active	\$66,639.80	\$19,305.04	\$85,944.84
17850393393	Active	\$2,783.08	\$81,590.18	\$84,373.26
15950273867	Active	\$83,064.79	\$332.28	\$83,397.07
17350395441	Active	\$19,803.26	\$62,617.78	\$82,421.04
3051072272	Active	\$60,055.88	\$20,587.33	\$80,643.21
3049784205	Active	\$79,539.45	\$1,092.50	\$80,631.95
17680242050	Active	\$347.27	\$74,704.14	\$75,051.41
19070449376	Active	\$70,902.90	\$43.97	\$70,946.87
20020389515	Active	\$59,869.64	\$0.00	\$59,869.64
18340392500	Active	\$2,341.71	\$49,737.17	\$52,078.88



TEXAS ASSOCIATION OF COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

3053238285	Active	\$2,331.81	\$43,546.55	\$45,878.36
16000105114	Active	\$21,147.44	\$23,098.42	\$44,245.86
17130400267	Active	\$42,956.37	\$296.02	\$43,252.39
17890256100	Active	\$28,851.28	\$12,327.53	\$41,178.81
3280138729	Active	\$40,057.00	\$136.49	\$40,193.49
18370651417	Active	\$26,079.71	\$13,398.47	\$39,478.18
16000332530	Active	\$35,888.24	\$1,173.60	\$37,061.84
20020542414	Active	\$35,097.58	\$57.73	\$35,155.31
16370886092	Active	\$33,786.37	\$0.00	\$33,786.37
20250284107	Active	\$30,109.16	\$713.60	\$30,822.76
13720365035	Active	\$4,988.54	\$25,321.87	\$30,310.41
17380132803	Active	\$29,521.63	\$220.02	\$29,741.65
17810183853	Active	\$19,352.07	\$8,417.59	\$27,769.66
17130400266	Active	\$16,713.49	\$10,145.93	\$26,859.42
19230394864	Active	\$16,568.92	\$5,377.04	\$21,945.96
18210332717	Active	\$8,227.40	\$13,146.07	\$21,373.47
16790147691	Active	\$9,946.05	\$10,778.65	\$20,724.70
16620488289	Active	\$8,867.71	\$11,514.68	\$20,382.39
16480083417	Active	\$15,149.92	\$2,408.55	\$17,558.47
5440187643	Active	\$3,436.07	\$13,851.14	\$17,287.21
3061938380	Active	\$10,987.97	\$6,051.56	\$17,039.53
3055425187	Active	\$4,631.28	\$12,398.27	\$17,029.55
18960156279	Active	\$5,977.32	\$9,272.09	\$15,249.41
18990553668	Active	\$10,335.95	\$3,669.38	\$14,005.33
3330140822	Active	\$2,637.37	\$10,933.41	\$13,570.78
3040619882	Active	\$3,815.94	\$9,573.72	\$13,389.66
19020226927	Active	\$13,104.38	\$48.98	\$13,153.36
18920649379	Active	\$13,148.79	\$0.00	\$13,148.79
3060369648	Active	\$13,009.59	\$10.00	\$13,019.59
19980538898	Active	\$9,883.68	\$2,839.11	\$12,722.79
3040619789	Active	\$12,368.95	\$169.84	\$12,538.79
16000332552	Active	\$9,087.62	\$3,285.81	\$12,373.43
19880272339	Active	\$12,002.43	\$335.28	\$12,337.71
20240312012	Active	\$11,973.50	\$47.42	\$12,020.92
3150193760	Active	\$3,632.18	\$8,308.09	\$11,940.27
3210536037	Active	\$11,584.84	\$349.36	\$11,934.20
3043378609	Active	\$11,769.74	\$157.98	\$11,927.72
3040619790	Active	\$4,547.86	\$7,175.85	\$11,723.71
18240606715	Active	\$6,211.36	\$5,250.24	\$11,461.60
17130167033	Active	\$10,876.41	\$343.69	\$11,220.10
19860032600	Active	\$1,825.65	\$9,078.50	\$10,904.15

Proprietary and Confidential
Page 2



TEXAS ASSOCIATION OF COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

3045518551	Active	\$7,124.68	\$3,754.82	\$10,879.50
19100103093	Active	\$2,935.14	\$7,890.96	\$10,826.10
3040619927	Under 65 Retiree	\$1,542.89	\$9,142.01	\$10,684.90
3210536178	Active	\$1,042.32	\$9,512.99	\$10,555.31
18640288843	Active	\$10,548.02	\$0.00	\$10,548.02
3040619924	Active	\$10,236.10	\$52.04	\$10,288.14
Query Total	70	\$2,743,787.54	\$1,136,364.68	\$3,880,152.22