

1. Look back 12 months from April 2020 for claims. Currently 102.5% Loss Ratio.
2. Each county was then evaluated for claims and demographics – Brown Co received a 9.9% increase. This was due to the group size, claims experience, age and geographic area.
3. 19 claims over 50,000. 7 of those over 100,000 and 2 of those over \$250,000
4. The Pool has paid over \$37 mill in Covid related claims in 2020- 21
5. The pool renewal average is 5.9%
6. The TAC board meeting held in June will determine if pool members will receive a surplus distribution. If it is approved the distribution will go out in Mid-July.
7. •CURRENT RENEWAL – APPROXIMATELY 10% INCREASE  
•OPTION 1 – APPROXIMATELY 8% INCREASE  
•Option 2- APPROXIMATELY 4% INCREASE
8. Vision plan and premiums stay the same.
9. TAC voted to continue to pay all ACA Obamacare fees & taxes – not included in premium
10. TAC is offering a new service to handle the section 125, Shylowe with AFLAC has handled this for the county for years.
11. Deadline for decision is June 29<sup>th</sup>.

June 6, 2022  
(Exhibit #3)



### 2022 - 2023 Alternate Plan Proposal

Group: 36896 - Brown County

Effective Date: 10/01/2022

	Current Plan Year Plan: 1100-NG Option: RX-5B-NG	Renewal Rates 1100-NG RX-5B-NG	Option 1 1200-NG RX-5B-NG	Option 2 1300-NG RX-5B-NG
<b>Rates</b>				
Employee Only	\$979.00	\$1,075.92	\$1,052.14	\$1,011.64
Employee + Child(ren)	\$2,460.32	\$2,703.88	\$2,643.08	\$2,539.56
Employee + Spouse	\$2,460.32	\$2,703.88	\$2,643.08	\$2,539.56
Employee + Family	\$2,460.32	\$2,703.88	\$2,643.08	\$2,539.56
<b>Medical Plan</b>				
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
<b>Prescription Plan</b>				
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 06/30/2022 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 \_\_\_\_\_





TEXAS ASSOCIATION OF COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

Member	Member ID	Member Type	Member Status	Member Address	Member City	Member State	Member Zip	Member Phone	Member Fax
Active	\$39,800.05			\$59.47				\$39,859.52	
Active	\$26,821.62			\$2,927.18				\$29,748.80	
Active	\$26,662.69			\$3,050.34				\$29,713.03	
Active	\$7,968.64			\$21,469.07				\$29,437.71	
Active	\$28,514.23			\$628.13				\$29,142.36	
Cobra	\$146.27			\$28,740.26				\$28,886.53	
Active	\$28,853.46			\$0.00				\$28,853.46	
Active	\$27,203.55			\$342.88				\$27,546.43	
Active	\$26,883.73			\$422.81				\$27,306.54	
Active	\$25,849.65			\$414.05				\$26,263.70	
Active	\$25,089.39			\$756.48				\$25,845.87	
Active	\$14,491.98			\$9,901.23				\$24,393.21	
Active	\$20,589.99			\$3,773.19				\$24,363.18	
Active	\$19,824.65			\$2,168.77				\$21,993.42	
Active	\$3,395.07			\$17,325.45				\$20,720.52	
Active	\$18,979.57			\$294.41				\$19,273.98	
Active	\$18,989.90			\$31.91				\$19,021.81	
Active	\$17,668.18			\$236.26				\$17,904.44	
Active	\$16,528.76			\$13.81				\$16,542.57	
Active	\$14,896.02			\$1,411.07				\$16,307.09	
Active	\$16,130.05			\$67.99				\$16,198.04	
Active	\$6,258.27			\$8,559.31				\$14,817.58	
Active	\$14,777.60			\$38.51				\$14,816.11	
Active	\$14,430.53			\$51.50				\$14,482.03	
Active	\$14,324.02			\$0.00				\$14,324.02	
Active	\$13,852.05			\$214.13				\$14,066.18	
Active	\$2,875.90			\$10,953.96				\$13,829.86	
Active	\$13,588.98			\$0.00				\$13,588.98	
Active	\$3,469.90			\$9,902.94				\$13,372.84	
Active	\$12,812.82			\$290.10				\$13,102.92	
Active	\$11,925.05			\$736.60				\$12,661.65	
Active	\$5,251.89			\$6,880.86				\$12,132.75	
Active	\$11,883.23			\$243.54				\$12,126.77	
Active	\$11,986.44			\$9.76				\$11,996.20	
Active	\$6,407.66			\$5,582.30				\$11,989.96	
Active	\$11,821.57			\$19.38				\$11,840.95	
Active	\$7,886.88			\$3,813.55				\$11,700.43	
Active	\$10,570.91			\$1,078.44				\$11,649.35	
Active	\$11,590.32			\$34.00				\$11,624.32	



TEXAS ASSOCIATION OF COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

Member	Member Type	Member Status	Member Rate	Member Balance
Cobra			\$11,438.23	\$111.98
Active			\$2,599.44	\$8,725.26
Active			\$2,362.88	\$8,937.96
Active			\$11,167.46	\$80.00
Active			\$7,906.63	\$3,168.85
Active			\$10,703.94	\$0.00
Active			\$8,821.68	\$1,856.49
Active			\$8,544.78	\$2,074.23
Active			\$10,143.45	\$41.85
Active			\$5,601.44	\$4,553.67
Active			\$10,064.08	\$0.00
			<b>\$2,050,001.51</b>	<b>\$1,051,488.33</b>
				<b>\$3,101,489.84</b>