**HOOD COUNTY BENEFIT SUMMARY**

**IMPORTANT BENEFIT INFORMATION FOR THE**

**2019-2020 CAFETERIA PLAN BENEFIT ENROLLMENT**

**PLAN YEAR – OCTOBER 1, 2019 THROUGH SEPTEMBER 30, 2020**

As a Hood County employee, the following benefits are available to you. Hood County established a Section 125 “Cafeteria Plan” so that employees obtain benefits without paying taxes on the premium amounts that the employee pays. New employee benefits are effective the first of the month following 60 days from the hire date. Deductions are made over 24 pay periods.

**BENEFITS FOR 2019-2020**

**► Health/Vision Insurance** Hood County pays 100% of the employee only health and vision insurance cost which is through the Texas Association of Counties (TAC) and administered by Blue Cross Blue Shield. Premiums you pay for dependents are included in the Section 125 “Cafeteria Plan” and are not taxed.

**MEDICAL INSURANCE VISION INSURANCE**

**Benefit Selected** **Cost Per Pay Period** **Cost Per Pay Period**

Employee Only Hood County pays for employee Hood County pays for employee

Employee & Spouse $274.76 Employee pays $ 2.80 Employee pays

Employee & Children $148.52 Employee pays $ 3.12 Employee pays

Employee, Spouse & Children $423.28 Employee pays $ 6.04 Employee pays

**► Health Savings Accounts** To help offset the higher deductibles and copays, the County offers two health savings account options which allow employees to set aside a separate pre-tax savings account to reimburse out of pocket expenses for you and your dependents. You do not have to cover dependents in the medical insurance to take advantage of the Health Spending Accounts. Both options include a debit card for payment to providers.

 **Flexible Spending Accounts (FSA)** – Maximum annual amount for 2019 -2020 is $2700. Money may be used for Rx, copays, dental, vision, hearing, and any medical expense you or a family member incurs. Includes chiropractors not covered under medical insurance. If a medical expense occurs that is equal to the amount you want to set aside for the year, you may claim the full annual you have indicated you want to contribute at the time of the expense. Only $500 of unused funds rollover to the following plan year. Account is not portable.

**► Dental Insurance** Hood County offers a choice of Basic or Comprehensive dental coverage plans through Ameritas Life Insurance. A covered person may use any licensed dentist for service. Dental premiums are included in the Section 125 “Cafeteria Plan” and are not taxed. Serviced by Crider Insurance Services, Inc. Contact person is Calvin Crider, (800) 466-2324, or you may access the Ameritas Life Insurance website at [www.amertias.com](http://www.amertias.com) for forms and access to your account. **Annual maximum benefit has been changed to plan year. The maximum benefit duration begins October 1 and goes through the following September 30.**

**Benefit Selected** **Basic Dental** **Comprehensive Dental**

Employee Only $ 8.66 $ 14.36

Employee & Spouse $ 21.04 $ 34.92

Employee & Children $ 22.02 $ 36.64

Employee, Spouse & Children $ 33.46 $ 55.70

 ***Turn Page Over for More Benefit Information***

**► Long Term Disability** Hood County pays 100% of the cost for Long Term Disability (salary protection) for each full time employee. Benefits are payable for accident or sickness when an employee is unable to return to work after 90 days of becoming disabled. Benefits are paid at 66 2/3% of pre-disability salary. See the American United Life information for complete details. Elected officials are not eligible for this benefit.

**► Short Term Disability** Employees may add short term disability (salary protection) for the period when the Long Term Disability does not pay. Short term disability (STD) benefits begin on the 15th day from the date of the disability due to an accident or sickness. The benefit is paid weekly based on the amount of benefit you choose. Benefit cannot exceed 60% of weekly pre-disability salary. STD benefits are tax free benefits.

**► $25,000 Group Term Life** (includes $25,000 additional for Accidental Death & Dismemberment) – Hood County pays 100% of the cost for the employee for life insurance provided by Dearborn National Life Insurance Company. Serviced by Crider Insurance Services, Inc., (800) 466-2324, or you may access the Dearborn National Life website [www.dearbornnational.com](http://www.dearbornnational.com) for forms and online access to your account.

**► Voluntary Supplemental Life Insurance**  In addition to the basic life insurance provided by the county, employees may purchase additional group term life insurance. Employees up to age 60 may purchase up to $100,000 ($20,000 for those aged 60-69) for themselves without health questions and issue is guaranteed when enrolling when first eligible.

Spouse coverage is also available without health questions at the same amounts for employees, but employee must be covered and spouse coverage cannot exceed the employee amount. Dependent children may also be covered up to $10,000. Those who purchase any amount of life insurance may also add Accidental Death and Dismemberment coverage up to $500,000 for themselves, and may also include spouse and child(ren) coverage. Supplemental life insurance is also provided by Dearborn National Life Insurance Company. Premiums are age banded and increase as you change age bands. Serviced by Crider Insurance Services, Inc., (800) 466-2324, or you may access the Dearborn National Life website [www.dearbornnational.com](http://www.dearbornnational.com) for forms and online access to your account.

**► Personal Accident Indemnity Delivery – PAID – Accident Insurance** is offered through Central United Life Insurance Company. There are two options for the accident product and a choice of monthly disability benefit due to accident. You may add dependents. Fractures, burns, cuts, torn knee cartilage, surgery, physicians office/urgent care and lodging benefit if needed for companion are also included along with other benefits for covered accidents. Accident benefits are **paid directly to you** to help with out-of-pocket deductibles, copays and co-insurance expenses. Accident premiums are included in the Section 125 “Cafeteria Plan” and are not taxed. Serviced by Crider Insurance Services, Inc., (800) 466-232, or you may access the Central United Life Insurance website, [www.manhattanlife.com](http://www.manhattanlife.com) for forms, access to your account, and claims status.

**► Cancer Insurance** is offered through TransAmerica Insurance Company. There are three benefit options for cancer, plus intensive care (ICU) benefits. Benefits are **paid directly to you** to help with deductibles, copays, co-insurance, travel expenses, out-patient treatments, and experimental treatments. Cancer premiums are included in the Section 125 “Cafeteria Plan” and are not taxed. For more information, please contact Carla Daugherty with Higginbotham and Associates at 1808 Acton Highway, Granbury, TX, or (817) 573-5575.

If you have benefit questions, please contact Crider Insurance Services.

***Crider Insurance Services, Inc.***

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