

Benefits in *focus*

ADDRESSING THE NEEDS OF GALVESTON COUNTY
EMPLOYEES AND THEIR FAMILIES

The financial security and general welfare of our employees is of vital importance to Galveston County. Because of this, we offer you and your family a comprehensive employee benefits package. Our primary objective in selecting these products is quality, insurance company stability, and the opportunity to purchase coverage you might need at competitive prices.

Helping you achieve your work life balance

Welcome to the community of public servants that make up Galveston County Government. We are excited to have you as a part of our team! From elected officials to temporary employees, our job is to respectfully work together to serve our residents and neighbors, meet their needs, and earn their trust. Thank you for being a part of our workforce and for dedicating your time and effort in providing services to the

wonderful citizens of Galveston County! The citizens, as well as visitors and vacationers to our County, expect excellence and high quality services from government. As public servants, we have a duty to conduct ourselves with integrity and in a manner that is honorable and ethical. The expectation for each member of Galveston County's workforce is to serve with Honor, Dignity, and Integrity.



Special Notice

This document is an overview of the coverages available. It is not a Summary of Benefits & Coverage (SBC) as prescribed by the Patient Protection and Affordable Care Act. Official plan and insurance documents govern your rights and benefits, including covered benefits, exclusions and limitations. Commissioners Court will review benefit plans annually for all employees and retirees. After this review, Commissioners Court can change or terminate benefit plans for employees and/or retirees at any time. Listed within is an overview of benefits currently available. It is not to be construed as an expressed or implied guarantee of these benefits.

Meet your HR staff and colleagues

Your Human Resources Department is here for you and your needs. We want to do our part to help you fully understand the wide range of options available to you and your family. Never hesitate to contact us.

Arnie Wetzel

Human Resources Director

Office: 409-770-5350

E-mail: Arnel.Wetzel@galvestoncountytx.gov

Arnie joined Galveston County in 2018 after relocating from Pennsylvania. He has worked in both the public and private sectors serving in multiple arenas such as government, healthcare and human services. He states over 35 years of HR management experience with over 26 years of that serving in the capacity as a director. Arnie's major areas of focus are employee and labor relations, compensation, benefits, recruitment, finance and HR operations.

Kathy Branch

Assistant Human Resources Director

Office: 409-770-5352

E-mail: Katherine.Branch@galvestoncountytx.gov

Kathy began her career with the County's Human Resources Department in 1996. Kathy holds a Bachelor's degree in business administration from the University of Houston. Her primary areas are County policies and employee relations.

Rebecca Gilliam

Benefits Manager

Office: 409-770-5346

E-mail: Rebecca.Gilliam@galvestoncountytx.gov

Rebecca began working for Galveston County in September 2019. She brings over 10 years of human resource management experience to the position. Her valuable work experience includes many years in the digital media marketplace. Rebecca's customer service, communication and process management skills are strengths that she utilizes every day to be successful in her current position. Rebecca and her family are originally from South Carolina.

Christie Motogbe

Compensation Specialist

Office: 409-770-5348

E-mail: Christie.Motogbe@galvestoncountytx.gov

Christie received her Bachelor's of Science degree in accounting from Athens State University in Alabama. Her professional experience includes working as the store accountant for Rocket Harley-Davidson and as a bookkeeper and accounting clerk for other companies before that. Christie joined the Galveston County family in September 2014. An Austin native, she visited Galveston every summer with her family her whole life!

Monica Diaz

HR Recruiter / Trainer

Office: 409-770-5345

E-mail: monica.diaz@galvestoncountytx.gov

Monica began working for Galveston County in March 2021. Monica is a San Antonio native and moved to the Galveston area with her family in 2020. She has earned her A.A.S in HR management from San Antonio College and is currently pursuing her Bachelors in Human Resources at Texas Tech University. Monica enjoys traveling yearly with her family and spending weekends at the beach.

TCDRS Retirement

Texas County & District Retirement System (TCDRS)

Defined as a 403(b) by the Internal Revenue Service (IRS)
www.tcdrs.org
Contact member services at (800) 823-7782
Plan: Galveston County—183



Deposits & Vesting:

You contribute **7%** of your gross pay into your account (pre-tax)
You also earn **7%** interest annually on your account balance
Vesting period is **8** years of service
For vested employees, the County will match your account at **200%** at the time of retirement

Important Note

Service time with sister systems of TCDRS, service with another Texas county and even military service time can count towards your retirement eligibility with Galveston County.

Other Texas public retirement system accounts are:

- Employees Retirement System of Texas (ERS) (877) 275-4377
- Texas Municipal Retirement System (TMRS) (800) 924-8677
- City of Austin Employees Retirement System (COAERS) (512) 458-2551
- Teacher Retirement System of Texas (TRS) (800) 223-8778
- Judicial Retirement System of Texas (JRS) (877) 275-4377

Military Service credit requirement:

- Your discharge was under honorable conditions.
- You have enough service (8 years) to be vested with Galveston County.
- You can get service time for up to 60 months of active military service.

The Alternate Plan (AUL) *Social Security Opt Out Plan*

Defined as a 457(b) by the Internal Revenue Service (IRS)
www.oneamerica.com
Contact First Financial at 1-800-523-8422 to inquire about account balances and various plan options.

Contributions, Interest & Investments:

All Employees must contribute **6.13%** of their gross salary on a pre-tax basis into an individual, private account.
Galveston County contributes an additional **3.607%**

For employees hired after **04/01/2019**, contributions will automatically be placed into a Target mutual fund rather than the traditional Fixed mutual fund. A Target mutual fund is age appropriate, and investment funds change based upon a participant's age. After initial enrollment in a Target fund account, an employee can switch at any time to either a Fixed account or other mutual fund options if they so choose.

The annual interest rate for Target fund accounts is variable and changes with the market. As with any variable rate, there is risk but the potential is greater for a higher return. In the Fixed fund, your account balance is guaranteed to earn **3.75%** interest annually. The interest rate is fixed regardless of trends with the market.

Important Notes

You may choose to invest your deposits in an array of different options besides the Target or Fixed funds.
Please contact Kathy Trussell with First Financial at 713-530-4054 to schedule a meeting and discuss the various investment options.

Plan/Contract Numbers: Employees hired **prior** to 04/01/2019 **G74855**
Employees hired **after** 04/01/2019 **G76941**

Voluntary Retirement Accounts

Employees have the option of establishing a third (voluntary) retirement account through either AUL or Nationwide to save additional money for retirement. These accounts are also tax-deferred, but **do not** receive any additional contributions from the County. These accounts are also the only accounts eligible for future loans or hardship withdrawal requests.

For more information and enrollment, please contact:

First Financial (AUL accounts) - Kathy Trussell at 713-530-4054 or **Nationwide** - Eric Burson at 832-326-0349 & 877-677-3678 Page 3

FREE To You!

100% County Paid Benefits

Galveston County offers a life insurance policy, long-term disability, an employee assistance program and 11 paid holidays a year to all benefit eligible employees as a part of the standard benefits package.

You will have several options for supplemental enrollments, but Galveston County provides the following benefits because you are an intricate part of our workforce.

In addition, Galveston County also offers free direct deposit services of wages to the financial institution of your choice. If you do not have a checking or savings account, the County can assist you in setting up an account free of charge.

Life Insurance Policy

Guaranteed Issue!

The value of your policy depends on your annual salary

Full-Time Employees

Under age 70: 4 x Annual Salary + \$15,000
(no less than \$75,000, no more than \$215,000)

Half-Time/Part-Time Employees with Benefits

Under age 70: 2 x Annual Salary + \$15,000
(no less than \$37,500, no more than \$115,000)

Benefits will be reduced at the following ages

Age 70 = Benefit reduced to 67%

Age 75 = Benefit reduced to 43%

Long-Term Disability (LTD)

180-day elimination period

60% of your basic monthly salary rate

\$100 monthly minimum

\$5,000 monthly maximum

Employee Assistance Program (EAP)

In addition to the standard medical insurance options, the County offers an Employee Assistance Program (EAP). EAP provides **confidential** counseling assistance for eligible employees or their dependents dealing with problems such as marital or family discord, drug or alcohol dependency, work performance issues and legal assistance. An employee receives six (6) free visits per year. No employee will jeopardize their position with the County as a result of seeking EAP assistance. Work/Life and Wellness Resources are also available at www.4eap.com or **1-800-324-4327**.

SmartDollar - Financial Wellness Program

We want to see you reach your financial goals. That's why we offer SmartDollar, a financial wellness benefit, as a 100% paid-for benefit! SmartDollar has helped many people get on a plan to jump-start their money. It provides the motivation and encouragement you need to stay on track and reach your financial goals. And the best part is, it's no cost to you!

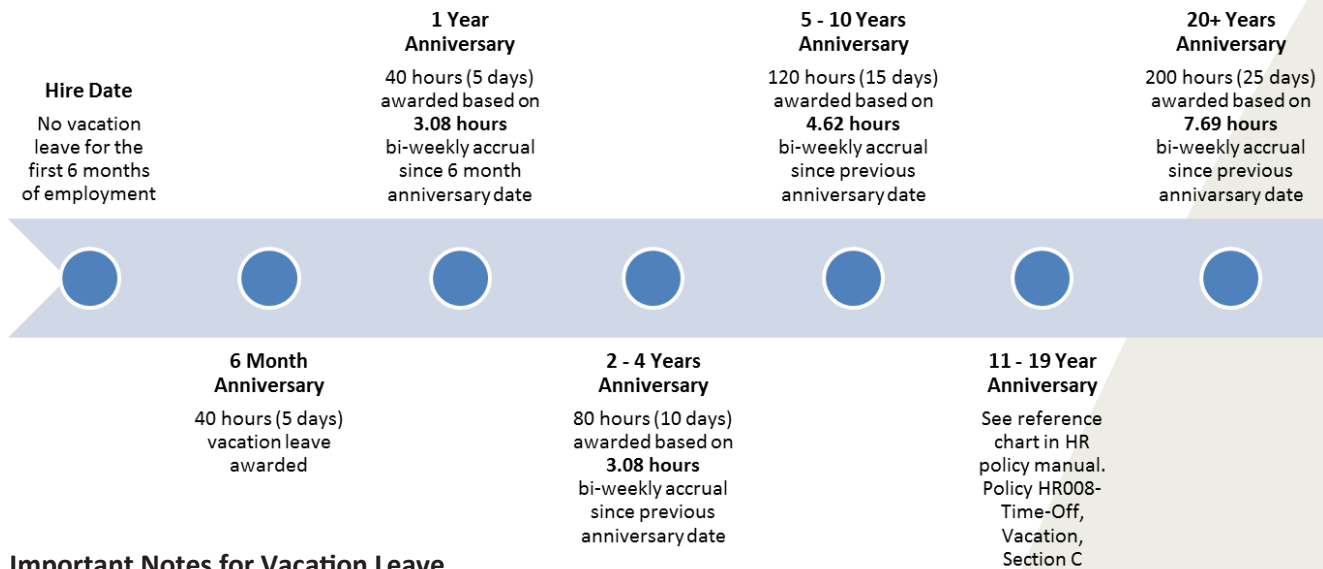
<https://www.smartdollar.com/enroll/galvestoncounty3316>

11 paid holidays a year!

(See page 6 for list of paid holidays)

Paid Vacation Leave

Awards & Accumulation Rates



Important Notes for Vacation Leave

- Full-Time, benefit-eligible employees may accumulate up to 150% of their yearly entitlement.
- Excess unused hours will be forfeited each year upon reaching anniversary date.
- Half-Time, benefit-eligible employees accrue vacation leave at one-half the rate of full-time employees
- Employees may use their bi-weekly accrual hours as it accrues
- Hourly, non-benefit employees do not accumulate vacation leave

For Employees hired on or after October 1, 2011, Employees are paid a maximum accumulated vacation leave up to 120 hours of accumulated leave upon separation from the County.

Paid Sick Leave

Awards & Accumulation Rates



Important Notes for Sick Leave

- Full-Time, benefit eligible employees may not accumulate sick leave in excess of ninety (90) days or 720 hours
- Half-Time, benefit eligible employees are awarded sick leave at one-half the rate of full-time employees
- Hourly, non-benefit employees are not awarded sick leave

Active Employees who were hired on or after October 1, 2011, who are eligible for regular service retirement or disability retirement and retire under that system of TCDRS or AUL are not paid for unused sick leave upon separation of employment from the County.

2021 Bi-Weekly Payroll Schedule

PAY PERIOD	WORK PERIOD COVERED	TIMECLOCK PLUS DUE DATE	PAY DAY
1	12/24/2020-01/06/2021	01/07/21	01/13/21
2	01/07/2021-01/20/2021	01/21/21	01/27/21
3	01/21/2021-02/03/2021	02/04/21	02/10/21
4	02/04/2021-02/17/2021	02/18/21	02/24/21
5	02/18/2021-03/03/2021	03/04/21	03/10/21
6	03/04/2021-03/17/2021	03/18/21	03/24/21
*7	03/18/2021-03/31/2021	*04/01/21*	04/07/21
8	04/01/2021-04/14/2021	04/15/21	04/21/21
9	04/15/2021-04/28/2021	04/29/21	05/05/21
10	04/29/2021-05/12/2021	05/13/21	05/19/21
11	05/13/2021-05/26/2021	05/27/21	06/02/21
12	05/27/2021-06/09/2021	06/10/21	06/16/21
13	06/10/2021-06/23/2021	06/24/21	06/30/21
14	06/24/2021-07/07/2021	07/08/21	07/14/21
15	07/08/2021-07/21/2021	07/22/21	07/28/21
16	07/22/2021-08/04/2021	08/05/21	08/11/21
17	08/05/2021-08/18/2021	08/19/21	08/25/21
*18	08/19/2021-09/01/2021	*09/02/21*	09/08/21
19	09/02/2021-09/15/2021	09/16/21	09/22/21
20	09/16/2021-09/29/2021	09/30/21	10/06/21
21	09/30/2021-10/13/2021	10/14/21	10/20/21
22	10/14/2021-10/27/2021	10/28/21	11/03/21
*23	10/28/2021-11/10/2021	***11/11/21***	11/17/21
*24	11/11/2021-11/24/2021	***11/25/21***	12/01/21
25	11/25/2021-12/08/2021	12/09/21	12/15/21
*26	12/09/2021-12/22/2021	*12/23/21*	12/29/21

Denotes an early Time Sheet Due Date

***Denotes Payroll Due

2021 County Holiday Schedule

<u>Holiday</u>	<u>Date</u>	<u>Day of the Week</u>
New Year's Day	Jan. 1	Friday
Martin Luther King Day	Jan. 18	Monday
Presidents' Day	Feb. 15	Monday
Good Friday	April 2	Friday
Memorial Day	May 31	Monday
Independence Day	July 5	Monday (observed)
Labor Day	Sept. 6	Monday
Veterans Day	Nov. 11	Thursday
Thanksgiving	Nov. 25	Thursday
Day after Thanksgiving	Nov. 26	Friday
Christmas Eve	Dec. 24	Friday

One-Stop Contact List

Company/Department	Contact Name	Phone Number
Aetna (Retiree Program)	Medicare Advantage Plan	800-338-4533
American Fidelity Cancer Plan	Customer Service	800-654-8489
BlueCross BlueShield of Texas	Medical Plan Network	855-357-5228
BlueCross BlueShield of Texas	24/7 Nurseline	800-581-0393
Ameriflex	FSA & HSA Accounts	888-868-FLEX (3539)
CareHere	Nurse Line & Appointments	877-423-1330
CareHere	Pharmacy	409-770-5878
Interface EAP	Employee Assistance Program	800-324-4327
First Financial—AUL Questions	Kathy Trussell	713-530-4054
First Financial	FFenroll Online Assistance	855-523-8422
Guardian	Dental & Vision	888-600-1600
Lincoln Financial	Short-Term Disability Claims	800-423-2765
MDLIVE	Telemedicine	855-357-5228
Medicare	Customer Service	800-633-4227
Nationwide Retirement	Trevis Bonnett	281-409-6571
Navitus Health Solutions	Prescription Drugs	866-333-2757
SmartDollar	Customer Service	800-754-4220
Social Security Administration	League City Office	866-299-3254
Social Security Administration	Angleton Office	866-338-2940
TCDRS	Member Services	800-823-7782
Texas Association of Counties	Medical / Heath Plan	855-357-5228



Medical

Network Name: Blue Choice - BlueCross BlueShield of Texas

*Administered by:
Texas Association of Counties (TAC)*

Financial problems due to hospital and medical costs can be severe if you are not properly protected. With this in mind, Galveston County is making medical plans available to all eligible employees and their families. We urge you to take advantage of the enrollment period so you may better protect yourself and family against the high cost of medical care.

PPO Network - Blue Choice (BlueCross BlueShield of Texas)

The PPO network is Blue Choice through BlueCross BlueShield of Texas. You may conduct a provider search by visiting their website at <https://www.bcbstx.com/find-a-doctor-or-hospital>

Health Plan Administrator

For claim status, benefit verification or other customer service questions, you may contact BlueCross BlueShield of Texas at 855-357-5228 or via the internet at www.bcbstx.com.

Galveston County TAC Group Numbers

Base & Buy-Up Plans: **300915**

High Deductible Health Plan (HDHP): **303222**

Medical Coverage Basics and Definitions to Know

Deductible? You must pay all the costs (excluding co-pays on the Base and Buy-Up plans) up to the deductible amount before co-insurance applies for covered services you use. Our plan years run from January 1 through December 31 which means your deductible will start over every January 1. Deductible is waived for all preventative services on the HDHP plan and now on the PPO plans too.

Out-of-pocket limit? The maximum amount of co-insurance you pay every year. Once you reach the out-of-pocket maximum, as an individual or family, benefits for those covered health services that apply to the out-of-pocket maximum are paid at a percent of eligible charges during the rest of that year. Deductibles and copays apply to the out-of-pocket maximum.

PPO Network? If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**.

Copayments are fixed amounts (for example, \$25) you pay for covered health care, usually when you receive the service.

Coinsurance is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.

The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)

The Affordable Care Act and You

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage."

All of Galveston County's medical plans provide minimum essential coverage.

The ACA also establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **All Galveston County plans meet the minimum value standard for the benefits it provides.**

Medical

HDHP
TAC GROUP # 303222

BASE PLAN
TAC GROUP # 300915

BUY-UP PLAN
TAC GROUP # 300915

Network Blue Choice (BCBSTX)	PPO In-Network Only	PPO Out-of-Network	PPO In-Network Only	PPO Out-of-Network	PPO In-Network Only	PPO Out-of-Network
ANNUAL DEDUCTIBLE						
Individual	\$3,000	\$6,000	\$2,000	\$4,000	\$1,250	\$2,000
Family	\$6,000	\$12,000	\$4,000	\$8,000	\$3,750	\$6,000
3-Month Deductible Carryover	No	No	Yes	No	Yes	No
Coinsurance (Plan Pays)	80%	50%	80%	50%	80%	50%
ANNUAL OUT-OF-POCKET MAXIMUM (Includes Calendar Year Deductible)						
Individual	\$6,450	Unlimited	\$7,000	Unlimited	\$4,500	Unlimited
Family	\$12,900	Unlimited	\$17,100	Unlimited	\$13,500	Unlimited
COPAYS / COINSURANCE (YOU PAY)						
Preventive & Wellness Care	Covered at 100%	50% after Deductible	Covered at 100%	50% after Deductible	Covered at 100%	50% after Deductible
Physician Office Visit	20% after Deductible	50% after Deductible	20% after Deductible	50% after Deductible	\$25 copay	50% after Deductible
Urgent Care	20% after Deductible	50% after Deductible	20% after Deductible	50% after Deductible	\$25 copay	50% after Deductible
Emergency Room	20% after Deductible	20% after Deductible	20% after Deductible	20% after Deductible	20% after Deductible	20% after Deductible
Hospital - Inpatient	20% after Deductible	50% after Deductible	20% after Deductible	50% after Deductible	20% after Deductible	50% after Deductible
Maximum Lifetime Benefits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
OTHER BENEFITS						
Access to CareHere	Yes	Yes	Yes	Yes	Yes	Yes

Prescription

HDHP

BASE PLAN

BUY-UP PLAN

Network Navitus Health Solutions	PPO In-Network Only	PPO In-Network Only	PPO In-Network Only
RETAIL – (30 DAY SUPPLY)			
	RETAIL CO-PAYS AFTER DEDUCTIBLE		
CareHere Pharmacy (Generics Only)	\$0	\$0	\$0
Tier 1 Drug	\$10 copay	\$14 copay	\$16 copay
Tier 2 Drug	\$35 copay	\$45 copay	\$53 copay
Tier 3 Drug	\$45 copay	\$60 copay	\$68 copay
Tier 4 Drug (Specialty)	10% up to \$100	10% up to \$140	10% up to \$152
MAIL ORDER – (90 DAY SUPPLY)			
Tier 1 Drug	\$25 copay	\$35 copay	\$38 copay
Tier 2 Drug	\$88 copay	\$110 copay	\$134 copay
Tier 3 Drug	\$112 copay	\$150 copay	\$170 copay

Note: This chart is illustrative only. Should there be any discrepancies the master plan document will take precedence. Please refer to Summary Plan Description for a full outline of your medical coverage.

Medical Premium Rates - Monthly & Bi-Weekly *(Pre-tax deduction)*

Effective Dates of Coverage

Effective date: 1st of the month following 30 days *(January 1 for open enrollment changes)*

Termination date: Last day of the month following termination/separation of employment.

Annual Health Assessment (AHA) - New Enrollees

All newly enrolled employees will have until **October 31** of the plan year in which their plan becomes effective to have an Annual Health Assessment (AHA) performed. If the AHA is not performed prior to October 31, the medical plan premium will increase to the No-AHA rate at the start of the new plan year on January 1 of the following year.

Annual Health Assessment (AHA) - Current Enrollees

Current employees enrolled on any of the County's medical plans have between **January 1 - October 31** every year to complete an Annual Health Assessment at CareHere in order to secure the lower premium rates and/or prove nicotine results.

Preferred Provider Organization (PPO) Network - Blue Choice (BlueCross BlueShield of Texas)

The PPO network is Blue Choice through BlueCross BlueShield of Texas.

You may conduct a provider search by visiting their website at <https://www.bcbstx.com/find-a-doctor-or-hospital>

Health Plan Administrator

For claim status, benefit verification or other customer service questions, you may contact BlueCross BlueShield of Texas at 855-357-5228 or via the internet at www.bcbstx.com.

Galveston County TAC Group Numbers

Base & Buy-Up Plans: **300915**

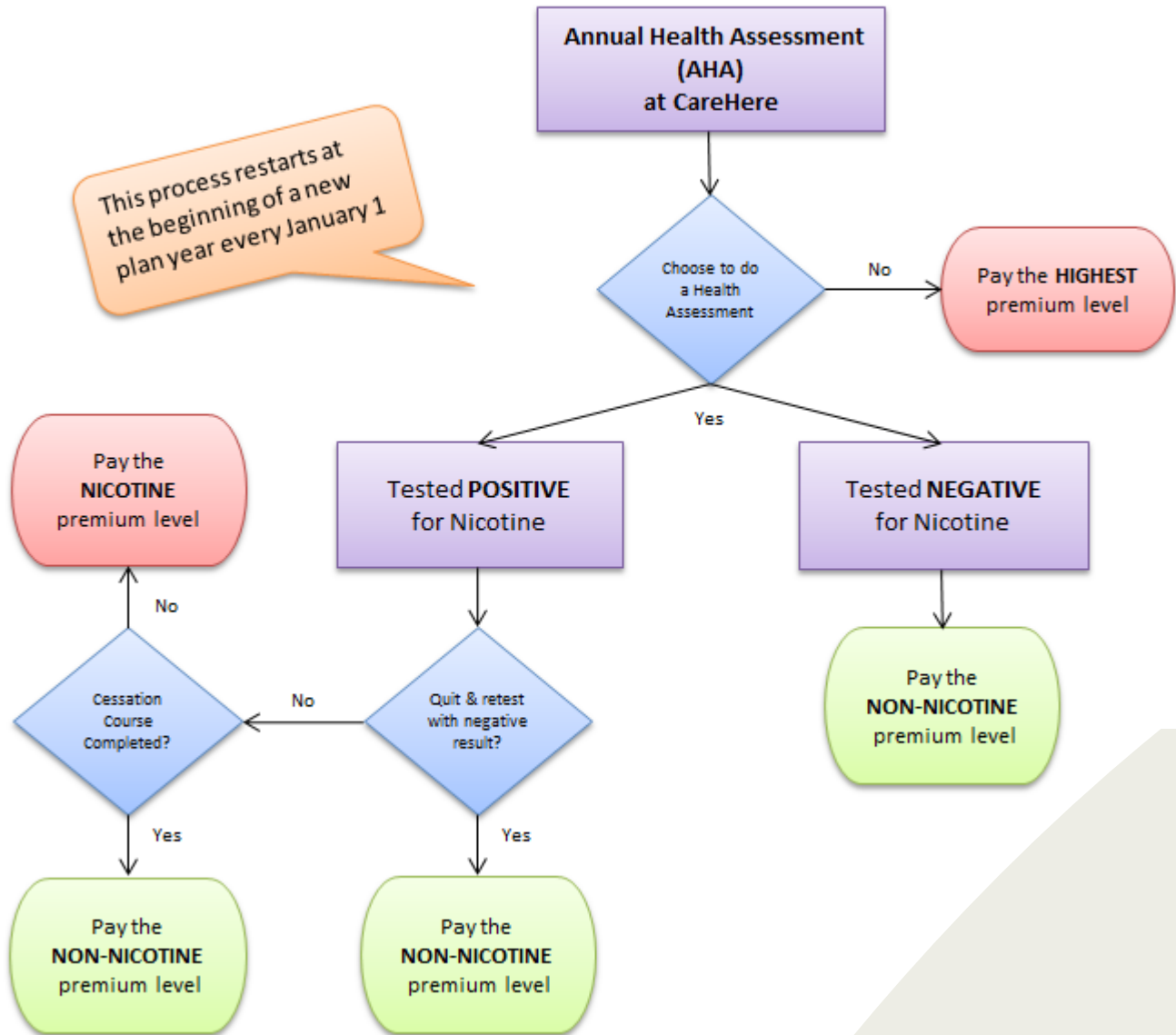
High Deductible Health Plan (HDHP): **303222**

Non-Nicotine Rates	HDHP		BASE PLAN		BUY-UP PLAN	
	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>
Employee Only	\$47	\$21.69	\$104	\$48	\$212.50	\$98.08
Employee & Spouse	\$192	\$88.62	\$251	\$115.85	\$367	\$169.38
Employee & Child(ren)	\$132	\$60.92	\$204	\$94.15	\$342	\$157.85
Employee & Family	\$262	\$120.92	\$335	\$154.62	\$518	\$239.08

Nicotine Rates	HDHP		BASE PLAN		BUY-UP PLAN	
	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>
Employee Only	\$169.40	\$78.18	\$237.80	\$109.75	\$368	\$169.85
Employee & Spouse	\$314.40	\$145.11	\$384.80	\$177.60	\$522.50	\$241.15
Employee & Child(ren)	\$254.40	\$117.42	\$337.80	\$155.91	\$497.50	\$229.62
Employee & Family	\$384.40	\$177.42	\$468.80	\$216.37	\$673.50	\$310.85

No Annual Health Assessment (AHA)	HDHP		BASE PLAN		BUY-UP PLAN	
	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>	<u>Monthly</u>	<u>Bi-Weekly</u>
Employee Only	\$230.60	\$106.43	\$304.70	\$140.63	\$445.75	\$205.73
Employee & Spouse	\$375.60	\$173.35	\$451.70	\$208.48	\$600.25	\$277.04
Employee & Child(ren)	\$315.60	\$145.66	\$404.70	\$186.78	\$575.25	\$265.50
Employee & Family	\$445.60	\$205.66	\$535.70	\$247.25	\$751.25	\$346.73

Medical Premium Rates



Did you know that Galveston County funds the majority of the health plan for its employees?

The County contributes **\$630** per month for every benefit-eligible employee.

That is **\$7,560 PER YEAR PER EMPLOYEE!**

Helpful Hints

- #1 Remember, TAC administers our medical plan using BCBSTX provider (doctors and hospitals) network
- #2 Verify your doctor's network participation by visiting <https://www.bcbstx.com/find-a-doctor-or-hospital>
- #3 Remember to utilize CareHere. Everything you do at CareHere is FREE to you
- #4 Request lab work be performed at CareHere

Health Savings Account (HSA)

Do you want to be the one in control of your own healthcare budget? Have you never been one for taking the traditional approach? If you answered yes to these questions, then an HSA may be just the right fit for you!

What is a Health Savings Account (HSA)?

Employees enrolled in the County's "High Deductible Health Plan" (HDHP) may be eligible to contribute to a Health Savings Account (HSA).

An HSA is a special savings account for people who are enrolled in a HDHP. The HSA allows you to set aside tax-free dollars to pay for IRS-qualified medical expenses that aren't reimbursed under the HDHP.

HSAs have other benefits, too. For example: your HSA and savings are yours to keep year after year. There's no "use it or lose it" penalty—even if you change jobs or healthcare plans!

Are you qualified for a Health Savings Account (HSA)?

It's easy to determine if you are qualified for a Health Savings Account (HSA).

You are qualified for an HSA if:

- You are covered by a single or family qualified high-deductible health plan (HDHP). The County's HDHP is qualified.
- You are not covered by any other health plan that provides any of the same benefits as the HDHP.
- You are not enrolled in Medicare parts A, B or D.
- You cannot be claimed as a dependent on another person's tax return.

To enroll in an HSA, you must have a primary U.S. residence as well as a valid Social Security Number.

What expenses qualify for reimbursement from my HSA?

The IRS defines qualified medical expenses as amounts paid for the "diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body." Qualified medical expenses are eligible for reimbursement through your HSA as long as they are not reimbursed through insurance or other sources. Want even more info? Go to the IRS publication 502 at <https://www.irs.gov/pub/irs-pdf/p502.pdf>

When you or a member of your family needs healthcare, you may worry about being able to take care of the costs. What if you could feel confident instead? A Health Savings Account — or HSA — helps take the worry out of paying for healthcare costs. So you can make the most of every healthcare dollar you spend, save, or invest.

Here's how it works. Your HSA acts like a safety net to help you pay for expected AND unexpected healthcare expenses. You can use your account with your HSA-qualified health plan to get the care you need. Then, for example, when you go to the doctor or dentist, fill a prescription, or get your eyes checked, you already have money set aside to pay for your health plan deductible and other out-of-pocket costs. But this isn't just any account. It's a tax-advantaged account. That means you can use your HSA dollars TAX-FREE to pay those bills! And, get this... the money you put into your HSA is taken from your paycheck on a pre-tax basis lowering your taxable income. And the interest and investment earnings on your HSA funds? Also tax-free! You get tax-advantages on every dollar you put in or spend from your HSA — making your money go further when paying for healthcare. And, what's more? Your HSA goes where you go. Even if you get a new job, switch health insurance providers, or retire, you can still use your HSA. It's your money, your account! And you can carry-over money from year-to-year and save it for retirement as there is no "use it or lose it" rule with an HSA!

2021 HSA Limits	
Individual	\$3,600
Family	\$7,200
Age 55 & older	Option for an additional \$1,000/year

CareHere!®

Free Medical Clinics

Galveston County offers all benefit-eligible employees and their eligible dependents enrolled in the medical plan, access to 3 FREE healthcare clinics as well as a FREE pharmacy.



Primary care & family practice services are provided through the Healthcare Clinics. Preventive care like Annual Health Assessments (AHA), annual physicals, sports physicals and well woman exams, and acute care like colds, flu, and respiratory infections are treated. In addition, chronic conditions, like high blood pressure, high cholesterol, diabetes and asthma can all be cared for and monitored by Healthcare Center staff. Flu shots and other limited adult immunizations as ordered by the Healthcare Center providers are also available.

Offered completely **FREE** to employees and covered dependents enrolled in the medical plan. There are no deductibles, no co-pays, no long waits. Patients are usually in and out within 30 minutes. Well-checks and same day appointments can be scheduled online at www.carehere.com or by calling **1-877-423-1330**.

WARNING!

A “No-Show Fee” of **\$25** will be assessed through a payroll deduction should a scheduled appointment not be cancelled prior to time of appointment. This will apply to appointments for covered dependents as well.

Annual Health Assessment (AHA) - Blood Draw

The Annual Health Assessment (AHA) is an in-depth analysis of more than 35 key lab results plus other health measures indicating high cholesterol, diabetes, liver functions, chemistry levels, nutrition, prostate cancer, hypertension and more. From a simple blood draw and health questionnaire, you will receive a detailed report that explains your results through color-coded graphs to help you better understand your scores. Armed with this powerful tool, you can review your health risks with a doctor in detail, prepare a plan of action, and track trends that are essential to healthy living.

All newly enrolled employees will have until **October 31** of the plan year in which their plan becomes effective to have an AHA performed. If the AHA is not performed prior to October 31, the medical plan premium will increase to the No-AHA rate at the start of the new plan year on January 1. Current employees have between **January 1 - October 31** every year to complete their AHA.

Locations

Galveston

2028 Sealy, Galveston. Earl Llewellyn Building, corner of Moody and Sealy.

Texas City

600 Gulf Freeway, Suite 100. Whitley Penn office building.
Pharmacy is located at the Texas City location.

Dickinson

1455 FM 646, Suite 100, Dickinson, TX 77539
(Located next to Galveston County Office of Emergency Management)

Dental Plans *(Pre-tax deduction on premiums)*

Guardian PPO - DentalGuard Preferred Network

Plan Number: 00577847 www.GuardianAnytime.com

You can visit any dentist; but you pay less out-of-pocket when you choose a PPO (DentalGuard Preferred Network) dentist.

	Low Plan	High Plan
Calendar Year Deductible	\$50 Individual; \$150 Family	\$50 Individual; \$150 Family
Deductible Waived for Preventive	Yes	Yes
Preventive Care	100%	100%
Basic Care	80%	80%
Major Care	50%	50%
Endodontics & Periodontics	80%	80%
Waiting Period	None	None
Orthodontia	Not Covered	Not Covered
Calendar Year Benefit Maximum	\$1,000*	\$2,000*
	*Maximum Rollover Benefit up to \$250 annually to a max of \$1,000	*Maximum Rollover Benefit up to \$400 annually to a max of \$1,500

Guardian DHMO - Managed DentalGuard Network

Plan Number: 00577847 www.GuardianAnytime.com

You enjoy negotiated discounts from network (Managed DentalGuard Network) dentists.
You pay a fixed copay for each covered service. Out-of-Network visits are not covered.

	Managed Dental Care
Calendar Year Deductible	No Deductible
Office Visit	\$5 Co-Pay
Periodic Oral Evaluation	\$0
Sealant Per Tooth	\$6
Crown (Porcelain Fused to High Noble Metal)	\$260
Orthodontia Treatment (24 months)	Adult: \$2,195 Child: \$1,895
All Covered Charges	You pay a copay for each covered procedure

Premiums	DHMO Plan		PPO - Low Plan		PPO - High Plan	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly
Employee Only	\$11.63	\$5.37	\$24.08	\$11.11	\$35.64	\$16.45
Employee & Spouse	\$23.25	\$10.73	\$48.17	\$22.23	\$71.28	\$32.90
Employee & Child(ren)	\$24.51	\$11.31	\$48.17	\$22.23	\$71.28	\$32.90
Employee & Family	\$36.46	\$16.83	\$73.21	\$33.79	\$108.85	\$50.24



Vision Plan

(Pre-tax deduction on premiums)

Vision coverage is not only useful if you know you need glasses or contacts, but getting yearly eye exams can help determine the warnings signs for larger health risk such as diabetes and strokes.



Premiums	Guardian	
	<u>Monthly</u>	<u>Bi-Weekly</u>
Employee Only	\$8.92	\$4.12
Employee & Spouse	\$15.54	\$7.17
Employee & Child(ren)	\$15.87	\$7.32
Employee & Family	\$25.55	\$11.79

Guardian		
Plan Number: 00577847 Davis Vision Network		
	In-Network	Out-of-Network
Exams	Once Every 12 Months	
	\$10 copay	Up to \$50 **
Lenses: Standard	Once Every 12 Months	
Single Vision	\$10 copay	Up to \$48 **
Bifocal	\$10 copay	Up to \$67 **
Trifocal	\$10 copay	Up to \$86 **
Frame	Once Every 12 Months	
	\$150 allowance + 20% discount	Up to \$48 **
Contacts (in lieu of glasses)	Once Every 12 Months	
Fitting and Evaluation	Covered in full; when contacts are purchased	N/A
Elective Contact Lenses	\$150 allowance + 15% off amount above allowance	Up to \$105 **
Medically Necessary	Covered in full	Up to \$210 **
Laser Vision Correction	40-50% savings off of Lasik at a Davis Vision participating center	N/A
Notes:	** Reimbursed Additional \$50 frame allowance at VisionWorks stores or at visionworks.com	

Flexible Spending Account *(Pre-tax deduction)*

Eligible Expenses

With the Flexible Spending Account (FSA), you can pay for un-reimbursed out-of-pocket health care expenses for yourself, your spouse and all of your eligible dependents for health, dental, and vision care expenses. The services must be incurred while you are actively participating in the FSA plan. The eligible expenses may be reimbursed regardless of whether you, your spouse or dependents are covered by your employer's medical, dental, or vision plan. Eligible expenses are limited by IRS guidelines which can be found at www.irs.gov/pub/irs-pdf/p502.pdf

Ineligible Expenses

Some expenses that you incur during your plan year may not be eligible for reimbursement under current IRS regulations.

EXPENSES NOT YET INCURRED

Expenses that have been paid, but not yet incurred (i.e. Prepayment of service), cannot be reimbursed until the service is rendered. Expenses don't necessarily have to be PAID, but merely incurred.

PREMIUMS FOR INSURANCE

Premiums and payments to insurance policies are not eligible for reimbursement.

EXPENSES PAID BY ANOTHER PLAN OR THIRD PARTY

Expenses that have already been paid by an insurance company or other reimbursement through your FSA plan are not eligible for reimbursement.

EXPENSES INCURRED AFTER TERMINATION/SEPARATION FROM YOUR EMPLOYER

If you are no longer participating in the FSA plan through your employer (termination, resignation, etc.) any claims incurred after your participation ends are not eligible for reimbursement.

Filing a Claim

Before submitting your claim, make sure you have had the service(s).

To file your claim:

1. Complete a claim form, and be sure to sign and date it.
2. Attach a receipt(s) for the service(s) provided or an Explanation of Benefits showing:
 - » A description of the service or a list of supplies furnished.
 - » The charge(s) for each service.
 - » The date(s) of service.
 - » The name of the person(s) receiving the service.
 - » The amount you are responsible to pay.
3. For convenient direct deposit, complete the Automatic Deposit Agreement form.

Or use your FSA Benefits Card

Requesting Services

Phone: 888.868.FLEX (3539)

Email: service@myameriflex.com

Chat: myameriflex.com

Online: myameriflex.com/participants

Note: FSA Accounts are limited to an annual maximum of **\$2,750**

WARNINGS!

- This plan is a "use it or lose it" benefit. There is no roll over of funds from year to year; however, it does offer a two and half month grace period. Any money not used will be forfeited and lost after the grace period expires.
- You cannot be enrolled in both a Flexible Spending Account (FSA) and a Health Savings Account (HSA) at the same time.



COMMON ELIGIBLE EXPENSES

- » Co-Payments
- » Co-Insurance
- » Deductibles
- » Over-the Counter Drugs
(with physician's prescription)
- » Dental Treatment
- » Orthodontia
- » Lab Fees
- » X-Rays
- » Vision Expenses
- » Lasik Surgery
- » Physical Therapy
- » Chiropractor Services
- » Acupuncture
- » Eye Contact Solution
- » Eye Drops

COMMON INELIGIBLE EXPENSES

- » Cosmetic Surgery
- » Teeth Whitening
- » Veneers
- » Botox
- » Non Prescribed Vitamins
and Supplements
- » Toiletries
- » Medical Insurance Premiums
- » Health Club Membership Fees

Dependent Care FSA *(Pre-tax deduction)*

The Dependent Care FSA allows you to pay for day care expenses for your qualified dependent/child with pre-tax dollars.

Eligibility Requirements

Eligible dependents must be claimed as an exemption on your tax return. These dependents can include step-children, grandchildren, adopted children, or foster children. In a divorce situation, you must have custody of the child in order for the child to be considered an eligible dependent. Under IRS regulations, eligible dependents are further defined as: under the age of 13, and/or physically or mentally unable to care for themselves, such as a disabled spouse, disabled child, or elderly parents that live with you.

Eligible Expenses

Eligible dependent care expenses are those expenses you must pay for the care of a dependent while you (and your spouse) are working, seeking employment, or attending school as a full-time student for at least 5 months during the year. The care may be provided in your home or at a licensed center outside of your home. If the care is in your home, the service cannot be provided by another child of yours under the age of 19, by your spouse, or by your dependents.

Ineligible Expenses

Only those dependent care expenses described above are eligible. Some expenses that you incur during your plan year may not be eligible for reimbursement under current IRS regulations such as: educational costs, weekends/evening-out babysitting, transportation, books, clothing, food, activities, entertainment, and registration fees.

Limits

This reimbursement (when aggregated with all other dependent care reimbursements during the same calendar year) may not exceed the least of \$5,000, or \$2,500, if married but filing separate tax returns.

COMMON ELIGIBLE EXPENSES

- » Day Camps
- » Before/After School Care
- » Babysitters/Day Care Centers
- » Au Pair
- » Nanny
- » Nursery School

COMMON INELIGIBLE EXPENSES

- » Registration Fees
- » Care for child while not working
- » Kindergarten
- » Food/Activity expenses if separate from cost of care
- » Care provided by anyone under age 19
- » Pre-School
- » Books and Supplies
- » Field Trips

Daycare Submission Guidelines:

Acceptable Documentation

to accompany the reimbursement voucher:

1. Vouchers for Dependent Care signed by the Provider. Voucher must also be completed with the Provider's tax identification number or Social Security number and dates of service, Or...
2. Voucher with receipt from Provider, including Provider name, Provider signature, dates of service, amount for service, and tax identification/social security number.

IRS regulations do not allow reimbursing dependent care yearly contracts. Monthly submissions are required.

Unacceptable Documentation

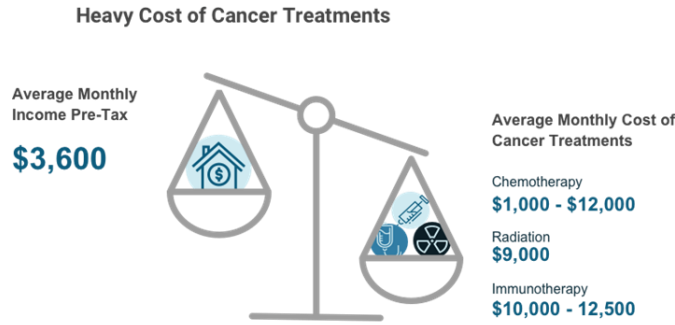
1. Cancelled checks / Credit card receipts
2. Bill or receipt that only shows a balance forward or previous balance
3. Cash register receipt

Note: It is important to note that the date of service, not the date of payment, must fall within the dates of the plan year for which you are enrolled.



American Fidelity Cancer Insurance *(Pre-tax deduction)*

A cancer diagnosis can change your life. With Limited Benefit Cancer Insurance from American Fidelity, you can concentrate on your treatment and healing. Benefit payments are paid directly to you to help with out-of-pocket expenses such as co-pays, mortgage, car payments, meals, lodging and travel expenses.



Sources: U.S. Bureau of Labor Statistics, 2018; DrugPricingLab, 2019; JAMA Oncology, 2019

Features

Benefit payments are made directly to you. Base policy is guaranteed renewable, provided the premiums are paid as required. Optional Hospital Intensive Care and Critical Illness Riders are available to purchase. Individual, individual and spouse, individual and children, and family coverage available.

Lincoln Financial Short-Term Disability (STD) *(Post-tax deduction)*

If your paycheck suddenly stopped today, what would you do? 70% of the working population live paycheck to paycheck. It could be a financial concern if you suffer a disabling injury or sickness. A disability plan through **Lincoln Financial Group** offers you income protection when you are disabled and cannot work. Plan benefits are paid directly to you and can be used however you like. Consider it insurance on your income!

Features: Pays you 60% of your weekly salary up to \$1,750 per week after you exhaust all available paid leave (vacation, sick and comp). 8th, 15th & 31st day waiting periods available depending on your needs. Maximum benefit duration of 26 weeks. Once you satisfy the 180 elimination period for long-term disability (LTD), your short-term disability (STD) will automatically rollover to LTD without a separate claim process.

Disclaimer: Please be aware that the rate quoted on your enrollment, and the benefit pay that you would receive if a claim is made, is related to your weekly salary as of **October 30, 2020 or your date of hire**, if you began employment after open enrollment. This is the salary that will be used in calculating the 60% benefit you will receive. The rates change only during open enrollment, therefore, if your salary changes during the year and you file a claim it will not be based on your salary at the time that you file, it will be based on the salary associated with the premium rate you are paying. If you have any questions, HR is happy to help.

Additional Voluntary Life Insurance *(Post-tax deduction)*

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children's education, and more in the event of your passing.

ManhattanLife (formerly Humana) - Employee, spouse & children

Additional employee term life coverage from \$10,000 - \$100,000.

Optional spouse coverage for up to \$50,000. Spouse coverage cannot exceed employee's coverage amount.

Coverage available for dependent children between the ages of 0 - 24.

Standard - Spouse coverage only

Standard Insurance Company (The Standard) offers voluntary spousal life insurance.

	Minimum	Incremental Unit	Guarantee Issue Amount <i>(for new hires only)</i>	Maximum
Spouse	\$5,000	\$5,000	\$50,000	\$215,000

You cannot be insured as both an employee and as a dependent.

Spouse means a person to whom you are legally married or your domestic partner as recognized by state law.

Your spouse must not be a full-time member of the armed forces.

Amounts of coverage elected above the guarantee issue amount are subject to medical underwriting approval.

Coverage for over age 65 subject to medical underwriting approval.

Wellness Initiatives

At Galveston County, you have access to a free fitness facility and other great wellness benefits!

Gym Membership Reimbursement

If you are covered under one of the County's medical plans, when you prove that you have worked out at least nine (9) days per calendar month the County will reimburse \$40 towards your monthly gym membership fee.

The rules of the program are as follows:

- 1) **Gym:** Your gym must have electronic tracking capabilities for monitoring dates and frequency of your workouts.
- 2) **Workout Frequency:** You must work out at least nine (9) days per calendar month.
- 3) **Documentation:** You or your gym must produce a printed document from the gym's electronic tracking system
- 4) **Filing for reimbursement:** Each month, after you have met the minimum workout requirements, you must submit a completed "Reimbursement Form" along with the printed



- 5) **Reimbursement:** This program will reimburse the employee \$40 each month that they provide proper documentation and meet the workout frequency requirement. This is a reimbursement program; therefore, reimbursement will only be provided after the employee has paid their monthly membership fee.

Wellness Programs & Benefits through Texas Association of Counties (TAC)

Through our partnership with TAC, you will have a lot of great opportunities, resources and benefits available.

Blue Access for Members

Take charge of your health – and save time and money – with BCBSTX Blue Access for Members. Review your health coverage, examine claims, find doctors and hospitals through Provider Finder,[®] estimate costs for a medical service and more.

Blue Points Rewards

Earn points from the Well onTarget program from Blue Cross and Blue Shield of Texas (BCBSTX) by participating in healthy activities. Redeem points for clothing, books, health and personal care, jewelry, electronics, music, sporting goods and more.

Healthy County (Sonic Boom) Portal

This integrated health and physical activity portal gives you access to Healthy County wellness contests, a fitness device subsidy and the storefront, where you can find activity trackers, free health education courses and more.

Women's and Family Health Programs

These programs focus on maternity management and parenting support. Maternity management consists of low risk maternity management support via Ovia Health, more specialized management for high risk pregnancies via Special Beginnings and a self management program via Well onTarget.

Gym Discount Program

Join the BCBSTX Fitness Program for unlimited access to thousands of participating fitness locations nationwide. There is a \$19 one-time enrollment fee + tiered network options with prices ranging from \$19 to \$99 a month with no annual contract.

Telemedicine with MDLIVE

Conduct a virtual visit with a doctor or therapist who can provide a diagnosis and prescribe medications (when appropriate) via videoconference, mobile app or telephone 24/7. Services include general health, pediatric care and behavioral health.

The cost of a MDLIVE visit is \$10 for Medical or \$35 for Mental Health.

ONLINE: www.mdlive.com/BCBSTX or PHONE: Call (888) 680-8646

Free Diabetic Supplies with Livongo

Your diabetic supplies are 100% paid for by the Livongo program offered through TAC. Simply call (800) 945-4355.

Tobacco/Nicotine Cessation Workshops

FREE workshops are offered and available to help you quit tobacco and/or nicotine for good. It is extremely important for us to reduce tobacco and/or nicotine usage rates among Galveston County employees and retirees.



Through our partnerships with CareHere & Texas Association of Counties (TAC), the County holds tobacco/nicotine cessation courses periodically throughout each year. All employees, retirees under the age of 65, and covered dependents on one of the three County medical plans are eligible to participate in the program.

For each participant in a CareHere or TAC tobacco/nicotine cessation course, the County will cover the cost of participation and materials, as well as a majority of the costs associated with an approved tobacco/nicotine cessation product that works best for you during the course of your participation. Please watch for announcements throughout the year for upcoming dates, times and locations of each opportunity for either the online or classroom-style cessation workshops. Employees and retirees will be asked to commit to completing a consecutive 8-week program.

Employees and retirees who successfully complete a cessation program each year will avoid paying the higher nicotine-user premiums for the following year.

If you test positive for nicotine (*Cotinine - Nicotine Metabolite*) in your most recent Annual Health Assessment (AHA) through CareHere you will be subject to the higher nicotine premium rates, unless you:

1. Quit and get retested through CareHere to achieve a NEGATIVE nicotine result before the annual AHA deadline of 10/31 or;
2. Successfully complete one of the tobacco cessation workshops (either online or classroom-style) each year that you test positive for nicotine.

Note: Even if you are not able to quit using nicotine products and still have a positive result on file through your AHA as long as you successfully complete one of the tobacco cessation workshops before the end of the year, you will NOT be subject to the higher nicotine user premiums on the medical plan.

Other Useful Information

Employee Online

Employee Online is an efficient and up-to-date option for retrieving your check stubs, W-2s and ACA 1095-C forms. You will also be able to view and update your personal information with Human Resources, such as your W-4, address changes and direct deposit, just to name a few. You will have the ability to access and print your information anytime you need.

<https://employeeonline.galvestoncountytexas.gov/>

To log in, the User ID is your **Employee ID**. Your password is your **Social Security Number**. After you log in for the first time, you will be required to change your password.

Check Stub

Copies of check stubs can be obtained in Employee Online. Once logged in, click on the "Check Stub" link located under the Pay Information section.

To view or print a check stub, click on the underlined date corresponding to the desired check.

To get a paper copy, select "Click here to print" at the top of the page. For detailed information about what appears on your stub, click the link at the bottom of the page labeled "Check Stub Explanation."

NAME		DOE, JOHN A		CHECK #		090470782		GROSS PAY		1,164.97	
EMP ID#		E00001		CHECK DATE		09/14/2016		DEDUCTIONS		431.41	
DEPT #		151519		PAY PERIOD END		09/07/2016		NET PAY		733.56	
FED STATUS/EXEMPT		S / 0 ADD'L WH. 0.00		HIRE DATE		04/20/2010					
GROSS EARNINGS				EMPLOYEE DEDUCTIONS				COUNTY PAID BENEFITS			
DESCRIPTION	HOURS	RATE	CURR. AMT	YTD AMT	DESCRIPTION	CURR. AMT	YTD AMT	DESCRIPTION	CURR. AMT	YTD AMT	
SALARY	48.0	13.49	647.55	11912.82	Pre-Tax Deductions:			TXABLGLI	2.98	35.41	
JURY LV	12.0	13.49	161.89	161.89	AUL	71.41	863.38	TXABLGLI	-2.98	-35.41	
CMPUSED	8.0	13.49	107.93	539.65	TCDRS	81.55	985.93	AUL	42.02	508.04	
HOLIDAY	8.0	13.49	107.93	858.14	VISN-HUM	4.51	58.63	MEDICARE	16.94	204.73	
OT 1.5	3.0	20.23	60.71	60.71	HUMANA-S	8.04	104.40	HEALTH	246.92	3,209.96	
VC USED	2.0	13.49	26.98	350.76	MEDICAL	92.77	1,206.01	AUL/WAIVE	1.16	14.09	
SK USED	2.0	13.49	26.98	175.38	AUL VOLU	30.00	30.00	STD LIFE	18.41	222.52	
+AJTBOT			25.00	25.00	NATIONWD	30.00	30.00	JPL	13.75	166.25	
OT-REG	1.0	13.49	13.49	13.49				TCDRS	130.59	1,578.91	
DOCK HRS	-1.0	13.49	-13.49	-13.49				STDL RLR	26.77	323.65	
								SUI	5.24	63.41	
TOTAL			1,164.97	14,084.35							
BANKING INFORMATION				After-Tax Deductions:							
2999 EFT NET				683.56	COUNTY	0.00	100.00				
2987 EFT 1				50.00							
					Federal Taxes:						
					MEDICARE	16.94	204.73				
					IRS-WH	96.19	1,220.31				
					TOTAL	431.41	4,803.39	TOTAL	501.80	6,291.56	
FEDERAL TAXES				LEAVE RECORD							
					Description	Begin	Change (+/-)	End			
Gross Earnings			1,164.97	14,084.35	VacTot			70.86			
					Curryr	56.00	-2.00	57.00			
FIT Taxable Earnings			846.69	10,806.00	Accru	9.24	4.62	13.86			
					Sick	109.00	-5.00	104.00			
Net Pay			733.56	9,280.96	Comp	22.64	-5.00	17.64			
MESSAGE											
BIWEEKLY#19 TEST PAID ON 09/14/2016											

Section 125 Cafeteria Plan (Automatic participation. No need to opt-in or enroll)

The Internal Revenue Code Section 125 allows an employer to establish a salary redirection agreement for the benefit of employees. The employee's portion of the insurance premiums and other eligible expenses are deducted from the employee's gross income before taxes are calculated. The amount of taxes withheld uses the lower net taxable income amount. Since deductions are before taxes are calculated, the employee's taxable income is reduced. The employee's take-home pay increases because tax withholding and Medicare tax are not paid on the amount deducted. Because these deductions are taken out on a pre-tax basis, your elections can only be changed once a year during annual open enrollment or may be changed mid-year due to a qualifying life event.

Here is an example of how it works

Without 125		With 125	
Gross Salary	\$2,000	Gross Salary	\$2,000
Tax (20%)	-\$400	Benefits (Insurance)	-\$300
Subtotal	\$1,600	Subtotal	\$1,700
Benefits (Insurance)	-\$300	Tax (20%)	-\$340
Take Home Pay	\$1,300	Take Home Pay	\$1,360

Potential \$60 SAVINGS with the Section 125 Cafeteria Plan!

Legal Notices

Special Enrollment Notice

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your eligible dependents lose eligibility for that other coverage. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. Any enrollment requests made as the result of any of the events cited above must be made within 30 days of the date of the qualifying event. To request special enrollment or obtain more information contact Human Resources.

Equal Employment Opportunity Statement

The County of Galveston is an equal opportunity employer and does not discriminate on the basis of race, color, national origin, religion, sex, sexual orientation, age, disability, gender identity or expression, genetic information, veteran status or any other characteristic protected by law.

Americans with Disabilities Act (ADA)

Galveston County complies with the anti-discrimination statutes in each of the localities in which it operates. Galveston County recognizes its duty to comply with the American with Disabilities Act and when applicable, the Rehabilitation Act of 1973. Contact the Human Resources Department with questions regarding ADA accommodations or discrimination issues at 409-770-5352.

Continuation of Coverage (COBRA)

If your employment terminates for any reason, you and/or your covered dependents may be able to continue medical, dental and vision coverage under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA). You may be eligible for COBRA continuation when you terminate employment with the County of Galveston. Your covered dependents may be eligible for COBRA continuation when you terminate employment, divorce, death, or when your dependent children are no longer eligible due to age. Details will be provided to you and your dependents if you terminate employment or death.

Genetic Information Nondiscrimination Act of 2008 (GINA)

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, you are not required to provide any genetic information when responding to a request for medical information. "Genetic information," as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

Family and Medical Leave Act of 1993 (FMLA)

The FMLA entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave. Eligible employees are entitled to: Twelve workweeks of leave in a 12-month period for: the birth of a child and to care for the newborn child within one year of birth; the placement with the employee of a child for adoption or foster care and to care for the newly placed child within one year of placement; to care for the employee's spouse, child, or parent who has a serious health condition; a serious health condition that makes the employee unable to perform the essential functions of his or her job; any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a covered military member on "covered active duty;" or Twenty-six workweeks of leave during a single 12-month period to care for a covered service member with a serious injury or illness if the eligible employee is the service member's spouse, son, daughter, parent, or next of kin (military caregiver leave).

Future Changes to Benefits

Commissioners Court will review benefit plans for all employees and retirees annually. After this review, the Commissioners Court can change or terminate benefit plans for employees and/or retirees at any time. Listed within was an overview of benefits currently available. It is not to be construed as an expressed or implied guarantee of these benefits.

Online Enrollment Instructions

First Financial Group of America is happy to provide you with an online web based benefits communication system. Here you can enroll or make changes to your Benefits plan. Below you will find the easy steps to make your benefits selections. If, during your enrollment, you experience technical difficulty or have trouble maneuvering through the enrollment process, please call our IT Help Desk at **855-523-8422**, 8:00 a.m.-5:00p.m. Central Standard Time.



The screenshot shows the FFenroll Enrollment Site login page. At the top is the FFenroll logo. Below it is the text "ENROLLMENT SITE". There are two input fields: "Employee ID or Social Security Number" and "Personal Identification Number (PIN)". Below the input fields is a link to "Consent to Enroll Electronically". A blue "Log in" button is centered below the links. At the bottom, there are links for "Forgot Pin?", "Security Information", and "Privacy Policy". A note states: "If you need help enrolling or trouble logging in please call the FFenroll Support Helpdesk at 855-523-8422". At the very bottom, it says "Administrative users: login to the Administrative Site".

- Point your web browser to <https://ffga.benselect.com/enroll>
- **Login ID:** your **SSN** or your **Employee ID**
- Personal Identification Number (PIN) is the **last 4 digits** of your **SSN** and the **last 2 digits** of the **year you were born** (this should be a 6 digit number)



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