

MARGIE R IBARRA COUNTY CLERK

2023 OCT 13 PM 3: 30

WEBB COUNTY, TEXAS

# Transamerica Life Insurance & Retiree RxCare 2024 Renewal Notice and Benefit Confirmation -

Group: Webb County

Anniversary Date: 1/1/2024

Below are the new renewal rates for TLIC medical and Retiree RxCare prescription drug coverages. Please initial and complete each section below. Authorized signature on the following page is required to confirm and accept your group's renewal. Email renewals to <a href="CCS@county.org">CCS@county.org</a> by <a href="9/30/2023">9/30/2023</a>.

#### RETIREE MEDICAL

| Attained Age | Current Rates | New Rates Effective 1/1/2024 |
|--------------|---------------|------------------------------|
| 65 – 69      | \$170.46      | \$179.63                     |
| 70 – 74      | \$204.76      | \$215.96                     |
| 75 – 79      | \$241.97      | \$255.36                     |
| 80 - 84      | \$276.31      | \$291.73                     |
| 85 – 89      | \$305.55      | \$322.69                     |
| 90+          | \$319.51      | \$337.48                     |

Initial to accept 2024 retiree medical rates

☐ Add Manage My Health for an additional \$10 per retiree per month.

#### **RETIREE RXCARE - PRESCRIPTION PART D**

| Current Rate                                     | New Rate Effective 1/1/2024 |
|--|-----------------------------|
| \$ <del>209</del> .43                            | \$213.62                    |
| Initial to accept 2024 retiree prescription rate | i.                          |

#### **BILLING AND CONTRIBUTION SCHEDULE**

List Bill - A monthly invoice will be sent directly to the designated billing contact.

- Group is responsible for collecting premiums from the retirees/spouses.
- Group is responsible for submitting payment in full directly to TLIC.
- Please indicate contribution amount paid per month below.

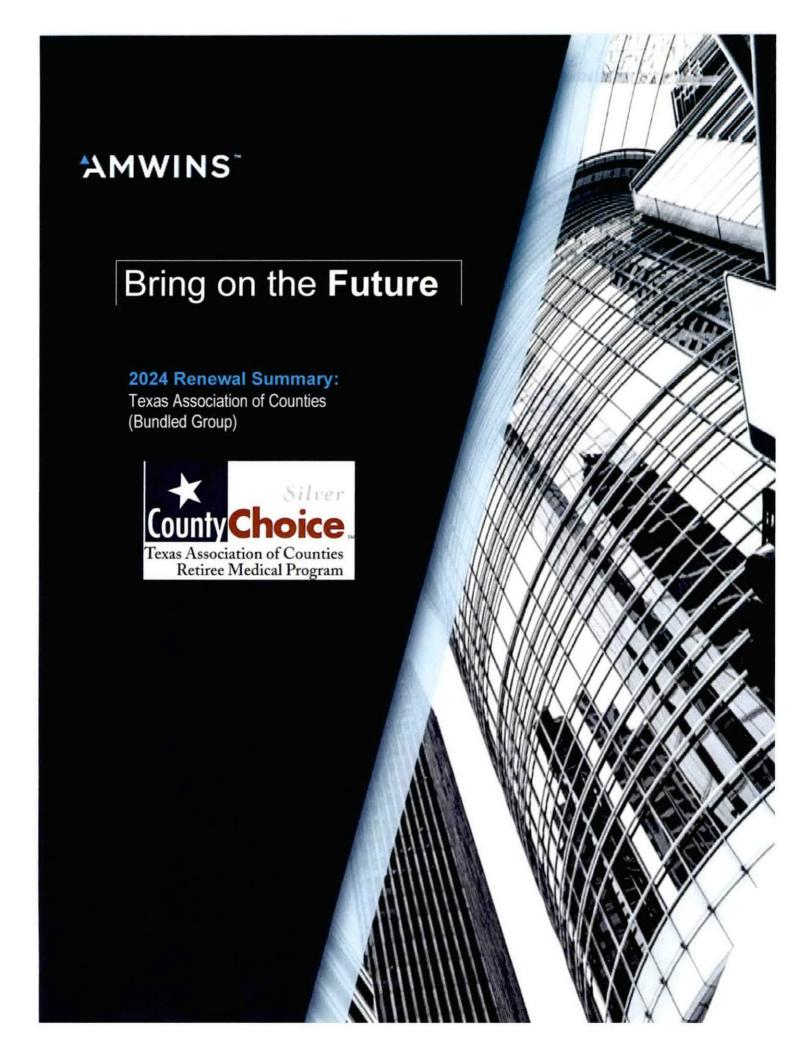
|                 | <b>Amount Group Pays</b> | <b>Amount Retiree Pays</b> |
|-----------------|--------------------------|----------------------------|
| Medical Premium | _\$                      | \$                         |
| RX Premium      | \$                       | \$                         |

# CountyChoice Silver Member Contact Designations Webb County

Contracting Authority: As specified in the Interlocal Participation Agreement, each Member hereby designates and appoints 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's Contracting Authority, with respect to service or claims hereunder, shall be binding on the Member. Each Member reserves the right to change its Contracting Authority from time to time by giving written notice to TAC HEBP. Please complete each category below:

|                         |  | Please list changes and/or corrections below.  |
|-------------------------|--|--|
| Name/Title:             | Pedro F. Alfaro/Risk Management                  |  |
| Dir.                    |  |  |
| Address:                | 1110 Washington St., Ste 204                     |  |
| Phone:                  | 956-523-4143                                     |  |
| Fax:                    | 956-523-5012                                     |  |
| Email:                  | palfaro@webbcountytx.gov                         |  |
| Primary Contact         | : Main contact for daily matters pertaining to t | ne retiree benefits. Please list changes and/or corrections below.                                   |
| Name/Title:             |  |  |
| Address:                |  |  |
| Phone:                  |  |  |
| Fax:                    |  |  |
| Email:                  |  |  |
| *HIPAA Secure           | Fax*   |  |
| Billing Contac<br>Bill) | t: Responsible for receiving all invoices re     | lating to retiree benefits. (Not applicable if Direct  Please list changes and/or corrections below. |
|                         |  |  |
| Name/Title:             | ,  |  |
| Address:                |  |  |
| Phone:                  |  |  |
| Fax:                    | ,  |  |
| Email:                  |  |  |
| -                       |  | 10-10-23   |
| Signature of C          | ounty Judge or Contracting Authority             | Date   |

Tano E. Tiperina, County Judge
Please PRINT Name and Title



We are pleased to provide the 2024 Group Retiree Medical and Prescription Drug Program Renewal for Texas Association of Counties. Other than the annual Medicare deductible and co-insurance adjustments for Parts A, B, and D, the plan designs will remain unchanged for 2024. Please review the program details enclosed in this summary

Amwins is also excited to offer a comprehensive Retiree Assistance Program. This program, **Manage My Health**, offers greater assistance to retirees and spouses by giving them easy, confidential access to an immense suite of programs and services aimed at improving their physical, mental, and financial wellbeing. In 2024, retirees will have:

- Fitness Program & Membership
- 24/7 Telehealth Solutions
- Food Delivery Service
- 24/7 Counseling & Intervention
- · Hearing Services & Benefits
- Health & Wellness Support
- Access to Discounts & Rewards

We are confident your retirees will greatly benefit from this retiree assistance program. Each employer group will need to select MMH for 2024 on their Renewal Acceptance, if they are choosing to include it in the 2024 benefits.

As always, Amwins Group Benefits will continue to provide our extensive administrative services including:

Eligibility Management

Annual and Monthly Enrollments

Retiree Communications

Customer Service

Program Administration

Billing and Collection of Premiums

Retiree Specialty Contact Center

Ongoing Retiree Advocacy and Support



#### **Medical Plan**

Underwritten by: Transamerica Life Insurance Company

Effective January 1, 2024 - December 31, 2024

| Plan G w/ \$20 OVC | 2023     | 2024     | % Increase | # of Lives |
|--------------------|----------|----------|------------|------------|
| 65-69              | \$170.46 | \$179.63 | 5.38%      | 146        |
| 70-74              | \$204.76 | \$215.96 | 5.47%      | 144        |
| 75-79              | \$241.97 | \$255.36 | 5.53%      | 91         |
| 80-84              | \$276.31 | \$291.73 | 5.58%      | 80         |
| 85-89              | \$305.55 | \$322.69 | 5.61%      | 38         |
| 90+                | \$319.51 | \$337.48 | 5.62%      | 6          |

#### Prescription Drug Plan

Underwritten by: Elixir Insurance Company through Retiree RxCare

|         | 2023     | 2024     | % Increase | # of Lives |
|---------|----------|----------|------------|------------|
| Rx Plan | \$209.43 | \$213.62 | 2.00%      | 555        |



## Retiree Program Plan Designs

#### **Medical Plan**

**Underwritten by:** Transamerica Life Insurance Company Effective January 1, 2024 – December 31, 2024

|                        | Plan G w/ \$20 OVC |  |
|------------------------|--------------------|--|
| Deductible *           | \$226              |  |
| <b>Skilled Nursing</b> | 0%                 |  |
| Part B Co-insurance    | 0%                 |  |
| Total OOP Max **       | Unlimited          |  |
| Office Visit Copay     | \$20               |  |
| <b>ER Visit Copay</b>  | \$0                |  |

<sup>\*</sup>Includes Part B Deductible (2023: \$226).

#### Prescription Drug Plan Design:

Underwritten by: Express Scripts Medicare

| 2024                      | <b>30 Day Retail</b><br>(30 Day Retail)** | 90 Day Retail Pharmacy<br>(30 Day Retail)** |
|---------------------------|---|---|
| Calendar Year Deductible: | \$0                                       | \$0   |
| Tier 1                    | \$10                                      | \$20  |
| Tier 2                    | \$15                                      | \$30  |
| Tier 3                    | \$30                                      | \$60  |
| Tier 4                    | \$60                                      | \$120                                       |
| Tier 5                    | 25%                                       | 25%   |
| Coverage in the Gap*      | Same copay s                              | schedule as above                           |
| OOP over \$8,000          |   | \$0   |

<sup>\*</sup>After your total yearly drug costs reach \$5,030, you will pay the same co-payment schedule as noted above. The co-payments shown already include the manufacturer discounts on brand name drugs provided by the Medicare Coverage Gap Discount Program. Rates are effective through January 1, 2024 to December 31, 2024.



<sup>\*\*</sup>Includes Calendar Year Deductible

# Retiree Program Plan Designs

MAPD Plan: (WASHINGTON COUNTY ONLY)

Underwritten by: Humana

Effective January 1, 2024 - December 31, 2024

| MAPD Plan                   | Package 1<br>High Plan |  |
|-----------------------------|------------------------|--|
| Calendar Year Deductible    | \$0                    |  |
| Part B Co-Insurance         | 0%                     |  |
| Out-of-Pocket Maximum**     | Unlimited              |  |
| Office Visit Co-pay         | \$0                    |  |
| Emergency Room Co-pay       | \$0                    |  |
| Part D Prescription         | 30-day standard retail |  |
| Tier 1: Generic             | \$5                    |  |
| Tier 2: Preferred Brand     | \$25                   |  |
| Tier 3: Non-Preferred Brand | \$60                   |  |
| Tier 4: Specialty           | 33%                    |  |
|                             | F. II Can Carrage      |  |
| Coverage in Gap             | Full Gap Coverage      |  |



# **Retiree Medical Insurance Plan Summary of Benefits**

Underwritten by: Transamerica Premier Life Insurance Company

Calendar Year Deductible:

Part B Deductible

Office Visit Copay:

\$20

## MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD\*

| Services   | Medicare Pays  | Plan Pays                             | You Pay       |
|--|--|---------------------------------------|---------------|
| HOSPITAL CONFINEMENT BENEFIT*  |  |                                       |               |
| Semiprivate room and board, general i  | nursing and miscellane   | ous services and supplies             | s <b>:</b>    |
| First 60 days  | All but Part A<br>Deductible   | Part A Deductible                     | \$0           |
| 61st through 90th day  | All but Part A<br>Coinsurance  | Part A<br>Coinsurance                 | \$0           |
| 91 <sup>st</sup> through 150 <sup>th</sup> day<br>(While using 60 lifetime reserve<br>days)                | All but Part A<br>Coinsurance  | Part A<br>Coinsurance                 | \$0           |
| Once Lifetime Reserve days are used:   |  |                                       |               |
| Additional 365 days:   | \$0  | 100% of Medicare<br>Eligible Expenses | \$0           |
| Beyond the Additional 365 days   | \$0  | \$0                                   | All costs     |
| SKILLED NURSING FACILITY CARE*   | ±  | ,,,,                                  |               |
| You must meet Medicare's requiremen  | its, including having be   | en in a hospital for at lea           | st 3 days and |
| entered a Medicare-approved facility v   | vithin 30 days after lea   | ving the hospital:                    |               |
| First 20 days  | All approved amounts   | \$0                                   | \$0           |
| 21st through 100th day   | All but Part A<br>Coinsurance  | Part A Coinsurance                    | \$0           |
| 101st day and after  | \$0  | \$0                                   | All costs     |
| <b>BLOOD DEDUCTIBLE – Hospital Confin</b>  | ement and Out-Patien   | t Medical Expense                     |               |
| When furnished by a hospital or skilled  | nursing facility during  | a covered stay.                       |               |
| First 3 pints  | \$0  | 3 pints                               | \$0           |
| Additional amounts   | 100%   | \$0                                   | \$0           |
| HOSPICE CARE   | <del></del>  |                                       |               |
| Available as long as your doctor certifies you are terminally ill and you elect to receive these services. | All but very limited coinsurance for outpatient drugs and inpatient respite care | \$0                                   | Balance       |

# **Retiree Medical Insurance Plan Summary of Benefits**

Underwritten by: Transamerica Premier Life Insurance Company

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

| Services   | Medicare Pays      | Plan Pays | You Pay                     |  |  |  |
|--|--------------------|-----------|-----------------------------|--|--|--|
| OUT-PATIENT MEDICAL EXPENSES In or Out of the Hospital and Out-Patient Hospital Treatment, |                    |           |                             |  |  |  |
| such as Physician's services, inpatient a  |                    |           | ices and supplies, physical |  |  |  |
| and speech therapy, diagnostic tests, d  | urable medical equ | ipment:   |                             |  |  |  |
| Medicare Part B Deductible: First Dollars of Medicare-approved amounts**                   | \$0                | \$0       | Part B Deductible           |  |  |  |
| Additional Medicare-approved amounts   | 80%                | 20%       | \$0                         |  |  |  |
| Office Visit Copay   | \$0                | \$0       | \$20                        |  |  |  |
| Part B Excess Charges<br>(Above Medicare Approve<br>Amounts)                               | \$0                | 100%      | 0%                          |  |  |  |
| BLOOD  | - 4F , 4           |           | · · ·                       |  |  |  |
| First 3 pints  | \$0                | All costs | \$0                         |  |  |  |
| Next Dollars of Medicare Approved Amounts**  | \$0                | \$0       | Part B Deductible           |  |  |  |
| Additional Medicare-approved amounts   | 80%                | 20%       | \$0                         |  |  |  |
| CLINICAL LABORATORY SERVICES   |                    |           |                             |  |  |  |
| Blood tests for Diagnostic Services  | 100%               | _\$0      | \$0                         |  |  |  |

### **Retiree Medical Insurance Plan Summary of Benefits**

Underwritten by: Transamerica Premier Life Insurance Company

#### **MEDICARE PARTS A & B**

| Services  | Medicare Pays  | Plan Pays | You Pay           |  |  |
|---|----------------|-----------|-------------------|--|--|
| HOME HEALTH CARE – Medicare Appr                                  | oved Services: |           |                   |  |  |
| Medically necessary skilled care<br>services and medical supplies | 100%           | \$0       | \$0               |  |  |
| DURABLE MEDICAL EQUIPMENT   |                |           |                   |  |  |
| First Dollars of Medicare Approved Amounts*                       | \$0            | \$0       | Part B Deductible |  |  |
| Additional Medicare-approved amounts                              | 80%            | 20%       | \$0               |  |  |

#### OTHER BENEFITS NOT COVERED BY MEDICARE

| Services  | Medicare Pays | Plan Pays                                | You Pay  |  |
|---|---------------|--|--|--|
| FOREIGN TRAVEL - Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA: |               |  |  |  |
| First \$250 each calendar year  | \$0           | \$0                                      | \$250  |  |
| Remainder of charges  | \$0           | 80% to a lifetime<br>maximum of \$50,000 | 20% and amounts<br>over the \$50,000<br>lifetime max |  |

<sup>\*</sup>A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Benefits are paid only for those expenses which have been approved as eligible by the federal Medicare program.

Benefits will not be paid for any expenses which are not determined to be Medicare Eligible Expenses by the Federal Medicare Program or its administrators, except as otherwise specified.

This policy's renewability, cancellability and termination provisions are at the option of the group policy holder except in cases of non-payment of premium

The summary of program benefits described herein is for illustrative purposes only. In case of differences or errors, the Group Policy governs.

<sup>\*\*</sup>Once you have been billed the first dollars of Medicare-Approved amounts for covered services (which are noted with two asterisks), your Medicare Part B Deductible will have been met for the calendar year.



#### 2024 Prescription Drug Benefit Medicare Part D 5-Tier Plan

January 1, 2024 - December 31, 2024

## **Prescription Drug Benefits**

## Deductible and Limits on How Much You Pay for Covered Services

#### Annual Deductible

There is no deductible for Retiree RxCare. You begin in the Initial Coverage Stage when you fill your first prescription of the year.

#### Initial Coverage

You pay the following until your total yearly drug costs reach \$5,030. Total yearly drug costs are the total drug costs paid by both you and our Part D plan. You may get your drugs at network retail pharmacies and mail order pharmacies.

| Tier       | 30 Day Retail Pharmacy<br>Copay | 90 Day Retail Pharmacy<br>or Mail Order Copay |  |
|------------|---------------------------------|---|--|
| Tier 1     | \$10                            | \$20  |  |
| Tier 2     | \$15                            | \$30  |  |
| Tier 3     | \$30                            | \$60  |  |
| Tier 4     | \$60                            | \$120   |  |
| Tier 5 25% |                                 | 25%   |  |

If you reside in a long-term care facility, you pay the same as at a retail pharmacy.

#### Coverage Gap

Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there may be a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$5,030.

With Retiree RxCare, after you enter the coverage gap, you will continue to pay your Initial Coverage Stage copayment amount for covered drugs until your costs total \$8,000, which is the end of the coverage gap. Not everyone will enter the coverage gap.

#### Catastrophic Coverage

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$8,000.

· You pay:

0 \$0

## ATTESTED:

Margie Ramirez-Ibarra Webb County Clerk

#### APPROVED AS TO FORM:

Jørge L. Treviño

**Assistant General Counsel** 

Civil Legal Division

\*The General Counsel, Civil Legal Division's Office may only advise or approve contracts or legal documents on behalf of its clients. It may not advise or approve a contract or legal document on behalf of other parties. Our review of this document was conducted solely from the legal perspective of our client. Our approval of this document was offered solely for the benefit of our client. Other parties should not rely on this approval, and should seek review and approval of their own respective attorney(s).\*