# Brazos County Benefits Information For Full-Time Employees

## **Medical & Dental Insurance**

### Blue Cross / Blue Shield (BCBSTX)

Brazos County is a self-funded insurance group; Blue Cross / Blue Shield of Texas (BCBSTX) is the third-party administrator for the Medical and Dental insurance. The County pays \$1,274 towards the insurance premium for employees, which includes a \$20,000 life insurance policy. Employees may add dependents to both Medical and Dental Insurances at the employee's expense.

The effective date for insurance coverage is the first month following thirty days of employment. Employees are given a 14 day grace period from the date of full-time employment in which they can add or drop dependent coverage and/or change plan types. If dependents have not been added within the 14 day grace period, the employee will be required to wait until the next Open Enrollment period, unless a change in family status (marriage, divorce, birth, death, etc) occurs to add or drop dependents.

Each year during Open Enrollment employees are given the opportunity to add or drop coverage or dependents. Please refer to the BCBS Handbook regarding the definition of a Dependent. The plan year begins on January 1<sup>st</sup> and runs through December 31<sup>st</sup> of each year.

## Wellbeing Management

Through BCBSTX we are excited to continue offering the Wellbeing Management Program. This program encompasses a wide variety of "next-generation' health care management such as wellness initiatives, health counseling, and disease management to name a few. All Brazos County employees will have access to the Wellbeing Management benefits, including health screenings, the Blue Points rewards program, a 24/7 nurse line, a Personal Health Manager, as well as, focused medical management.

#### MD Live

Getting sick is never convenient, and finding time to get to the doctor can be hard. Blue Cross and Blue Shield of Texas (BCBSTX) provides you and your covered dependents access to care for nonemergency medical issues and behavioral health needs through MD LIVE. Whether you're at home or traveling, access to an independently contracted board-certified doctor is available 24 hours a day, seven days a week. You can speak to a doctor immediately or schedule an appointment based on your availability. A visit with an MD LIVE provider is subject to \$10 copay.

## **TAC Healthy County Program**

## **Healthy County Portal powered by Sonic Boom**

An integrated health and physical activity portal that provides 24/7 access to a variety of tools and resources designed to help improve the overall health and wellness for employees. Employees will receive a \$30 device subsidy to purchase a new wearable fitness device. Healthy County offers a fun and interactive menu of wellness related fitness, weight loss and other challenges or contests throughout the year. Employees who complete challenges will receive a \$50 Amazon gift card.

#### **Naturally Slim**

Naturally Slim is a 10- week clinical weight loss curriculum that has been proven successful with measurable and sustainable metabolic syndrome reversal and weight- loss results. This program is available at no cost to Brazos County employees who are accepted in the program. Employees must be enrolled on the county's medical plan in order to apply for the program.

#### **Airrosti**

Airrosti is a Blue Cross Blue Shield provider for covered employees and dependents. Practitioners provide assessment to the root causes related to musculoskeletal claims. Each appointment will consist of 30 minutes with the clinician to provide a full evaluation and assessment followed by 30 minutes with a physical therapist who will provide exercises to continue to strengthen and improve the area(s) that were assessed. Visit are subject to the deductible and co- insurance.

### **Prescription Coverage**

#### **Navitus**

Prescription coverage is now provided by Navitus through Texas Association of Counties. The plan design and copays will remain the same.

## Flexible Spending Account (FSA)

## David K. Young

Flexible Spending Accounts (FSAs) provide you with a means to pay for out-of-pocket medical/dental expenses and dependent care expenses with pre-tax dollars. Keep in mind that your participation in the FSA plan does not carry forward from year to year; if you wish to participate you must make a new FSA election each year (FSA Enrollment Form).

## Retirement

## **Texas County & District Retirement System (TCDRS)**

Mandatory contribution for Full Time & Part Time employees. 7% of the gross income of each check goes into a membership fund with Texas County and District Retirement System (TCDRS). Employees are vested after eight years of service.

Eligibility requirements are as follows:

- 30 years of service credit at any age, or
- 8 years of service credit at age 60, or
- Rule 75 when age and years of service equal to 75.

Funds can only be refunded after termination of membership.

## Life Insurance

## **Lincoln Financial**

A \$20,000 Life Insurance policy is automatically provided for all employees on the Medical insurance. Employees who would like to add additional Life Insurance coverage for themselves or their dependents or those employees not covered on the Medical insurance may elect to add additional life insurance at the employee's cost.

## **Supplemental Insurance**

#### AFLAC, Colonial & Hartford (LTD & AD&D)

Supplemental insurance can be purchased in addition to benefits offered through the County, allowing employees to fully customize their benefits package. There are several types of supplemental insurance products available to Brazos County employees such as long and short-term disability insurance, accident insurance, cancer and critical illness insurance, as well as a broad selection of many other coverages.

## **Employee Assistance Program**

#### **Deer Oaks EAP**

The Employee Assistance Program (EAP) provides you and your family with free and confidential assessments, education, referrals, and short-term counseling. The EAP offers services such as employee wellness training, online tools and tips, work/life balance coaching, and substance abuse services. Deer Oaks EAP Services are available at any time (24 hours a day, 7 days a week, 365 days a year) and can help with work related concerns, personal problems, stress, depression or grief, family problems, and other issues affecting your well-being.

## **Vision Coverage**

#### **United HealthCare Vision**

We are pleased to offer a new vision plan that allows employees access to a multitude of vision benefits. A few of the benefits are listed below:

Exam (Every 12 months): \$10 Materials co-pay: \$25

Pair of Lenses (Every 12 months):

Single, Bifocal, Trifocal, Lenticular, Progressive (in lieu of trifocals)

Includes standard scratch coating, polycarbonate and progressive lenses.

Frames (Every 24 months): \$25 co-pay (up to \$150 wholesale and

\$130 retail)

Contact Lenses (Every 12 months):

Elective \$25 co-pay or \$150 allowance

Necessary contact lenses \$25 co-pay

Lasik Discounts Available

## **BBVA Compass Bank**

#### **Workplace Solutions Program**

Workplace Solutions program lets employees take advantage of special benefits, rewards and savings. Brazos County employees will have access to benefits such as free checking accounts (with direct deposit), special rates on loans, complimentary checks and other great services offered by BBVA Compass.

## 457(b) Deferred Compensation Plan

## AIG Valic, Security Benefit, & Nationwide

Deferred Compensation programs allow employees to supplement their savings for retirement. Participating in Deferred Compensation gives employees the ability to contribute to their savings on a pre-tax basis in addition to having their account grow tax-deferred. Additional plan features and benefits make 457(b) investments an ideal way to accumulate funds for your retirement.

#### **Vacation Time**

Accrues bi-weekly from the date of employment. Employees are eligible to use their vacation time after six months of employment.

Accrual Rate for New Hires (40hrs): 3.0770 hours per pay period (10 days per year)

## **Sick Time**

Accrues bi-weekly from the date of employment. Employees are eligible to use their sick time after thirty days of employment. Employees may carry over an unlimited amount of sick time from year to year.

Accrual Rate for New Hires (40hrs): 3.6923 hours per pay period (12 days per year)

## **Holidays**

A schedule of holidays is adopted and distributed by Commissioners Court each year. If a Floating Holiday is adopted by Commissioner's Court, employees must be employed for six months or more to be eligible to use the Floating Holiday.

## Civil Leave

Most often used for Jury Duty. Employees are allowed to receive regular pay as well as jury pay. Time is to be recorded on Time Sheet.

### **Worker's Compensation**

Provided at no cost to the employee. Employees are covered from the first date of employment unless otherwise stated in writing within the first five days of employment by the employee.

## **Direct Deposit**

Brazos County encourages ALL employees to participate in the direct deposit of their payroll check. Direct Deposit is simple, safe, convenient and reliable. Direct Deposits are credited to participating employee accounts on payday. All employees who participate in Direct Deposit, even those who are on vacation, sick leave or traveling out of town on business, will automatically have their pay deposited and available for your use. Direct Deposit is the safest, most confidential way to get money into personal checking or savings accounts. This service eliminates the difficulties of lost, stolen or damaged checks, or time-consuming trips to make paycheck deposits.

This is only a summary of the benefits by Brazos County. Please refer to your Employee Handbook or contact the Human Resource Department for more information.