

**HOOD COUNTY
CAFETERIA PLAN BENEFIT SUMMARY SHEET
Plan Year: October 1, 2024 through September 30, 2025**



Hood County established a Section 125 Cafeteria Plan so that employees may obtain benefits without paying taxes on the premium amounts the employee pays. New employee benefits are effective on the first of the month following 60 days from the hire date. The following benefits are available to Hood County employees. The information listed below is a highlight only. For full plan information, please refer to plan brochures.

DEDUCTIONS ARE MADE IN 24 PAY PERIODS

Health Insurance – Curative Health www.curative.com

Hood County pays 100% of the employee-only health insurance cost. The premiums you pay are included in the Section 125 Cafeteria Plan and are not taxed. This plan does not have a deductible or copays with the baseline visit being completed. See plan information for details.

<u>Medical Benefit Selected</u>	<u>Cost Per Pay Period</u>
Employee Only	\$0.00 Hood County pays for employee
Employee & Spouse	\$307.26 Employee pays
Employee & Children	\$166.08 Employee pays
Employee, Spouse & Children	\$473.31 Employee pays

Flexible Spending Account (FSA) – National Benefit Services www.nbsbenefits.com

To help offset the higher deductibles and copays, the County offers a Flexible Spending Account, which allows employees to set aside a separate pre-tax savings to reimburse out-of-pocket expenses for you and your dependents. You do not have to cover dependents on medical insurance to take advantage of the Flexible Spending Account. A debit card for payment to providers is included.

The maximum amount for 2024-2025 is \$3,200. Money may be used for prescriptions, copays, dental, vision, hearing, chiropractic, or other medical expenses that you and/or a dependent family member incur. This account is pre-funded, so all funds are available to you on the first day of the plan year (October 1). You may roll over up to \$640 of unused funds to the following plan year.

Vision Insurance – Guardian www.guardian.com

Hood County offers a choice of two vision plans with Guardian. Vision premiums are included in the Section 125 Cafeteria plan and are not taxed.

<u>Vision Benefit Selected</u>	<u>Davis Plan</u>	<u>VSP Plan</u>
Employee Only	\$3.01 Employee pays	\$4.71 Employee pays
Employee & Spouse	\$5.73 Employee pays	\$8.92 Employee pays
Employee & Children	\$6.04 Employee pays	\$9.09 Employee pays
Employee, Spouse & Children	\$8.87 Employee pays	\$14.39 Employee pays

Dental Insurance – United Concordia www.unitedconcordia.com

Hood County offers a choice of Basic (Low) or Comprehensive (High) dental coverage through United Concordia. A covered person may use any licensed dentist for services. Dental premiums are included in the Section 125 Cafeteria Plan and are not taxed. Orthodontia is covered for dependents to age 19 on the Comprehensive Plan. There are no waiting periods for major services, and your Class 1 services (twice yearly exams, x-rays, cleaning, etc.) do not count toward your annual maximum.

<u>Benefit Selected</u>	<u>Basic Dental</u>	<u>Comprehensive Dental</u>
Employee Only	\$7.40	\$12.26
Employee & Spouse	\$17.97	\$29.82
Employee & Children	\$18.80	\$31.28
Employee, Spouse & Children	\$28.57	\$47.56

Long Term Disability – American United Life www.employeebenefits.aul.com

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. Elected officials are not eligible for this benefit.

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Short-Term Disability – American United Life www.employeebenefits.aul.com

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. The benefit may not exceed 60% of the weekly pre-disability salary. STD benefits are tax-free benefits.

\$25,000 Group Term Life & \$25,000 Group AD&D – Dearborn National www.dearbornnational.com

Hood County pays 100% of the cost for the employee life insurance provided by Dearborn National Life Insurance Company.

Voluntary Supplemental Life Insurance – Dearborn National www.dearbornnational.com

Additional group term life insurance is available, up to \$500,000. Employees up to age 60 may purchase up to \$100,000 (\$20,000 for ages 60-69) for themselves without health questions and issue is guaranteed when enrolling when first eligible. The guarantee issue amount for a new employee's spouse is \$20,000.

Spouse coverage is also available with health questions at the same amounts for employees, but the 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 family coverage. Premiums are age-banded and increase as you change age bands.

***NEW* Voluntary Permanent Life Insurance** – Texas Life Insurance Company www.texaslife.com

Portable, permanent individual life insurance for the employee and family is now available from Texas Life. This permanent life plan provides a specified lump-sum benefit to your beneficiary at the time of your death. These policies do not expire, and the price of your premiums won't change. You may cover yourself, your spouse, your children, and/or your grandchildren, and you do not have to cover yourself to cover a family member. You may take this coverage with you should you leave employment with Hood County.

Personal Accident Indemnity Delivery – PAID – Manhattan Life www.manhattanlife.com

There are two benefit options for the accident plan. You may also add dependent coverage. Fractures, burns, cuts, torn knee cartilage, surgery, physician's office/urgent care, and transportation/lodging benefit if needed for a 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.

Cancer Insurance – Transamerica Insurance Company www.transamerica.com

There are three benefit options for the cancer plan, plus Intensive Care benefits. Benefits are paid directly to you to help with deductibles, copays, co-insurance, travel expenses, outpatient treatments, and experimental treatments. Cancer premiums are included in the Section 125 Cafeteria Plan and are not taxed. Contact Carla Daugherty with Higginbotham and Associates for more information at (817) 573-5575 or 1808 Acton Highway in Granbury, Texas.

Crider Insurance Services is not the administrator for every plan listed above. For questions about your medical and vision benefits, please contact Melissa Welborn, Hood County HR Director at (817) 408-3450. If you have questions about the Transamerica Cancer Plan, please contact Carla Daugherty with Higginbotham and Associates at (817) 573-5575. For all other benefits listed, please contact Crider Insurance Services (contact information below).

Plan details, information, and forms for the above-mentioned products are available at each website listed or at www.criderins.com/hoodcounty.



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