

**HOOD COUNTY  
CAFETERIA PLAN BENEFIT SUMMARY SHEET  
Plan Year: October 1, 2023 through September 30, 2024**



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 the first of the month following 60 days from the hire date. As a Hood County employee, the following benefits are available to you.

**DEDUCTIONS ARE MADE IN 24 PAY PERIODS**

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

| <b><u>Medical Benefit Selected</u></b> | <b><u>Cost Per Pay Period</u></b>    |
|--|--------------------------------------|
| 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               |

| <b><u>Vision Benefit Selected</u></b> | <b><u>Cost Per Pay Period</u></b>    |
|---------------------------------------|--------------------------------------|
| Employee Only                         | \$0.00 Hood County pays for employee |
| Employee & Spouse                     | \$2.07 Employee pays                 |
| Employee & Children                   | \$2.30 Employee pays                 |
| Employee & Family                     | \$4.47 Employee pays                 |

**Health Reimbursement Account (HRA)** – Administered by Hood County  
You have access to a Health Reimbursement Account to cover up to \$2,500 toward your medical deductible. A medical deductible reimbursement is offered after meeting \$2,500 of your \$5,000 medical deductible. Please contact Melissa Welborn, Hood County HR Director for more information.

**Flexible Spending Account (FSA)** – National Benefit Services [www.nbsbenefits.com](http://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 2023-2024 is \$3,050.** Money may be used for prescriptions, copays, dental, vision, hearing, chiropractic, or other medical expenses that you and/or a dependent family member incurs. This account is prefunded, so all funds are available to you on the first day of the plan year (October 1). You may rollover up to \$610 of unused funds to the following plan year.

**Dental Insurance** – United Concordia (New Carrier) [www.unitedconcordia.com](http://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. **New:** 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.

| <b><u>Benefit Selected</u></b> | <b><u>Basic Dental</u></b> | <b><u>Comprehensive Dental</u></b> |
|--------------------------------|----------------------------|------------------------------------|
| 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                            |

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**Long Term Disability** – American United Life [www.employeebenefits.aul.com](http://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.

**Short Term Disability** – American United Life [www.employeebenefits.aul.com](http://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 15<sup>th</sup> 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 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](http://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](http://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 age 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 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.

**Personal Accident Indemnity Delivery – PAID** – Manhattan Life [www.manhattanlife.com](http://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](http://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, out-patient 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.

For questions about your medical, HRA, 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 above, please contact Crider Insurance Services.

Plan details, information, and forms for the above-mentioned products are available at each website or at [www.cridersins.com/hoodcounty](http://www.cridersins.com/hoodcounty).



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