



# TEXAS ASSOCIATION *of* COUNTIES

## HEALTH AND EMPLOYEE BENEFITS POOL

### **Renewal Packet contents:** (click on item to go to that page)

Renewal Checklist

Renewal Calendar

Affordable Care Act update memo for 2024-25

TAC HEBP Territory Map and Contacts



# TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

## Plan Year 2025 Renewal Checklist

To renew your TAC HEBP medical and prescription drug, dental, life, and/or vision benefits, please refer to the enclosed calendar and the procedures listed below:

- 1.) **Print the Renewal Notice and Benefit Confirmation (RNBC) form with alternate plan options if applicable**, and other relevant documents from this Renewal Packet that your commissioners court or governing board may wish to review.
- 2.) **Have your commissioners court or governing board approve the renewal plan and rates.** If you are interested in an alternate plan, or making changes to your current benefits, please call your Employee Benefits Consultant at (800) 456-5974.
- 3.) **Review instructions provided by TAC HEBP** to learn how to complete your renewal selections online within the new OASys platform. Instructions will be sent out within the next few weeks, providing adequate time for you to meet the renewal response deadline.
- 4.) **Print the completed RNBC form** and have your county judge or contracting authority initial and sign in the indicated spaces.
- 5.) **Review your Wellness Contact Designation and Healthy County CSI Election forms.** Make any needed changes to forms and have your county judge or contracting authority initial and sign in the indicated spaces.
- 6.) **Return the signed Renewal Notice & Benefit Confirmation, Wellness Contact Designation, and CSI Election forms.** Please email or fax the signed forms to your Employee Benefits Specialist at (512) 481-8481, no later than **June 28, 2024**.

***NOTE: Returning your RNBC past the due date will result in a delay in implementing your Plan Year 2025 renewal, including employee open enrollment changes. Additional costs for late implementation may be charged to you.***

***Please make copies of all documents for your records.***

# PLAN YEAR 2025

## KEY RENEWAL DATES:

**OCTOBER 1  
ANNIVERSARY DATE**

MAY

**3**

HEBP Board Meeting

MAY

**23-24**

Renewals Sent to Groups\*  
(via email to HEBP Contracting Authority and Primary Contact)

JUNE

**28**

**Renewal Response Due to TAC HEBP**

JULY

**18**

Open Enrollment Toolkits Sent (via email)

AUGUST

**19**

OASys Entry Opens

SEPTEMBER

**24**

October Pre-Invoice Distributed

SEPTEMBER

**30**

OASys Entries Close

OCTOBER

**01**

Renewal In Effect  
(Final Invoice distributed 10/1/24)

*\*Look at Commissioners Court/  
Board meeting dates **now** and plan  
to place renewal discussion on  
agenda(s) or schedule workshops*



TEXAS ASSOCIATION of COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL



# TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

## Affordable Care Act (ACA) Update for 2024–25 Plan Year

### ***ACA Related Legislation***

As of the current date, ACA regulations and requirements remain in force. TAC HEBP is actively monitoring legislative endeavors aimed at modifying the ACA and will provide education and guidance to our Pool members should any changes impact your plans and/or reporting obligations arise in the future. We utilize external sources as well as TAC staff to monitor and analyze this matter. The guidance in this document is based on the law as it currently exists. However, the update should not be regarded as legal advice. We encourage you to check with your county attorney for a thorough discussion of statutory interpretation issues.

### ***Large Employer Coverage Mandates***

Effective for plan years beginning on or after Jan. 1, 2016, employers with 50 or more full time equivalent employees must offer health coverage to at least 95% of employees who work an average of 30 hours per week or more. The coverage must meet minimum value (pay at least 60 percent of covered costs; all TAC HEBP plans comply with this requirement) and be considered affordable (employer cannot collect more than 9.61% of employee's W-2 Box 1 income for self-only coverage).

### ***Measurement Periods***

Employers should have defined a standard measurement period of between 3 and 12 months for tracking the hours of part-time and variable-hour employees. For plan years beginning on or after January 1, 2015, employees who work on average 30 hours per week or more during the preceding measurement period must be offered health coverage. The employee must be offered coverage for a period of time equal to or greater than the length of the measurement period but not less than 6 months. Coverage will start after a standard administrative period of not more than 90 days.

### ***ACA Fees***

ACA fees for this plan year are as follows: The Patient-Centered Outcomes Research Institute (PCORI) fee is to help fund research relating to patient-centered outcomes and evaluating risks and benefits of medical treatments, services, etc. This fee was originally set to end after 2019 but has been reinstated. For 2023, the fee was \$3.13 per member per year, payable in July 2024.

For the 2024-25 plan year, the HEBP Board of Directors has elected to pay these fees on behalf of all Pool members.

## ***ACA Reporting***

2024 is the 10th year of reporting requirements under the ACA. In January 2025\*, all employers with 50 or more full time equivalent employees must provide a form 1095C to every employee or former employee who worked full time for any month during calendar year 2022. (Full time for ACA purposes is working 30 hours per week on average over the course of the employer's measurement period.) NOTE: The IRS now requires employers who file more than ten (10) 1095C forms to file them electronically (prior to 2023 the threshold was 250 returns).

*\* Historically, each year the IRS has extended this deadline to the end of February.*

A copy of these forms must be provided to the IRS along with an informational transmittal form (1094C). The purpose of this reporting is to allow the IRS to determine whether the employer has satisfied the ACA Employer Mandate, and to determine whether employees and their dependents were eligible for subsidies when purchasing coverage through the Federal Exchange.

TAC HEBP will continue offering ARTS (Affordable Care Act Reporting and Tracking Service) to counties and districts who utilize our health plans at no charge, which will enable them to produce the necessary forms. In addition to producing the required forms and filing them with the IRS, ARTS will also track lookback measurement periods and perform affordability testing when applicable.

Your employees and any covered retiree or COBRA participant may also be issued a form 1095B from TAC HEBP. The 1095B provides proof of individual coverage for employees and their enrolled dependents. Although penalties were eliminated for the ACA Individual Mandate as of 1/1/2019, the IRS has not eliminated the requirement for producing and filing these forms. Forms for calendar year 2024 will be available **upon request only** in February 2025. The forms will be filed with the IRS as required.

### ***Limits on Cost-sharing and Combined maximum out-of-pocket***

Effective for plan years beginning on or after Jan. 1, 2014, **non-grandfathered** health plans are subject to limits on cost-sharing or out-of-pocket costs. For 2024-2025, out-of-pocket expenses may not exceed **\$9,450** for self-only coverage and **\$18,900** for family coverage. Out-of-pocket costs which apply to these limits include medical plan co-payments, deductibles, and co-insurance AND prescription co-payments and deductibles.

***Updated May 2024***

# HEBP Territory Map

## Employee Benefits and Wellness Consultants

### NORTHWEST

EMPLOYEE BENEFITS CONSULTANT  
**Kathy Davenport**

WELLNESS CONSULTANT  
**Stacey Bruington**

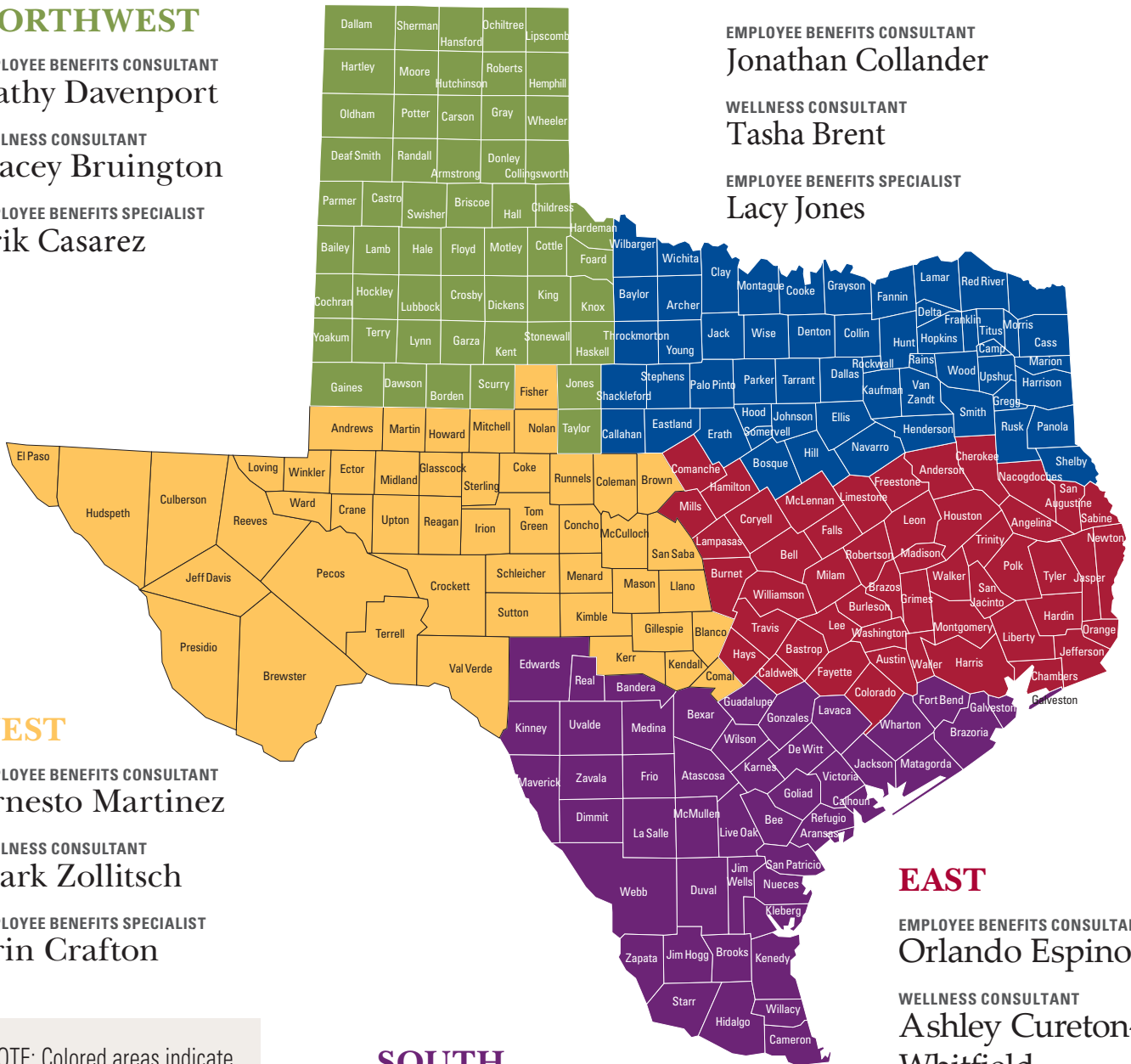
EMPLOYEE BENEFITS SPECIALIST  
**Erik Casarez**

### NORTHEAST

EMPLOYEE BENEFITS CONSULTANT  
**Jonathan Collander**

WELLNESS CONSULTANT  
**Tasha Brent**

EMPLOYEE BENEFITS SPECIALIST  
**Lacy Jones**



### WEST

EMPLOYEE BENEFITS CONSULTANT  
**Ernesto Martinez**

WELLNESS CONSULTANT  
**Mark Zollitsch**

EMPLOYEE BENEFITS SPECIALIST  
**Erin Crafton**

### EAST

EMPLOYEE BENEFITS CONSULTANT  
**Orlando Espinoza**

WELLNESS CONSULTANT  
**Ashley Cureton-Whitfield**

EMPLOYEE BENEFITS SPECIALIST  
**Hailey Gajewski**

### SOUTH

EMPLOYEE BENEFITS CONSULTANT  
**Clarissa Martinez**

WELLNESS CONSULTANT  
**Biral Patel**

EMPLOYEE BENEFITS SPECIALIST  
**Heather Hanson**

NOTE: Colored areas indicate the five **EBC/WC/EBS** regions.

- East
- Northeast
- Northwest
- West
- South

(800) 456-5974  
*county.org*

