

A GROUP DENTALQUOTE FOR

ATASCOSA COUNTY

EFFECTIVE DATE: OCTOBER 1, 2026

Fully-Insured Voluntary Group Dental Coverage



TEXAS ASSOCIATION *of* COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL



TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

TABLE OF CONTENTS

Cover Letter

Transmittal Information

Proposed Dental Plans and Rates

Proposed Benefit Plan Details

Provider Directory Information

TAC HEBP Dental Partner | Blue Cross and Blue Shield of Texas (BCBSTX)

Dental Benefit Election Form



TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

July 10, 2026

Hon. Weldon P. Cude
Atascosa County Judge
1 Courthouse Circle Dr. Ste 101
Jourdanton, TX 78026

Dear Judge Cude,

The Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP) is pleased to provide a quote for Voluntary Dental coverage for Atascosa County's October 1, 2026 effective date.

We are quoting a voluntary dental plan design that includes orthodontics coverage, with proposed rates that are 1% lower than your current rates. Orthodontia benefits are available for participating adults with no age limitation and for dependent children up to the age of 26. Members have access to the statewide BlueCare Dental PPO network, as well as nationwide providers for those who need care outside of Texas or have dependents living elsewhere.

We appreciate our relationship with Atascosa County over the past several years as the provider of your employee health benefits. Rest assured that the same value and service will be provided to your employees and their families, should you elect to offer your dental benefits through TAC HEBP. We believe there is no better partner than TAC HEBP: the organization that is focused entirely on county needs. We are committed to providing the highest quality benefits at the best long-term cost. Please feel free to contact me at (512) 478-8753 or by email at LacyJ@county.org for any additional information.

Sincerely,

Lacy Jones

Lacy Jones, Employee Benefits Consultant
Texas Association of Counties Health and Employee Benefits Pool



TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

TRANSMITTAL INFORMATION

Organization

Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP)
1210 San Antonio Street | Austin, Texas 78701

Contracting Authority

Quincy Quinlan, Senior Director, TAC Health and Benefits Services
QuincyQ@county.org | (512) 478-8753

Contact for Clarifications

Lacy Jones, Employee Benefits Consultant
LacyJ@county.org | (512) 478-8753

Proposed Plans and Rates



TEXAS ASSOCIATION *of* COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL



TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

PROPOSED DENTAL PLAN & RATES

ATASCOSA COUNTY

EFFECTIVE DATE: OCTOBER 1, 2026

DENTAL PLAN I WITH ORTHODONTIA

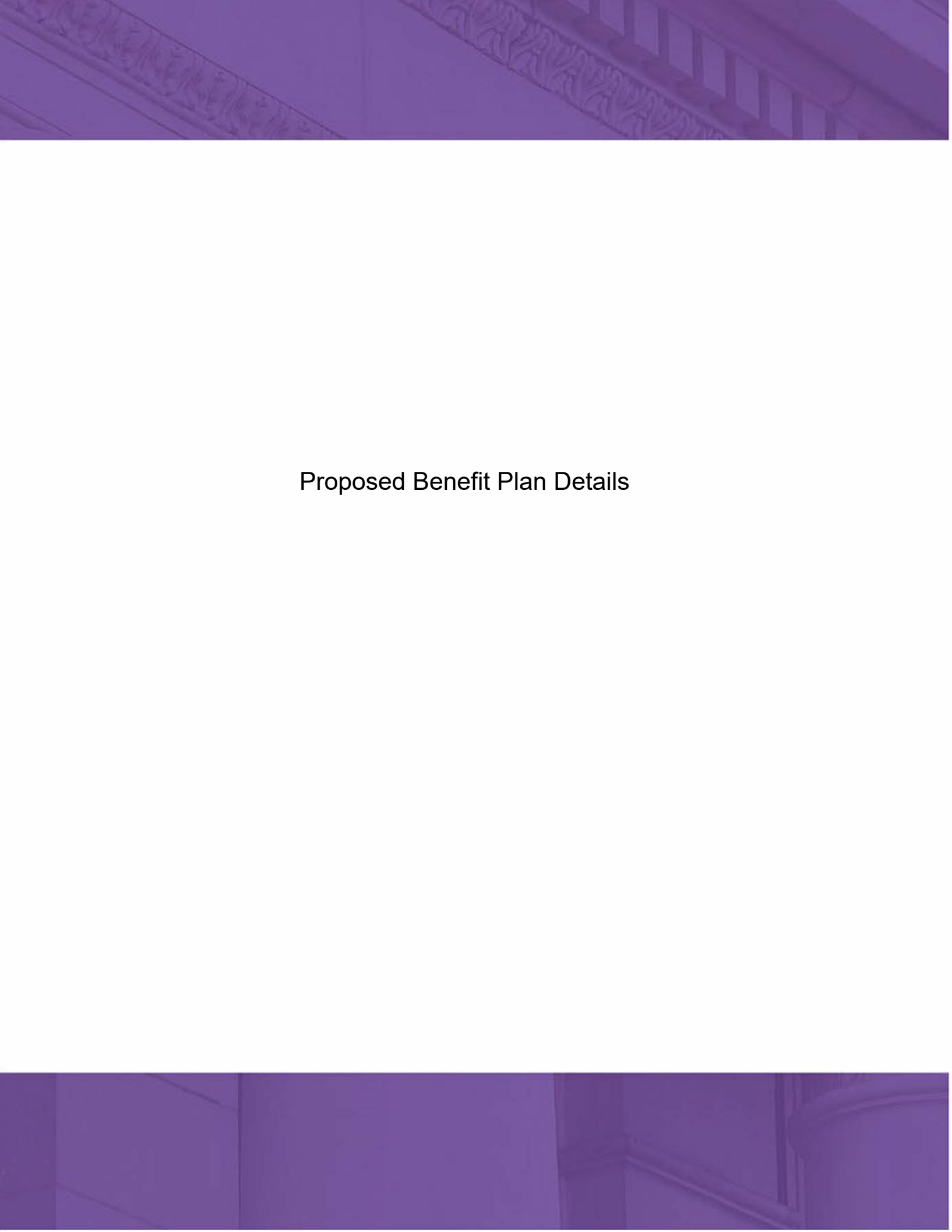
Employee Only	\$27.72
Employee + Spouse	\$56.86
Employee + Child(ren)	\$74.98
Employee + Family	\$104.06

BENEFITS

Plan Year Maximum Benefit	\$2,000
Plan Year Deductible (waived for preventive care)	\$50.00
Diagnostic and Preventive Care – Benefits do not apply to Plan Year Maximum	100%
Basic Care	80%
Major Services	50%
Orthodontic Diagnostic Procedures and Treatment for Adults (no age limitation) and Dependent children (under age 26)	50%
Lifetime Maximum per Participant	\$2,000

QUOTED RATES ARE BASED ON THE FOLLOWING:

- Rates effective from 10/1/2026 through 9/30/2027. Offer guaranteed until 7/28/2026.
- Orthodontia coverage is optional per group, not per individual family.
- Rates are based upon current benefits and enrollment. A substantial change in enrollment (10 percent over 30 days or 30 percent over 90 days) may result in a change in rates.
- Enrollment dates and schedule to be determined jointly by group and TAC HEBP.
- Enrollments scheduled less than 30 days prior to the effective date may result in a delay in the implementation of benefits and ID Cards.
- Retirees pay the same premium as active employees for dental coverage regardless of age.
- Rates quoted are for the benefits submitted in this proposal. Modifications may be considered during the negotiation phase with TAC HEBP and according to the Local Government Code. Adjustments after final approval and/or effective date will not be considered without TAC HEBP approval and may involve system programming charges from our vendors.
- Rates shown do not include broker commission.



Proposed Benefit Plan Details

**BLUECARE DENTAL PPO**

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

Crowns, Inlays/Onlays Services Crowns, Inlays, Onlays, Labial Veneers - 1 per tooth every 84 months	50%
Prosthodontic Services Bridges and Dentures – 1 replacement every 84 months Denture Reline / Rebase – 1 per 36 months Denture Adjustments – 2 per plan year Crown and Bridge Re-cementation – 2 per crown and bridge per plan year Denture and Bridge Repairs – 1 per plan year Occlusal Guard for Bruxism – 1 appliance every 36 months Implants – 1 per tooth every 84 months	50%
Orthodontia Benefits Orthodontic Diagnostic Procedures and Treatment for Adults (no age limitation) and Dependent children (under age 26) Lifetime Maximum per Participant	50% \$2,000

****Each time you need dental care, you can choose to:**

SEE A CONTRACTING DENTIST	SEE A NON-CONTRACTING DENTIST
- Your out-of-pocket cost will generally be the least amount because BlueCare Dentists have contracted to accept a lower Allowable Amount as payment in full for Eligible Dental Expenses - You are not required to file claim forms - You are not balance billed for costs exceeding the BCBSTX Allowable Amount for BlueCare Dentists	- Your out-of-pocket cost may be greater because Non-Contracting Dentists have not entered into a contract with BCBSTX to accept any Allowable Amount determination as payment in full for Eligible Dental Expenses - You are required to file claim forms - You are balance billed for costs exceeding the BCBSTX Allowable Amount

EMPLOYEE INFORMATION

This is a general summary of your benefit design. Please refer to your benefit booklet for other details and for limitations and exclusions. The following eligibility provisions apply:

- Dependent children are covered to age 26. Disabled dependent children can be covered beyond age 26.
- Retirees may be eligible, depending on employer contract.
- Employees may enroll dependent children up to age 5, on the first of the month following application with no late enrollment penalty.

When the course of treatment will be more than \$300, a predetermination request should be submitted to BCBSTX in advance of treatment.



**BlueCross BlueShield
of Texas**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association



Provider Directory Information

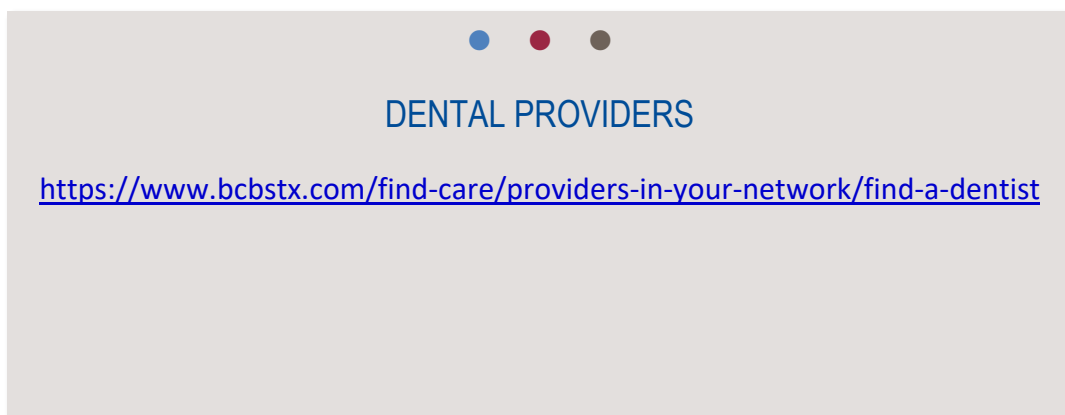


PROVIDER DIRECTORY INFORMATION

Regional and targeted provider directories can be generated by visiting the website below.

NOTE

Printed directory information is subject to change. We strongly recommend that members utilize *online search tools* to locate and verify network providers at the time they are seeking services through the health plan.



**BlueCross BlueShield
of Texas**

TAC HEBP Dental Partner | Blue Cross and Blue Shield of Texas (BCBSTX)

BLUE CROSS AND BLUE SHIELD OF TEXAS (BCBSTX) | TAC HEBP'S DENTAL PARTNER

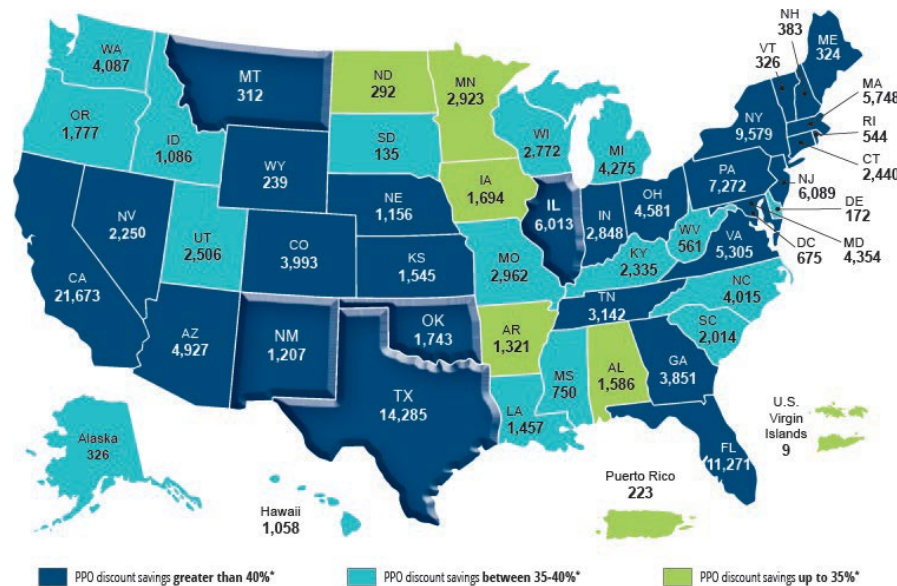
TAC HEBP's partnership with Blue Cross and Blue Shield of Texas (BCBSTX) will provide a comprehensive approach to dental coverage. We offer dental coverage that is simple, affordable, and accessible.

Your group will have the added security and comfort of placing your business with a carrier who has the financial strength and stability to fulfil our obligations to clients and members. BCBSTX has been in this marketplace for more than 90 years and has been providing dental benefits nationwide for over 45 years. BCBSTX's solid financial ratings reflect strong financial health, superior operating performance, and illustrate a constant commitment to financial stability.

We are well positioned to support you with a cost-effective dental benefit program that includes:

- ✓ Providing access to competitive and extensive networks.
- ✓ Expanding on proven service models.
- ✓ Integrating innovative wellness outreach and support.

PROVIDING ACCESS TO COMPETITIVE AND EXTENSIVE NETWORKS



The larger the network, the greater the choices, convenience, and flexibility in choosing a network dentist. We have more than 151,000 unique dental providers making us one of the largest networks in the U.S. as well as one of the largest networks in the state, with more than 14,200 unique providers. This national network provides your employees access to fully credentialed providers, no balance billing by in-network dentists, and no referrals needed to see a specialist.

PROVIDING ACCESS TO COMPETITIVE AND EXTENSIVE NETWORKS

BCBSTX maintains strict credentialing standards for all providers. They outsource the credentialing process to Dentistat, a Credentialing Verification Organization that specializes in provider credentialing. If a dentist has been “Dentistat-certified,” they have been independently reviewed and certified by Dentistat and found to have proper credentials, appropriate utilization patterns, and are subject to ongoing utilization monitoring and re-credentialing.

Our persistent focus on network discounts has resulted in an average gross savings of over 42.4% nationally and over 43.2% in Texas alone.

EXPANDING ON PROVEN SERVICE MODELS

Administration of your benefits will be as simple as smiling. We deliver added value by simplifying and lessening the administrative burden of your human resources department. Your group will gain the following administrative efficiencies by integrating dental coverage with their medical program:

- A fully integrated dental program without incurring any additional integration expenses.
- Combining eligibility and billing processes streamlines implementation.
- Flexible plan designs and enhanced dental benefits.
- You will have access to combined medical and dental reporting to see membership changes, understand claims, and track in-network utilization by members.

Members will also gain efficiency by using the same secure member website, Blue Access for MembersSM, with access to dental product and provider information, dental claims, and our unique Dental Wellness CenterTM. Your employees can rely on the expertise of our dental-only U.S.-based service centers that will provide a single point of contact for dental claims inquiries, customer service, and membership processing. Our service team comprises of experienced customer advocates, technicians, and supervisors who will be able to handle any issues and see them through to completion.





INTEGRATING INNOVATIVE WELLNESS OUTREACH AND SUPPORT

BLUECARE DENTAL CONNECTION

Employees who are managing a high-risk medical condition will receive personalized dental wellness outreach at no added cost.

We implemented one of the most comprehensive and preventive dental wellness programs in the industry—the BlueCare Dental ConnectionSM program. This unique wellness program takes a proactive approach to help prevent dental disease and more complicated and potentially costly medical problems from developing in the future. We are offering this program at no additional cost. The goal of the program is two-fold: to educate the member on the importance of proper oral care, and to change their behavior.

Through integrating medical and dental claims, our BlueCare Dental Connection program bridges the gap between oral health and overall health to help avoid potentially serious medical conditions. Research shows a potential link between periodontal disease and other health problems such as heart disease, stroke, diabetes control, and premature birth. This unique program uses your medical claims data and compares it with dental data to create customized plans designed to improve health. This approach helps users optimize their overall health by aiding them in making better decisions about their oral health through evidence-based research and information. The goal of this program is to improve health outcomes and ultimately reduce overall dental costs for both the member and employer. Part of this program includes outreach emails to members identified as medically at risk for dental decay.



An average of
\$3,821 LOWER
annual medical costs or
average savings of **28%**



35% FEWER
ER Visits



42% FEWER
Hospital Admissions



BLUECARE DENTAL CONNECTION includes member access to The Dental Wellness Center, a source of consumer-driven tools available online, 24 hours a day. Members can find educational information on subjects ranging from paediatric care and cosmetic dentistry to prevention and dental treatments.



We have found that consumers who take an active role in their health management are not only healthier but also are more productive, thereby resulting in a healthier workforce

The **DENTAL WELLNESS CENTER** also allows members to:

- Ask dentists dental-related questions through “Ask A Dentist”.
- Locate a network general dentist or specialist with Provider Finder®.
- Research information with the Dental Dictionary.
- Determine approximate dental fees in the marketplace with the Dental Cost Advisor.
- View animations from various dental topics with our Treatment and Procedure Animations.

Interactive Web Tools



Dentist
Finder



Dental
Cost Advisor



Ask a
Dentist



Dental
Dictionary



Educational
Videos



In the
News

As part of our commitment to promoting the health and wellness of members, we provide at no additional cost, added benefits for those with high-risk medical conditions such as diabetes, heart disease, and pregnancy.

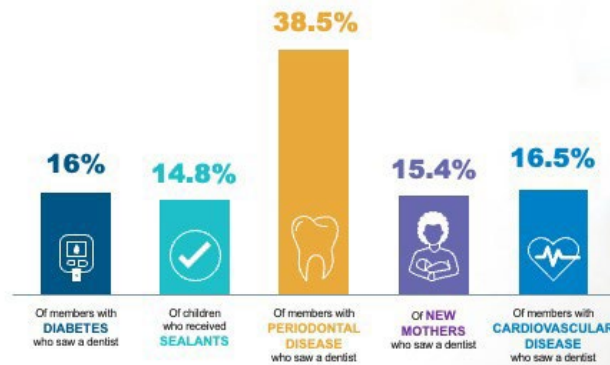


Employees who are managing a high-risk medical condition receive personalized dental wellness outreach at no added cost.

MONTHLY REMINDERS

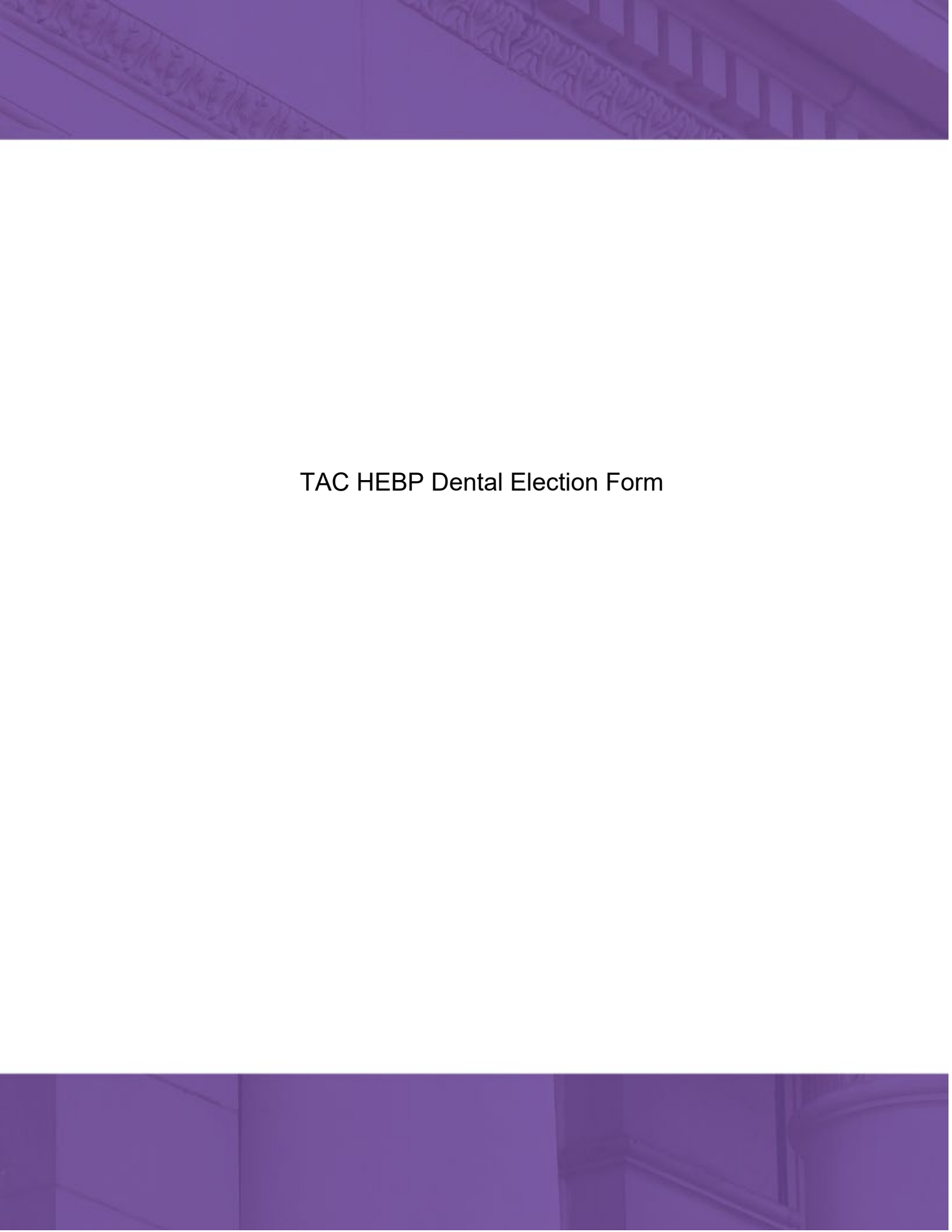
Promote Engagement and Behavior Change

Based on the outcomes from our outreach, it appears that we are changing member behavior. The results below outline members who visited a dentist for preventive care following outreach.



OUR COMMITMENT

We understand that organizations face a variety of challenges as they seek to control the cost of employee benefits. The TAC HEBP and BCBSTX partnership will provide excellent value, and we are committed to deliver on the promises made and the solutions presented in our proposal response. We are the best partner to provide a short- and long-term dental solution for your employees and their families.



TAC HEBP Dental Election Form



TEXAS ASSOCIATION *of* COUNTIES

HEALTH AND EMPLOYEE BENEFITS POOL

Dental Benefit Plan Election

Group Name: _____ Group Number: _____ AD: _____

Please select or confirm the dental plan your Commissioners' Court or Board of Directors has chosen for the upcoming plan year and complete the contribution schedule according to your group's funding levels. Email completed election form to your Employee Benefits Specialist or fax to (512) 481-8481, no later than July 28, 2026. Email or call your Employee Benefit Specialist at 1-800-456-5974 with any questions.

DENTAL PLAN (Select One)		
☐ Plan I (\$2,000 Annual Max)	☐ Plan II (\$1,500 Annual Max)	☐ Plan III (\$1,000 Annual Max)
Does the selected dental plan include Orthodontia coverage?	☐ Yes ☐ No	
Your payroll deductions for dental benefits are:	☐ Pre-Tax ☐ Post-Tax	
Are retirees allowed on the dental plan?	☐ Yes ☐ No If yes, ☐ Pre-65 ☐ Post-65	
Does your group have a broker or consultant?	Broker: ☐ Yes ☐ No Consultant: ☐ Yes ☐ No	
Broker/consultant's name, if applicable:		Commission:

Tier	New Monthly Rates*	New Amount Employer Pays	New Amount Employee Pays	New Amount Retiree Pays
Employee Only	\$	\$	\$	\$
Employee + Spouse	\$	\$	\$	\$
Employee + Child(ren)	\$	\$	\$	\$
Employee + Family	\$	\$	\$	\$

*Note: Rates shown do not include a broker commission unless specified above.

Signature (County Judge or Contracting Authority)

Date

Print Name and Title