

Benefits in *focus*

ADDRESSING THE NEEDS OF GALVESTON COUNTY
EMPLOYEES AND THEIR FAMILIES

The financial security and general welfare of our employees is of vital importance to Galveston County. Because of this, we are offering you and your family an employee benefits package. Our primary objective in selecting these products is quality, insurance company stability, and the opportunity to purchase coverage you might need at competitive prices.

Helping you achieve your work life balance

Welcome to the community of public servants that make up Galveston County Government. We are excited to have you as a part of our team! From elected officials to temporary employees, our job is to respectfully work together to serve our residents and neighbors, meet their needs, and earn their trust. Thank you for joining our team and for dedicating your time and effort in providing services to the wonderful

citizens of Galveston County! The citizens of Galveston County, as well as visitors, and vacationers to our County expect excellence and high quality services from government. As public servants, we have a duty to conduct ourselves with integrity and in a manner that is honorable and ethical. The expectation for each member of Galveston County's workforce is to serve with Honor, Dignity, and Integrity.



Special Notice

This is an overview of the coverage available. It is not a Summary of Benefits & Coverage (SBC) as prescribed by the Patient Protection and Affordable Care Act. Official plan and insurance documents govern your rights and benefits, including covered benefits, exclusions and limitations. The Commissioner's Court will review benefit plans for all employees and retirees annually. After this review, the Commissioner's Court can change or terminate benefit plans for employees and/or retirees at any time. Listed within is a summary of benefits currently available. It is not to be construed as an expressed or implied guarantee of these benefits.

Meet your HR staff and colleagues

Your Human Resources department is here for you and your needs. We want to do our part to help you fully understand the wide range of options available to you and your loved ones. Never shy away from contacting us.

Kathy Branch

Employee Relations Director

Office: 409-770-5352

E-mail: Katherine.Branch@co.galveston.tx.us

Kathy began her career with the County's Human Resources Department in 1996. Kathy holds a bachelor's degree in business administration from the University of Houston. Her primary areas are County policies and employee relations.

Corey Jannett

Senior Benefits Advocate

Office: 409-770-5345

E-mail: Corey.Jannett@co.galveston.tx.us

Corey began working for Galveston County in 2009. He graduated summa cum laude from Sam Houston State University with a degree in political science and communication studies. Corey strives to modernize and constantly look for ways to improve efficiency in order to increase service. Corey likes to live by the motto of SHSU "the measure of a life is its service."

Christie Motogbe

Payroll Specialist

Office: 409-770-5348

E-mail: Christie.Motogbe@co.galveston.tx.us

Christie received her bachelor's of science degree in accounting from Athens State University in Alabama. Her professional experience includes working as the store accountant for Rocket Harley-Davidson and as a bookkeeper and accounting clerk for other companies before that. Christie joined the Galveston County family in September 2014. An Austin native, she visited Galveston every summer with her family her whole life!

Amanda Shirey

Human Resources Recruiter

Office: 409-770-5346

E-mail: Amanda.Shirey@co.galveston.tx.us

Amanda has been a member of the Galveston County Human Resources team since 2014. She graduated magna cum laude from Northeastern State University in Oklahoma with a bachelor's degree in education. Amanda is one of the first points of contact for most people and their encounters with the HR department.

Jessica Floyed

HR Receptionist

Office: 409-770-5418

E-mail: Jessica.Floyed@co.galveston.tx.us

Jessica is the newest member of the HR team having joined the county in November 2015. Jessica moved from Houston to attend Galveston College during the summer of 2014. As a current student, she participates in the theatre company as one of its first members. She attends college to pursue her dream of becoming an author with the purpose of bringing environmental and animal rights issues to the forefront.

TCDRS Retirement

Texas County & District Retirement System (TCDRS)

Defined as a 403(b) by the Internal Revenue Service (IRS)
Contact member services at 1-800-823-7782
Hours of operation are 7:30am to 6:00pm Monday through Friday
www.tcdrs.org



Deposits & Vesting:

You contribute **7%** of your gross pay into your account (pre-tax)
You also earn **7%** interest annually on your account balance
Vesting period is **8** years of service
For vested employees, the County will match your account at **200%** at the time of retirement

Important Note

Service time with sister systems of TCDRS, service with another Texas county and even military service time can count towards your retirement eligibility with Galveston County.

Other Texas public retirement system accounts are:

- Employees Retirement System of Texas (ERS)
- Texas Municipal Retirement System (TMRS)
- City of Austin Employees Retirement System (COAERS)
- Teacher Retirement System of Texas (TRS)
- Judicial Retirement System of Texas (JRS)

Military Service credit requirement:

- Your discharge was under honorable conditions.
- You have enough service (8 years) to be vested with Galveston County.
- You can get service time for up to 60 months of active military service.

AUL - The Alternate Plan

Social Security Opt Out Plan

The Alternate Plan (Social Security replacement)
Defined as a 457(b) by the Internal Revenue Service (IRS)
Contact First Financial at 1-800-523-8422 to inquire about options and for account balances
www.oneamerica.com

Contributions, Interest & Investments:

Employees contribute **6.13%** of their gross salary on a pre-tax basis into an individual and private account.
Galveston County contributes an additional **3.607%**
Your account balance is guaranteed to earn **3.75%** interest annually if you leave your account in a fixed interest status.

Important Note

You may choose to invest your deposits in an array of different options.
Please contact Kathy Trussell with First Financial at 1-713-530-4054
to schedule a meeting and discuss your options for investments.

Voluntary Retirement Accounts

Employees have the option of establishing a third (voluntary) retirement account through either AUL or Nationwide to save additional money for retirement. These accounts are also tax-deferred but do not receive any additional contributions from the employer. These accounts are also the only accounts eligible for future loans or hardship withdrawal requests.

For more information and enrollment, please contact:
First Financial (AUL) - Kathy Trussell 713-530-4054 or
Nationwide - Kelly Miller 409-370-2393

FREE To You!

100% County Paid Benefits

Galveston County offers a life insurance policy, long-term disability, an employee assistance program and 11 paid holidays a year to all benefit eligible employees as a part of the standard benefits package.

You will have countless options for supplemental enrollments but Galveston County is giving you some benefits just as a thank you for your service, loyalty and dedication.

In addition to all of these goodies, Galveston County also offers free direct deposit services of wages to the financial institution of your choice. If you do not have a checking or savings account, the County can assist in setting up an account free of charge.

Life Insurance Policy

Guaranteed Issue!

The value of your policy depends on your annual salary

Full-Time Employees

Under age 70: 4 x Annual Salary + \$15,000
(no less than \$75,000, no more than \$215,000)

Half-Time/Part-Time Employees with Benefits

Under age 70: 2 x Annual Salary + \$15,000
(no less than \$37,500, no more than \$115,000)

Benefits will be reduced at the following ages

Age 70 = Benefit reduced to 67%

Age 75 = Benefit reduced to 43%

Long-Term Disability (LTD)

180-day elimination period

60% of your basic monthly salary rate

\$100 monthly minimum

\$5,000 monthly maximum

Employee Assistance Program (EAP)

In addition to the standard medical insurance options, the County offers an Employee Assistance Program. EAP provides **confidential** counseling assistance for eligible employees or their dependents dealing with problems such as marital or family discord, drug or alcohol dependency, and legal assistance. The employee receives six (6) free visits per year. No employee will jeopardize their position with the County as a result of their seeking EAP assistance. Employees and their families are also able to access Work/Life and Wellness Resources at www.4eap.com or **1-800-324-4327**.

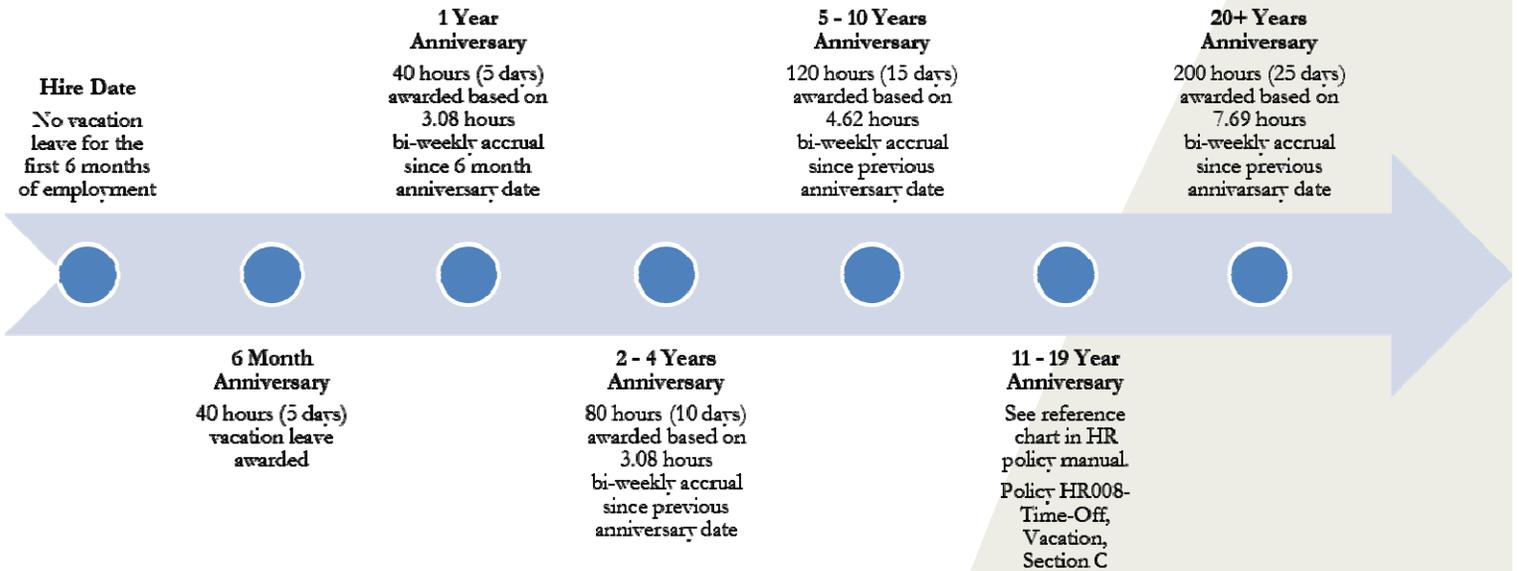
Free Gym & Walking Track

As an employee of the County you will have the option of working out in the County's gym, free of charge. Equipment available includes stair masters, elliptical, free weights and many more. Restrooms and shower facilities are also available. An air conditioned walking track is located on the 5th level. Classes taught by your fellow co-workers. Located on the top (6th) floor of the parking garage located at the old courthouse building at 722 Moody (21st Street) in Galveston.

11 paid holidays a year!

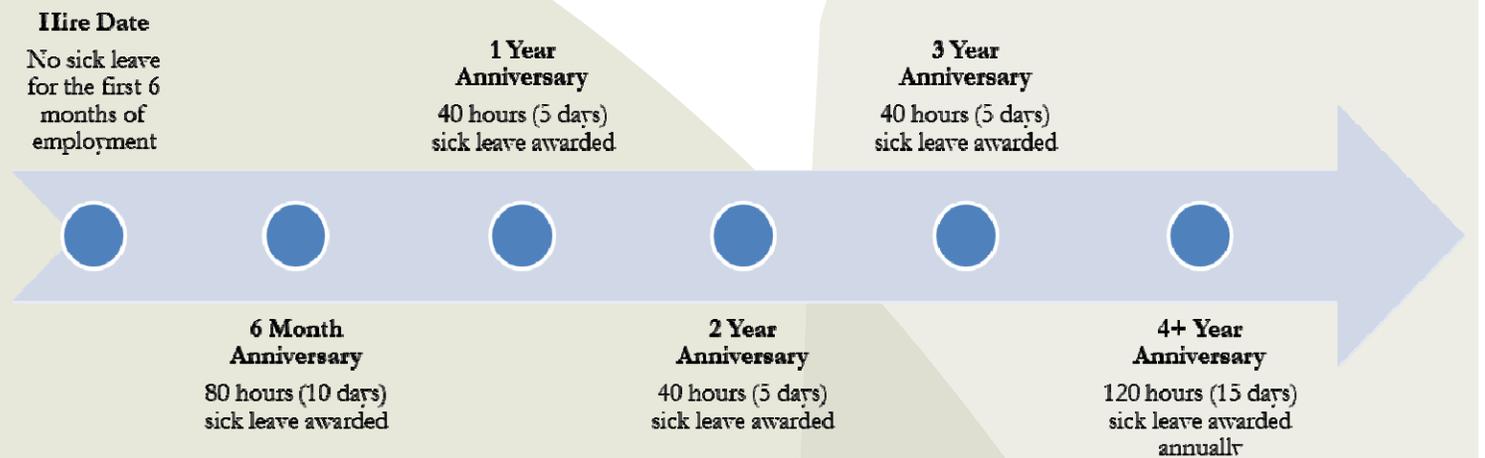
Paid Vacation

Awards & Accumulation Rates



Paid Sick Leave

Awards & Accumulation Rates



2017 Bi-Weekly Payroll Schedule

PAY PERIOD	WORK PERIOD COVERED	TIMESHEET DUE DATE	PAY DAY
1	12/15/2016-12/28/2016	12/28/16	01/04/17
2	12/29/2016-01/11/2017	01/11/17	01/18/17
3	01/12/2017-01/25/2017	01/25/17	02/01/17
4	01/26/2017-02/08/2017	02/08/17	02/15/17
5	02/09/2017-02/22/2017	02/22/17	03/01/17
6	02/23/2017-03/08/2017	03/08/17	03/15/17
7	03/09/2017-03/22/2017	03/22/17	03/29/17
8	03/23/2017-04/05/2017	04/05/17	04/12/17
9	04/06/2017-04/19/2017	04/19/17	04/26/17
10	04/20/2017-05/03/2017	05/03/17	05/10/17
11	05/04/2017-05/17/2017	05/17/17	05/24/17
12	05/18/2017-05/31/2017	05/31/17	06/07/17
13	06/01/2017-06/14/2017	06/14/17	06/21/17
14	06/16/2017-06/28/2017	06/28/17	07/05/17
16	06/29/2017-07/12/2017	07/12/17	07/19/17
17	07/13/2017-07/26/2017	07/26/17	08/02/17
17	07/27/2017-08/09/2017	08/09/17	08/16/17
18	08/10/2017-08/23/2017	08/23/17	08/30/17
19	08/24/2017-09/06/2017	09/06/17	09/13/17
20	09/07/2017-09/20/2017	09/20/17	09/27/17
21	09/21/2017-10/04/2017	10/04/17	10/11/17
22	10/05/2017-10/18/2017	10/18/17	10/25/17
23	10/19/2017-11/01/2017	11/01/17	11/08/17
24	11/02/2017-11/15/2017	11/15/17	11/22/17
25	11/16/2017-11/29/2017	11/29/17	12/06/17
26	11/30/2017-12/13/2017	12/13/17	12/20/17

2017 County Holiday Schedule

<u>Holiday</u>	<u>Date</u>	<u>Day of the Week</u>
New Year's Day (observed)	Jan. 2	Monday
Martin Luther King Day	Jan. 16	Monday
Presidents' Day	Feb. 20	Monday
Good Friday	April 14	Friday
Memorial Day	May 29	Monday
Independence Day	July 4	Tuesday
Labor Day	Sept. 4	Monday
Columbus Day	Oct. 9	Monday
Thanksgiving	Nov. 23	Thursday
	Nov. 24	Friday
Christmas Day	Dec. 25	Monday

One-Stop Contact List

Company/Department	Contact Name	Phone Number
American Fidelity Cancer Plan	Customer Service	800-654-8489
American Health Holding	Precertification ^{*1}	800-641-5566
Boon-Chapman	Customer Service ^{*2}	800-252-9653
CareHere	Nurse Line & Appointments	877-423-1330
CVS CareMark	Member Services	866-475-0056
GC Emergency Management	24-Hour On-call	888-384-2000
Employee Assistance Program	Employee Assistance Program	800-324-4327
First Financial	Kathy Trussell	713-530-4054
First Financial	Heather Pugh	281-847-8429
First Financial	Toni Wallace	281-272-7471
First Financial	FFenroll Online Assistance	855-272-7480
First Financial	FSA Balance Hotline	866-853-3539
Human Resources	Kathy Branch - Employee Relations	409-770-5352
Human Resources	Corey Jannett - Benefits	409-770-5345
Human Resources	Christie Motogbe - Payroll	409-770-5348
Human Resources	Amanda Shirey - Recruitment	409-770-5346
Human Resources	Jessica Floyed - Receptionist	409-770-5418
Humana	Vision Customer Care	866-537-0229
Humana	Dental Customer Care	800-233-4013
Galveston County IT	Help Desk	409-765-2685
Lincoln Financial	Short-Term Disability Claims	800-423-2765
Medicare	Customer Service	800-633-4227
MedWise Diabetic Supplies	MedWise Diabetic Supplies	800-596-4465
Nationwide Retirement	Kelly Miller	409-370-2393
Quest Diagnostics	Lab Work	800-646-7788
Social Security Administration	League City Office	866-299-3254
Social Security Administration	Angleton Office	866-338-2940
TCDRS	Member Services	800-823-7782

1. Prior to any hospital stay and for all precertification requirements, call American Health Holding. Failure to precertify will result in a reduction of benefits.
2. For all medical, vision and dental plans administered by Boon-Chapman.



Medical

Administered by: Boon-Chapman

Financial problems due to hospital and medical costs can be severe if you are not properly protected. With this in mind, Galveston County is making the medical plans available to all eligible employees and their families. We urge you to take advantage of the enrollment period so you may better protect yourself and family against the high cost of medical care.

The Nitty Gritty about Medical Coverage

Deductible? You must pay all the costs (excluding co-pays on the base and buy-up plans) up to the deductible amount before co-insurance applies for covered services you use. Our plan years run from January 1 through December 31 which means your deductible will start over every January 1. Deductible is waived for all preventative services on the HDHP plan.

Out-of-pocket limit? The most you could pay for deductible and co-insurance under the base and buy-up plans during a coverage period (usually one year) for your share of the cost of covered services. These limits help you plan for health care expenses. On the HDHP it is the most you could pay for deductible, co-insurance and co-payments.

PPO Network? If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**.

Copayments are fixed amounts (for example, \$25) you pay for covered health care, usually when you receive the service.

Coinsurance is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.

The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)

This plan encourages you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

The Affordable Care Act and You

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **All of Galveston County's medical plans provide minimum essential coverage.**

The ACA also establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **All Galveston County plans meet the minimum value standard for the benefits it provides.**

Grandfathered Health Plan Notice (base and buy-up plans only)

The County believes its Medical Plans are "grandfathered health plans" (GFP) under the Patient Protection and Affordable Care Act (PPACA). Accordingly, a GFP can preserve certain basic health coverage already in effect as of the day the law was enacted. Being a GFP means our Plan may not include certain provisions of PPACA that may apply to other plans, such as the requirement of coverage with no cost sharing for specific preventive health services. However, GFPs must comply with other Provisions in the PPACA, such as the elimination of lifetime limits on the minimum essential benefits. Questions regarding which protections apply and which ones do not apply to a GFP and what might cause a plan to lose its GFP status can be directed to contact Corey Jannett with the County's Human Resources Department at (409) 770-5345 or Boon-Chapman's Customer Service at (800) 252-9653. You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.

SUMMARY OF MEDICAL	HDHP		BASE		BUY-UP PLAN	
	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
PPO Network: Aetna www.aetna.com/asa						
Grandfathered Health Plan?	NO		YES		YES	
Access to CareHere?	YES		YES		YES	
Calendar Year Deductibles -Per Individual -Per Family	\$3,000 \$6,000	\$6,000 \$12,000	\$2,000 \$4,000	\$4,000 \$8,000	\$1,000 \$3,000	\$2,000 \$6,000
Out-of-Pocket Maximum (includes deductible) -Per Individual -Per Family	\$6,450 \$12,900	Unlimited Unlimited	\$7,000 \$21,000	Unlimited Unlimited	\$3,000 \$9,000	Unlimited Unlimited
Maximum Payable Benefit	Unlimited		Unlimited		Unlimited	
Physician Office Visits	50% after deductible		50% after deductible		50% after deductible	
Percentage Payable - Diagnostic - Preventative 100% Up to \$500/year for Base and Buy-up plans	80% 100%	50% N/A	80% 100%	50% N/A	100% 80% 100%	50% 50% N/A
Prescription Drug Co-Pays	0-30 Days Retail Supply		0-30 Days Retail Supply		0-30 Days Retail Supply	
CareHere Pharmacy (Generics Only) CVS Caremark/Per 30 Day Supply - Generic - Brand/Generic Available - Brand/No Generic Available - Specialty	\$0 \$10 \$35 \$45 10% up to \$100	\$0 \$12 \$40 \$55 10% up to \$125	\$0 \$12 \$40 \$55 10% up to \$125	\$0 \$12 \$40 \$55 10% up to \$125	\$0 \$12 \$45 \$60 10% up to \$130	\$0 \$12 \$45 \$60 10% up to \$130

This chart is illustrative only. Should there be any discrepancies the master plan document will take precedence. Please refer to the Master Plan Document for complete details of the Plan including exclusions, limitations and covered expenses.

Medical Premium Rates - Monthly & Bi-Weekly *(Pre-tax deduction)*

Non-Nicotine Rates	HDHP/HSA		BASE PLAN		BUY-UP PLAN	
	<i>Monthly</i>	<i>Bi-Weekly</i>	<i>Monthly</i>	<i>Bi-Weekly</i>	<i>Monthly</i>	<i>Bi-Weekly</i>
Employee Only	\$42	\$19.39	\$89	\$41.08	\$205	\$94.62
Employee & Spouse	\$187	\$86.31	\$236	\$108.92	\$355	\$163.85
Employee & Child(ren)	\$127	\$58.62	\$189	\$87.23	\$331	\$152.77
Employee & Family	\$257	\$118.62	\$320	\$147.69	\$504	\$232.62

Nicotine Rates	HDHP/HSA		BASE PLAN		BUY-UP PLAN	
	<i>Monthly</i>	<i>Bi-Weekly</i>	<i>Monthly</i>	<i>Bi-Weekly</i>	<i>Monthly</i>	<i>Bi-Weekly</i>
Employee Only	\$159.40	\$73.57	\$215.80	\$99.60	\$355	\$163.85
Employee & Spouse	\$304.40	\$140.49	\$362.80	\$167.45	\$505	\$233.08
Employee & Child(ren)	\$244.40	\$112.80	\$315.80	\$145.75	\$481	\$222
Employee & Family	\$374.40	\$172.80	\$446.80	\$206.22	\$654	\$301.85

No-HRA Rates	HDHP/HSA		BASE PLAN		BUY-UP PLAN	
	<i>Monthly</i>	<i>Bi-Weekly</i>	<i>Monthly</i>	<i>Bi-Weekly</i>	<i>Monthly</i>	<i>Bi-Weekly</i>
Employee Only	\$218.10	\$100.66	\$279.20	\$128.86	\$430	\$198.46
Employee & Spouse	\$363.10	\$167.59	\$426.20	\$196.71	\$580	\$267.69
Employee & Child(ren)	\$303.10	\$139.89	\$379.20	\$175.02	\$556	\$256.62
Employee & Family	\$433.10	\$199.89	\$510.20	\$235.48	\$729	\$336.46

Effective Dates of Coverage

Effective date: 1st of the month following 30 days (*January 1 for open enrollment changes*)

Termination date: last day of the month following termination/separation

New Enrollees

All newly enrolled employees will have the **first 30 days following their effective date of coverage** to have a Health Risk Assessment performed at one of the CareHere Clinics. A Verification Form will need to be presented to the CareHere Clinic at the time of your appointment and returned to HR in order to secure the lower premium rates.

Current Enrollees

Current employees enrolled on any of the County's medical plans have between **January 1 - October 31** every year to complete a Health Risk Assessment at CareHere in order to secure the lower premium rates and/or prove nicotine results.

Claims Administrator & Claims Filing Address

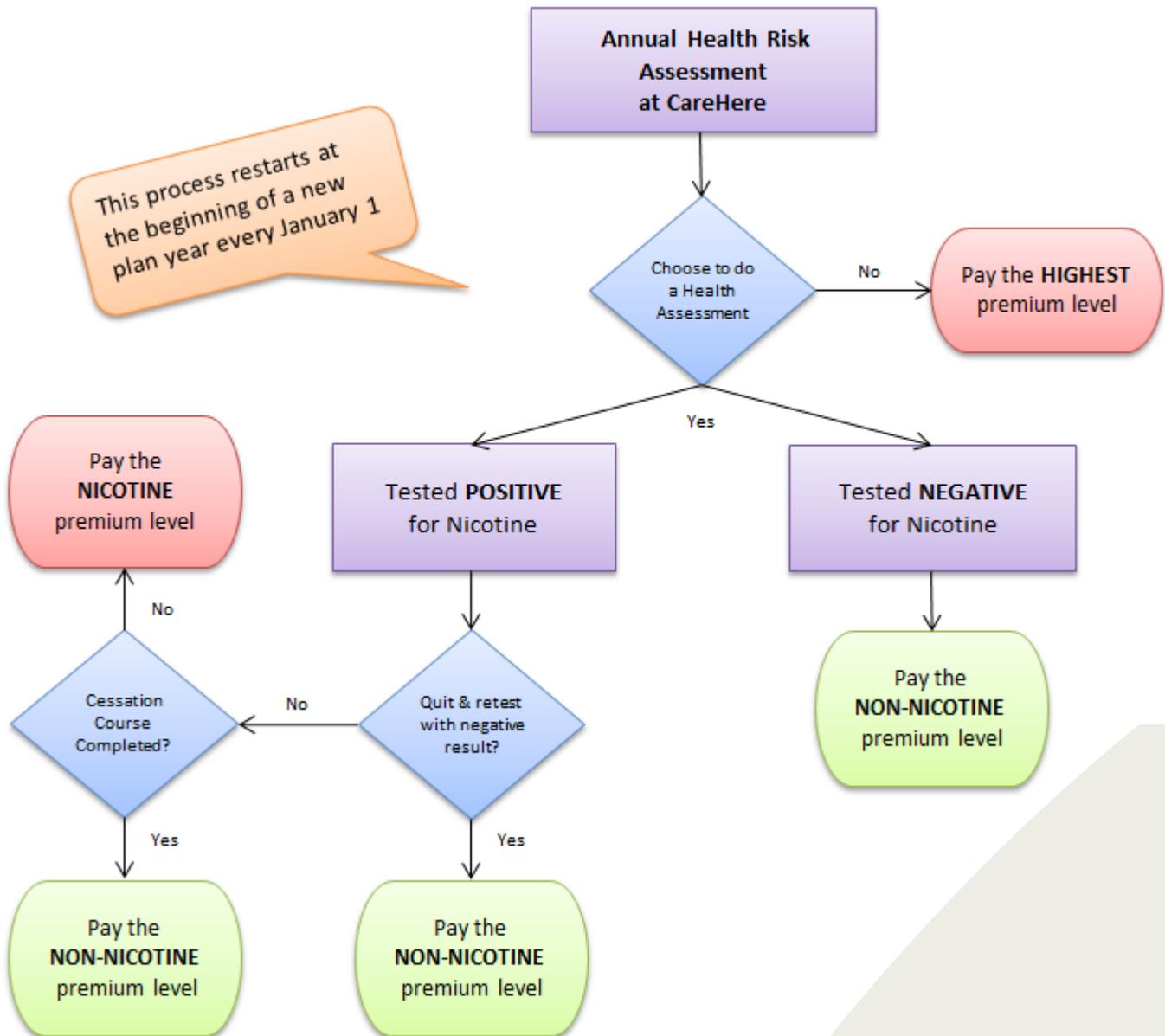
For claim status, benefit verification or other customer service questions, you may contact Boon-Chapman Benefit Administrators at (800) 252-9653 or via the internet at www.boonchapman.com.

The County's group number with Boon-Chapman is **Group 213**. All claims and correspondence should be mailed to Boon-Chapman, PO Box 9201, Austin, TX 78766 or by electronic payer ID 74238.

PPO Network - Aetna Signature

The PPO is the Aetna Signature Administrators (ASA) network. You may conduct a provider search by visiting their website at www.aetna.com/asa. In the middle of the first web page, simply click on the "Enter DocFind" button or you may call (800) 252-9653. Claims should **NOT** be mailed to Aetna. Instead, they are to be mailed to Boon-Chapman.

Medical Premium Rates



Did you know that Galveston County funds the majority of the health plan for its employees?

The county contributes **\$545** per month for every benefit-eligible employee.

That is **\$6,540 PER YEAR PER EMPLOYEE!**

Helpful Hints

- #1 Always remember, Boon-Chapman administers our plan using Aetna's provider (doctor's and hospitals) network.
- #2 Always verify your doctor's network participation by visiting www.aetna.com/asa or calling 1-800-252-9653.
- #3 Always remember to utilize CareHere as much as possible. Everything you do in house at CareHere is FREE to you.
- #4 Always request lab work be performed at CareHere or by Quest!

A DIFFERENT APPROACH TO MEDICAL

A Health Savings Account (HSA) is a bank account with a debit card just for healthcare!

2017 HSA Limits

Individual	\$3,400
Family	\$6,750
Age 55 & older	Option for an additional \$1,000/year

Health Savings Account (HSA)

Do you want to be the one in control of your own healthcare budget? Have you never been one for taking the traditional approach? Are you a maverick who wants to take a little different approach to your medical coverage? If you answered yes to these questions, then an HSA may be just the right fit for you!

When you or a member of your family needs healthcare, you may worry about being able to take care of the costs. What if you could feel confident instead? A Health Savings Account — or HSA — helps take the worry out of paying for healthcare costs. So you can make the most of every healthcare dollar you spend, save, or invest.

Here's how it works. Your HSA acts like a safety net to help you pay for expected AND unexpected healthcare expenses. You can use your account with your HSA-qualified health plan to get the care you need. Then, for example, when you go to the doctor or dentist, fill a prescription, or get your eyes checked, you already have money set aside to pay for your health plan deductible and other out-of-pocket costs. But this isn't just any account. It's a tax-advantaged account. That means you can use your HSA dollars TAX-FREE to pay those bills! And, get this... the money you put into your HSA is taken from your paycheck on a pre-tax basis lowering your taxable income. And the interest and investment earnings on your HSA funds? Also tax-free! You get tax-advantages on every dollar you put in or spend from your HSA – making your money go further when paying for healthcare. And, what's more? Your HSA goes where you go. Even if you get a new job, switch health insurance providers, or retire, you can still use your HSA. It's your money, your accounts! And you can carry-over money from year-to-year and save it for retirement as there is no "use it or lose it" rule with an HSA!

What is a Health Savings Account (HSA)?

Employees enrolled in the County's "High Deductible Health Plan" (HDHP) may be eligible to contribute to a Health Savings Account (HSA).

An HSA is a special savings account for people who are enrolled in a HDHP. The HSA allows you to set aside tax-free dollars to pay for IRS-qualified medical expenses that aren't reimbursed under the HDHP.

HSAs have other benefits, too. For example: your HSA and savings are yours to keep year after year. There's no "use it or lose it" penalty—even if you change jobs or healthcare plans!

Are you qualified for a Health Savings Account (HSA)?

It's easy to determine if you are qualified for a Health Savings Account (HSA).

You are qualified for an HSA if:

- You are covered by a single or family qualified high-deductible health plan (HDHP). The County's HDHP is qualified.
- You are not covered by any other health plan that provides any of the same benefits as the HDHP.
- You are not enrolled in Medicare parts A, B or D.
- You cannot be claimed as a dependent on another person's tax return.

To enroll in an HSA, you must have a primary U.S. residence as well as a valid Social Security Number.

What expenses qualify for reimbursement from my HSA?

The IRS defines qualified medical expenses as amounts paid for the "diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body." Qualified medical expenses are eligible for reimbursement through your HSA as long as they are not reimbursed through insurance or other sources. Want even more info? Go to the IRS publication 502 at <http://www.irs.gov/publications/p502/>.



Free Medical Facility

CareHere!



Yes... you read it correctly. As a Galveston County employee **and** a participant on our medical plan, you have access to 3 doctors' offices and a pharmacy FREE TO YOU!

Galveston County offers all benefit-eligible employees and their eligible dependents enrolled in the medical plan, access to 3 free healthcare centers as well as a free pharmacy.

Primary care & family practice services are provided through the Healthcare Centers. Preventive care like Health Risk Assessments (HRA), annual physicals, sports physicals and well woman exams, and acute care like colds, flu, and respiratory infections are treated. In addition, chronic conditions, like high blood pressure, high cholesterol, diabetes and asthma can all be cared for and monitored by Healthcare Center staff. Flu shots and other limited adult immunizations as ordered by the Healthcare Center providers are also available.

Offered completely **FREE** to employees and covered dependents enrolled in the medical plan. There are no deductibles, no co-pays, no long waits. Patients are usually in and out in 30 minutes. Well-checks and same day appointments can be scheduled online at www.carehere.com or by calling **1-877-423-1330**.

WARNING! A "No-Show Fee" of **\$25** will be assessed through a payroll deduction should a scheduled appointment not be cancelled prior to time of appointment. This will apply to appointments for covered dependents as well.

Health Risk Assessment (HRA) - Blood Draw

The CareHere annual Health Risk Assessment (HRA) is an in-depth analysis of more than 35 key lab results plus other health measures indicating high cholesterol, diabetes, liver functions, chemistry levels, nutrition, prostate cancer, hypertension and more. From a simple blood draw and health questionnaire, you will receive a detailed report that explains your results through color-coded graphs to help you better understand your scores. Armed with this powerful tool, you can review your health risks with a doctor in detail, prepare a plan of action, and track trends that are essential to healthy living.

All newly enrolled employees will have the first 30 days following their effective date of coverage to have an HRA performed at one of the CareHere Clinics. An HRA Verification Form will need to be presented to the CareHere Clinic at the time of your appointment and returned to HR in order to secure the lower premium rates. Current employees have between **January 1 - October 31** every year to complete their HRA.

Locations

Galveston

2028 Sealy, Galveston. Earl Llewellyn Building, corner of Moody and Sealy.

Texas City

600 Gulf Freeway, Suite 100. Whitley Penn office building. Pharmacy is located at the Texas City location.

Dickinson

1804 FM 646 W, Suite J, Dickinson, Texas 77539
HEB Shopping Center between Hallmark and Nail Spa.

Dental *(Pre-tax deduction)*

Humana DHMO

www.humanadental.com

Benefit eligible employee, spouse & children
 Specialty care co-pay same as general dentist
 No annual deductible
 No annual maximum
 No waiting periods
 Co-payment price schedule. Paid to physician at time of service
 Coverage for pre-existing
 Orthodontics (Employee and Family, children up to age 26)

Humana Indemnity (Elite Schedule 75)

www.humanadental.com

General Dentistry - \$1,000 benefit max per person per policy year
 \$50 deductible per person (3 per family) for level II & III services only
 Go to any licensed dentist of your choosing
 Insurance pays up to maximum reimbursement shown on the fee schedule
 Further discounts available if you use a Humana PPO Provider
 Orthodontics for children only (Up to Age 18)
 Orthodontics - \$1,000 lifetime maximum paid over 2 Year Period @ \$500 per year after a 1 year wait period



Boon-Chapman Low Plan

Go to dentist of your choosing*
 \$50 annual deductible for Type B and Type C services
 Type A (preventative & diagnostic): plan pays 100% no deductible
 Type B (restorative & surgical): plan pays at 80%
 Type C (prosthodontic): plan pays at 50%
 No orthodontia coverage. No pre-existing limitations.
\$1,000 benefit maximum per person per calendar year

Boon-Chapman High Plan

Go to dentist of your choosing*
 \$50 annual deductible for Type B and Type C services
 Type A (preventative & diagnostic): plan pays 100% and deductible waived
 Type B (restorative & surgical): plan pays at 80%
 Type C (prosthodontic): plan pays at 50%
 No orthodontia coverage. No pre-existing limitations.
\$2,000 benefit maximum per person per calendar year

*** *Helpful Hint from Boon-Chapman* ***

To stretch your benefit dollar farther, use a provider participating in the **DentalGuard Preferred Select** network.
 To search for a provider please visit www.guardiananytime.com - "Find a Provider" at top of page.

Dental Plan	Bi-Weekly Premium Rates			
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Humana DHMO	\$5.84	\$10.64	\$10.64	\$14.97
Humana Indemnity	\$8.04	\$15.06	\$15.06	\$23.16
Boon-Chapman Low Plan	\$11.54	\$23.08	\$23.08	\$35.08
Boon-Chapman High Plan	\$17.08	\$34.15	\$34.15	\$52.15



Vision

(Pre-tax deduction)

CAN YOU SEE ME NOW?

Vision coverage is not only useful if you know you need glasses or contacts but getting an eye exam yearly can help determine the warnings signs for larger health risk such as diabetes and strokes.

Humana Vision Care Plan

www.humanavisioncare.com

- \$10 exam co-pay every 12 months
- Lenses (single, bifocal & trifocal) 100% after \$10 co-pay
- \$50 wholesale frame allowance
- \$150 contact lens allowance for elective and 100% for medically necessary
- 20% retail discount on second pair of eyeglasses
- Lasik surgery available at a co-pay
- Must go to a provider that accepts the plan

Boon-Chapman Vision

The below amounts are reimbursed to you after the following services:

- Examinations \$75 (1/person/calendar year)
- Lenses (1 pair/person/calendar year)
 - Single Vision \$60
 - Bifocal \$85
 - Trifocal \$100
 - Lenticular \$120
- Contact Lenses \$120 (1 pair/person/calendar year)
- Frames \$100 (1 pair/person/every other year)

Claims filing deadline: Claims must be filed no later than the **March 31st** following the year in which the claim was incurred.

Premiums	Humana		Boon-Chapman	
	<i>Monthly</i>	<i>Bi-Weekly</i>	<i>Monthly</i>	<i>Bi-Weekly</i>
Employee Only	\$9.77	\$4.51	\$6	\$2.77
Employee & Spouse	\$22.68	\$10.47	\$17	\$7.85
Employee & Child(ren)	\$22.68	\$10.47	\$14	\$6.47
Employee & Family	\$22.68	\$10.47	\$22	\$10.16

Flexible Spending Account *(Pre-tax deduction)*

You cannot be enrolled in a Flexible Spending Account (FSA) and a Health Savings Account (HSA) at the same time. For convenient, online shopping with your FSA dollars visit the FSA Store at www.fsastore.com

Eligible Expenses

With the Flexible Spending Account (FSA), you can pay for un-reimbursed out-of-pocket health care expenses for yourself, your spouse and all of your eligible dependents for health, dental, and vision care expenses. The services must be incurred while you are actively participating in the FSA plan. The eligible expenses may be reimbursed regardless of whether you, your spouse or dependents are covered by your employer's medical, dental, or vision plan. Eligible expenses are limited by IRS guidelines which can be found at www.irs.gov/pub/irs-pdf/p502.pdf

Ineligible Expenses

Some expenses that you incur during your plan year may not be eligible for reimbursement under current IRS regulations.

EXPENSES NOT YET INCURRED

Expenses that have been paid, but not yet incurred (i.e. Prepayment of service), cannot be reimbursed until the service is rendered. Expenses don't necessarily have to be PAID, but merely incurred.

PREMIUMS FOR INSURANCE

Premiums and payments to insurance policies are not eligible for reimbursement.

EXPENSES PAID BY ANOTHER PLAN OR THIRD PARTY

Expenses that have already been paid by an insurance company or other reimbursement through your FSA plan are not eligible for reimbursement.

EXPENSES INCURRED AFTER TERMINATION/SEPARATION FROM YOUR EMPLOYER

If you are no longer participating in the FSA plan through your employer (termination, resignation, etc.) any claims incurred after your participation ends are not eligible for reimbursement.

Filing a Claim

Before submitting your claim, make sure you have had the service(s).

To file your claim:

1. Complete a claim form, and be sure to sign and date it.
2. Attach a receipt(s) for the service(s) provided or an Explanation of Benefits showing:
 - » A description of the service or a list of supplies furnished.
 - » The charge(s) for each service.
 - » The date(s) of service.
 - » The name of the person(s) receiving the service.
 - » The amount you are responsible to pay.
3. For convenient direct deposit, complete the Automatic Deposit Agreement form.

Or use your FFA Benefits Card

Requesting Services

For Inquires: 1-866-853-3539

For Claim Forms and account info: www.ffga.com

To Submit Claims by Fax: 1-800-298-7785

Note: FSA Accounts are limited to an annual maximum of **\$2,550**.

WARNINGS!

- This plan is a "use it or lose it" benefit. There is no roll over of funds from year to year however, it does offer a two and half month grace period. Any money not used will be forfeited and lost!
- You cannot be enrolled in both a Flexible Spending Account (FSA) and a Health Savings Account (HSA) at the same time.



COMMON ELIGIBLE EXPENSES

- » Co-Payments
- » Co-Insurance
- » Deductibles
- » Over-the Counter Drugs
(with physician's prescription)
- » Dental Treatment
- » Orthodontia
- » Lab Fees
- » X-Rays
- » Vision Expenses
- » Lasik Surgery
- » Physical Therapy
- » Chiropractor Services
- » Acupuncture
- » Eye Contact Solution
- » Eye Drops

COMMON INELIGIBLE EXPENSES

- » Cosmetic Surgery
- » Teeth Whitening
- » Veneers
- » Botox
- » Non Prescribed Vitamins
and Supplements
- » Toiletries
- » Medical Insurance Premiums
- » Health Club Membership Fees

Dependent Care FSA *(Pre-tax deduction)*

The Dependent Care FSA allows you to pay for day care expenses for your qualified dependent/child with pre-tax dollars.

Eligibility Requirements

Eligible dependents must be claimed as an exemption on your tax return. These dependents can include step-children, grandchildren, adopted children, or foster children. In a divorce situation, you must have custody of the child in order for the child to be considered an eligible dependent. Under IRS regulations, eligible dependents are further defined as: under the age of 13, and/or physically or mentally unable to care for themselves, such as a disabled spouse, disabled child, or elderly parents that live with you.

Eligible Expenses

Eligible dependent care expenses are those expenses you must pay for the care of a dependent while you (and your spouse) are working, seeking employment, or attending school as a full-time student for at least 5 months during the year. The care may be provided in your home or at a licensed center outside of your home. If the care is in your home, the service cannot be provided by another child of yours under the age of 19, by your spouse, or by your dependents.

Ineligible Expenses

Only those dependent care expenses described above are eligible. Some expenses that you incur during your plan year may not be eligible for reimbursement under current IRS regulations such as: educational costs, weekends/evening-out babysitting, transportation, books, clothing, food, activities, entertainment, and registration fees.

COMMON ELIGIBLE EXPENSES

- » Day Camps
- » Before/After School Care
- » Babysitters/Day Care Centers
- » Au Pair
- » Nanny
- » Nursery School

COMMON INELIGIBLE EXPENSES

- » Registration Fees
- » Care for child while not working
- » Kindergarten
- » Food/Activity expenses if separate from cost of care
- » Care provided by anyone under age 19
- » Pre-School
- » Books and Supplies
- » Field Trips

Limits

This reimbursement (when aggregated with all other dependent care reimbursements during the same calendar year) may not exceed the least of \$5,000, or \$2,500, if married but filing separate tax returns.

Daycare Submission Guidelines:

Acceptable Documentation

to accompany the reimbursement voucher:

1. Vouchers for Dependent Care signed by the Provider. Voucher must also be completed with the Provider's tax identification number or Social Security number and dates of service, Or...
2. Voucher with receipt from Provider, including Provider name, Provider signature, dates of service, amount for service, and tax identification/social security number. IRS regulations do not allow reimbursing dependent care yearly contracts. Monthly submissions are required.

Unacceptable Documentation

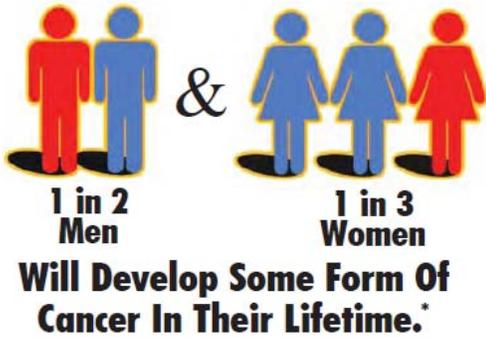
1. Cancelled checks / Credit card receipts
2. Bill or receipt that only shows a balance forward or previous balance
3. Cash register receipt

Note: It is important to note that the date of service, not the date of payment, must fall within the dates of the plan year for which you are enrolled.



American Fidelity Cancer Insurance *(Pre-tax deduction)*

A cancer diagnosis can change your life. With Limited Benefit Cancer Insurance from American Fidelity you can concentrate on your treatment and healing. Benefit payments are paid directly to you to help with out-of-pocket expenses such as co-pays, mortgage and car payments, meals, lodging and travel expenses.



Did you know?

Over 1.5 million new cases of cancer will be diagnosed this year alone.

- American Cancer Society: *Cancer Facts and Figures 2010*, pg. 1

Features

Benefit payments are made directly to you. Base policy is guaranteed renewable, provided the premiums are paid as required. Optional Hospital Intensive Care and Critical Illness Riders are available to purchase. Individual, individual and spouse, individual and children, and family coverage available.

Lincoln Financial Short-Term Disability (STD) *(Post-tax deduction)*

If your paycheck suddenly stopped today, what would you do? 70% of the working population live paycheck to paycheck. It could be a financial concern if you suffer a disabling injury or sickness. A disability plan through **Lincoln Financial Group** offers you income protection when you are disabled and cannot work. Plan benefits are paid directly to you and can be used however you like. Consider it insurance on your income!

Features: Pays you 60% of your weekly salary up to \$1,750 per week after you exhaust all available paid leave (vacation, sick and comp). 8th, 15th & 31st day waiting periods available depending on your needs. Maximum benefit duration of 26 weeks. Once you satisfy the 180 elimination period for long-term disability (LTD), your short-term disability (STD) will automatically rollover to LTD without a separate claim process.

Disclaimer: Please be aware that the rate quoted on your enrollment, and the benefit pay that you would receive if a claim is made, is related to your weekly salary as of **September 14, 2016 or your date of hire** if you began employment after open enrollment. This is the salary that will be used in calculating the 60% benefit you will receive. The rates change only during open enrollment and therefore if your salary changes during the year and you file a claim it will not be based on your salary at the time that you file, it will be based on the salary associated with the premium rate you are paying. If you have any questions, HR is happy to help.

Additional Voluntary Life Insurance *(Post-tax deduction)*

Life insurance coverage can help you family meet daily expenses, maintain their standard of living, pay off debt, secure your children's education, and more in the event of your passing.

Humana - *Employee, spouse & children*

Additional employee term life coverage from \$10,000 - \$100,000.

Optional spouse coverage for up to \$50,000. Spouse coverage cannot exceed employee's coverage amount.

Coverage available for dependent children between the ages of 0 - 24.

Standard - *Spouse coverage only*

Standard Insurance Company (The Standard) offers voluntary spousal life insurance.

	Minimum	Incremental Unit	Guarantee Issue Amount <i>(for new hires only)</i>	Maximum
Spouse	\$5,000	\$5,000	\$50,000	\$215,000

You cannot be insured as both an employee and as a dependent.

Spouse means a person to whom you are legally married or your domestic partner as recognized by state law.

Your spouse must not be a full-time member of the armed forces.

Amounts of coverage elected above the guarantee issue amount are subject to medical underwriting approval.

Coverage for over age 65 subject to medical underwriting approval.

A
HEALTHIER
YOU



Wellness Initiatives

At Galveston County you have access to a free gym or you can get paid to workout!



FREE Gym & Walking Track

As an employee of the County you will have the option of working out in the County's gym, free of charge. Equipment available includes stair masters, elliptical, free weights and many more. Restrooms and shower facilities are also available. An air conditioned walking track is located on the 5th level. Classes taught by your fellow co-workers.

Hours of Operation

24 hours a day, 7 days a week! Contact HR for the secure, key pad access code.

Location

Top (6th) floor of the parking garage located at the old courthouse building at 722 Moody (21st Street) in Galveston.

Gym Membership Reimbursement

If you are covered under one of the County's medical plans, when you prove that you have worked out at least nine (9) days per calendar month the County will reimburse \$40 towards your monthly gym membership fee.

The rules of the program are as follows:

- 1. GYMS:** Your gym must have electronic tracking capabilities for monitoring the dates and frequency of your workouts.
- 2. WORKOUT FREQUENCY:** You must work out at least nine (9) days per calendar month.
- 3. DOCUMENTATION:** You or your gym must be able to produce a printed document from your gym's electronic tracking system reflecting each day you visited their workout facility. Handwritten documents will not be accepted.
- 4. FILING FOR REIMBURSEMENT:** After a month in which you met the "Workout Frequency" requirement, you must submit a completed "Reimbursement Form" (available online or in HR) along with the printed document from your gym (see 1 & 2 above) to Boon-Chapman.

<http://www.galvestoncountytexas.gov/hr/Pages/WellnessInitiatives>

- 5. REIMBURSEMENT:** This program will reimburse the employee \$40 for each month you provide proper "Documentation" that you have met the "Workout Frequency" requirement. This is a "reimbursement" program, which means you must pay your membership fee first and then file for reimbursement after you have documentation showing you met all requirements.

Tobacco/Nicotine Cessation Workshops

FREE workshops offered by CareHere help you quit for good and are helping to reduce tobacco and/or nicotine usage rates among Galveston County employees and retirees.



Through our partnership with CareHere, the County holds tobacco/nicotine cessation courses periodically throughout each year. All employees, retirees under the age of 65, and covered dependents on one of the three County medical plans are eligible to participate in the program.

For each participant in a CareHere tobacco/nicotine cessation course, the County will cover the cost of participation and materials, as well as any costs associated with an approved tobacco/nicotine cessation product that works best for you during the course of your participation. Please watch for announcements throughout the year for upcoming dates, times and locations of each opportunity for either the online or classroom-style cessation workshops. Employees and retirees will be asked to commit to completing a consecutive 8-week program PLUS participate in ongoing education with the CareHere Health Coach for one year. During the course, the CareHere Health Coach will provide support with nutritional and other counseling.

Employees and retirees who successfully complete a cessation program each year will avoid paying the higher nicotine-user premiums for the following year.

If you test positive for nicotine (*Cotinine - Nicotine Metabolite*) in your most recent Health Risk Assessment (HRA) through CareHere you will be subject to the higher nicotine premium rates for the medical plan, unless you:

1. Quit and get retested through CareHere to achieve a NEGATIVE nicotine result before the beginning of the next plan year or;
2. Successfully complete one of the tobacco cessation workshops (either online or classroom-style) each year that you test positive for nicotine.

Note: even if you are not able to quit using nicotine products and still have a positive result on file through your HRA as long as you successfully complete one of the tobacco cessation workshops before the end of the year, you will NOT be subject to the higher nicotine user premiums on the medical plan.

WHERE THERE'S SMOKE

In just one year, the county's smoking cessation program has reduced the number of county employees who smoke by 10 percent.



Info graphic from The Daily News. "County's program credited with helping employees quit smoking." March 19, 2015

Other Useful Information

Section 125 Cafeteria Plan

The Internal Revenue Code Section 125 allows an employer to establish a salary redirection agreement for the benefit of employees. The employee's portion of the insurance premiums and other eligible expenses are deducted from the employee's gross income before taxes are calculated. The amount of taxes withheld uses the lower net taxable income amount. Since deductions are before taxes are calculated, the employee's taxable income is reduced. The employee's take-home pay increases because tax withholding and Medicare tax are not paid on the amount deducted. Because these deductions are taken out on a pre-tax basis, your elections can only be changed once a year during annual open enrollment or may be changed mid-year due to a qualifying life event.

Here is an example of how it works

Without 125		With 125	
Gross Salary	\$2,000	Gross Salary	\$2,000
Tax (20%)	-\$400	Benefits (Insurance)	-\$300
Subtotal	\$1,600	Subtotal	\$1,700
Benefits (Insurance)	-\$300	Tax (20%)	-\$340
Take Home Pay	\$1,300	Take Home Pay	\$1,360

Potential \$60 SAVINGS with the Section 125 Cafeteria Plan!

How to Dissect your County Pay Stub

While your pay will be direct deposited, you will still receive an actual stub every pay day with a complete breakdown of your pay, deductions, taxes and leave record. This is a very useful tool that gives you a snapshot of anything you need to know. One thing to always remember is, anything you see in the "County Paid Benefits" column is just that... they are benefits that the County is paying for you and do NOT affect your pay. Your premiums and deductions are listed below the fold. Want to know how much sick and/or vacation time you have at your disposal? That's a cinch, take a look at your leave record in the top right corner... there it is!

This is your W-4 withholding allowances.

Employee Name Title				Dept 155000 Hire Date: 1/23/2004 Tax Status/Exempt/Add'l SO				Check Number: EF90100 Check Date: 07/13/2011 Period End: 07/06/2011							
EARNINGS				COUNTY PAID BENEFITS				LEAVE RECORD							
Description	Hours	Rate	Current	Y-T-D	Description	Current	Y-T-D	Description	Beg	Change	End				
SALARY CMPTAKE CMP ERN HOLIDAY VC TAKE SK USED OT 1.5 OT-REG JURY LV EMER FMLA MED DOCK HRS LONG PAY CERT PAY AUTO ALW					TXABLGLI TXABLGLI AUL MEDICARE HEALTH TCDRS AUL WAIVE STD LIFE JPL STD L RLR SUI			VacTot PaYr Accru SICK COMP							
Gross Pay				Total Contrib				BANKING INFORMATION							
PRE-TAX DEDUCTIONS				TAXES				AFTER-TAX DEDUCTIONS				SUMMARY			
Desc	Current	Y-T-D	Desc	Current	Y-T-D	Desc	Current	Y-T-D	Desc	Current	Y-T-D				
AUL TCDRS DEN BOON VSN-FLX FLEXMED FLEXCHILD MEDICAL AUL VOLU NATIONWD			MEDICARE IRS-WH IRS-ADD			FLEX FEE PARKING NO-SHOW			Gross Pay - Pretax Ded + Taxable Cont Taxable Amount - Taxes - Post Tax Ded						
T. Pre-Tax				Tot Taxes				T. Post Tax				Net Pay			

Also found under After-Tax Deductions are IRS Levies, Student Loans, Union Fees & Child Support Deductions.

These are purchased benefits under the Section 125 Flexible Benefit Plan.

Legal Notices

Special Enrollment Notice

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your eligible dependents lose eligibility for that other coverage. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. Any enrollment requests made as the result of any of the events cited above must be made within 31 days of the date of the qualifying event. To request special enrollment or obtain more information contact Human Resources at 409-770-5418.

Equal Employment Opportunity Statement

The County will not tolerate discrimination and is committed to providing equal employment opportunity for all qualified applicants and current employees without regard to race, color, religion, ancestry or national origin, ethnicity, sex, marital status, disability, Vietnam era and disabled veteran status, genetic information, age or sex, except where permitted as a bona fide occupational qualification. The County prohibits sex discrimination on the basis of pregnancy. This policy applies to all terms and conditions of employment, including but not limited to, application, testing, recruitment, hiring and placement, discipline, medical examinations, assignments, evaluations, benefits, promotion, transfer, compensation, leaves of absence, training, termination, layoff, reorganization of departments, and recall.

Americans with Disabilities Act (ADA)

Galveston County complies with the anti-discrimination statutes in each of the localities in which it operates. Galveston County recognizes its duty to comply with the American with Disabilities Act and when applicable, the Rehabilitation Act of 1973. Contact the Human Resources Department with questions regarding ADA accommodations or discrimination issues at 409-770-5418.

Continuation of Coverage (COBRA)

If your employment terminates for any reason, you and/or your covered dependents may be able to continue medical, dental and vision coverage under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA). You may be eligible for COBRA continuation when you terminate employment with the County of Galveston. Your covered dependents may be eligible for COBRA continuation when you terminate employment, divorce, die, or when your dependent children are no longer eligible due to age. Details will be provided to you and your dependents if you terminate employment or die.

Genetic Information Nondiscrimination Act of 2008 (GINA)

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, you are not required to provide any genetic information when responding to a request for medical information. "Genetic information," as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

Family and Medical Leave Act of 1993 (FMLA)

The FMLA entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave. Eligible employees are entitled to: Twelve workweeks of leave in a 12-month period for: the birth of a child and to care for the newborn child within one year of birth; the placement with the employee of a child for adoption or foster care and to care for the newly placed child within one year of placement; to care for the employee's spouse, child, or parent who has a serious health condition; a serious health condition that makes the employee unable to perform the essential functions of his or her job; any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a covered military member on "covered active duty;" or Twenty-six workweeks of leave during a single 12-month period to care for a covered service member with a serious injury or illness if the eligible employee is the service member's spouse, son, daughter, parent, or next of kin (military caregiver leave).

Future Changes to Benefits

The Commissioner's Court will review benefit plans for all employees and retirees annually. After this review, the Commissioner's Court can change or terminate benefit plans for employees and/or retirees at any time. Listed within is a summary of benefits currently available. It is not to be construed as an expressed or implied guarantee of these benefits.

Online Enrollment Instructions

First Financial Group of America is happy to provide you with an on-line web based benefits communication system. Here you can enroll in or make changes to your Cafeteria Plan benefits. Below you will find the easy steps to make your benefit selections. If, during your enrollment, you experience technical difficulty or have trouble maneuvering through the enrollment process, please call our IT help desk line at **1-855-272-7480**, 8:00AM-5:00PM Central Standard Time.



The screenshot shows the FF enroll Enrollment Site. The header features the FF enroll logo and the text "Enrollment made simple" and "Enrollment Site". Below the header, there is a navigation bar with "Enrollment Site Login:" and "System requirements:". The main content area contains a text box stating: "To use this website, you must have your employee ID or Social Security Number and your confidential Personal Identification Number (PIN). If you have questions or need help, please contact your Human Resources Department." Below this text are two input fields: "Employee ID or Social Security Number:" and "Personal Identification Number (PIN):". To the right of these fields are "Log on" and "Forgot PIN?" buttons. Below the input fields are links for "Security Information" and "Privacy Policy". At the bottom of the main content area, there is a link for "Administrative users: login to the administrative site". In the bottom right corner, there is a "CONFIRMED" logo with "Extended Validation" and "Click to Confirm" text.

- Point your web browser to <https://ffga.benselect.com/enroll>
- **Login ID:** your **SSN** or your **Employee ID**
- **Personal Identification Number (PIN)** is the **last 4 digits** of your **SSN** and the **last 2 digits** of the **year you were born** (this should be a 6 digit number)



Visit us online

<http://www.galvestoncountytexas.gov/HR>

Human Resources Department

Hours of operation: Monday - Friday
8:00am – 5:00pm *Open through lunch*

Telephone line: 409-770-5418

Fax line: 409-770-5351

E-mail: HumanResources@co.galveston.tx.us

