

HIDALGO COUNTY texas

DEPARTMENT OF BUDGET & MANAGEMENT
EMPLOYEE BENEFITS DIVISION
2818 S. Business Hwy. 281
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MEMORANDUM

To: Hidalgo County Employees
From: DBM - Employee Benefits Division
Date: **October 4, 2019**
Subject: **2020 INSURANCE OPEN ENROLLMENT – VOLUNTARY ENROLLMENT**

The Annual Open Enrollment Period will begin October 16, 2019. A schedule of the enrollment dates has been sent to your department/precinct. Please refer to posted schedule.

The Voluntary Enrollment is only for employees who need to add plans or make changes to current medical and/or supplemental insurances.

Please note, monthly premiums for the Group Health Plan for the upcoming year have increased. However, plan benefits have been increased and the employee co-insurance percentage has decreased. Additionally, the co-payments and deductibles have been reduced. Please refer to the 2020 Summary of Benefits fact sheet for changes in premiums, deductibles, benefit coverage, and co-payments. Also note, the Buy-Up Medical Plan has been removed and the Basic Medical Plan, which is free to all employees, will be the only plan available. Employees currently on the Buy-Up Medical Plan that do not attend enrollment will be automatically defaulted to the Basic Medical Plan without changes to the members covered.

Enclosed in this packet you will find a copy of your current benefits and payroll deductions, and a copy of the 2020 Summary of Benefits fact sheet.

If you wish to roll over your current medical plan and voluntary insurances, please sign the enclosed "Insurance Benefits Acknowledgement Form". By signing this Form, you authorize Hidalgo County to roll over your current medical plan with the proposed changes effective January 1, 2020, and to roll over your current Supplemental Insurances with no premium changes. Simultaneously, you authorize Hidalgo County's Treasurer's Office to deduct from your bi-weekly payroll check insurance premiums accordingly.

Premiums and benefit plans for all insurances offered will be reviewed with you during the enrollment process. **Remember, this is the time to ask questions about the plan benefits! Ensure that you are satisfied with the information given to you before you select and purchase any product.**

NOTE: OPEN ENROLLMENT CHANGES WILL TAKE EFFECT JANUARY 1, 2020.

2020 INSURANCE PLANS

- **AETNA Medical**
- **Metlife Accident & Critical Illness**
- **Guardian Cancer**
- **Sun Life Disability**
- **Ameritas Dental & Vision**
- **Texas Life Whole Life**

Employees wishing to enroll dependents and or spouse for the medical insurance will be required to provide the following documents. All other insurances require a social security number for all members:

❖ **Spouse:**

- Social Security Card, and
- Marriage Certificate or Common Law Certificates (can be obtained at the Hidalgo County Clerk's Office)

❖ **Children:**

- Social Security Card, and
- Natural Born Child: Birth Certificate
- Adopted Child: Legal Adoption Documents
- Stepchild: Power of Attorney Documents

No changes will be allowed after the Open Enrollment Period has closed; refer to schedule. The only changes allowed outside of the Open Enrollment Period are situations of life changing events or court mandating coverage for dependents. All changes must be done before the 30th day from the day of the event. To make a change related to Qualifying Events visit us at the DBM-Employee Benefits Office located at the New Administration Building, 2818 S. Bs. Hwy 281, Edinburg, TX. Below, is a list of the basic qualifying events for special enrollments.

QUALIFYING EVENTS FOR SPECIAL ENROLLMENTS

A qualifying life event occurs when a specific circumstance alters your life:

- Birth or Adoption of a Child (Newborn)
- Marriage or Divorce
- Dependent Child Reaches 26 Years of Age
- Termination or Commencement of Spouse's Employment
- Loss or Gain of Insurance for any Covered Member

If you have any questions, please call the office at (956) 292-7025, Monday – Friday between the hours of 8:00 a.m. – 5:00 p.m.