



# 2025-2026 Open Enrollment Guide





# Eligibility Requirements

## WHO IS ELIGIBLE

### Full-Time Employees

If you are regularly scheduled to work an average of at least 30 hours per week for more than 120 days in a year, then as a full-time employee, you are eligible to participate in:

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Basic Life and AD&D Insurance
- Flexible Spending Account
- Health Savings Account
- Supplemental Life Insurance
- Supplemental 457b Retirement
- United Way Campaign

## DEPENDENT ELIGIBILITY

Documentation is required to support dependent eligibility. Enrollment of dependents with proof dependency must be submitted at the time of your enrollment. All covered dependents are enrolled in the same plan as the employee. Eligible dependents and acceptable documents are outlined below.

| Dependent Type                        | Eligibility Requirements   | Document Options for Verification of Eligibility                 |
|---------------------------------------|--|--|
| <b>Spouse</b>                         | Spouse under the laws of the State of Texas  | Valid Marriage Certificate<br>Common Law Declaration             |
| <b>Biological Child</b>               | Under Age 26   | Valid Birth Certificate  |
| <b>Stepchild</b>                      | Under Age 26   | Valid Birth Certificate as well as<br>Valid Marriage Certificate |
| <b>Adopted Child</b>                  | Under Age 26   | Court Order for Legal Adoption                                   |
| <b>Disabled Dependent Over Age 26</b> | <ul style="list-style-type: none"><li>• Must be unmarried</li><li>• Must be incapacitated</li><li>• Must be unable to self-support</li><li>• Must be tax dependent</li></ul> | Medical Certification of Disability                              |

# Smith County Benefits 2025 - 2026

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## WHAT'S CHANGING?

- \$500 Emergency Room Copay (Plans 1 & 2)
- Deductible/Out-of-Pocket increase. (Plan 3)
- Increased Employee Cost on Dental
- Frames Allowance changed to \$130 for Vision
- HSA and FSA maximums have increased

## Welcome to Smith County's Benefits Program for 2025 - 2026

Smith County offers a comprehensive and competitive benefits program. We are committed to maintaining quality health care coverage to our employees and their eligible family members.

This guide will serve as a resource as you prepare to select the best benefit choices for you and your family. To contact Human Resources with questions, please call (903) 590-4644.

### OPEN ENROLLMENT July 14 - 25, 2025

Open Enrollment is your once-a-year opportunity to enroll in or make changes to your benefits. The open enrollment period will begin on Monday, July 14, 2025 and end on Friday, July 25, 2025 at 5:00 PM. Elections you make during the open enrollment period will become effective on October 1, 2025.

Your benefit elections are made online, through the **BSwift** enrollment portal. Once you have made your elections, you will not be able to make any changes until the next enrollment period, unless you have a qualifying life event.

**If you do not take action, your current elections will rollover to the next plan year for the following benefits:**

- Medical
- Dental
- Vision
- Colonial Life Supplement

Your current elections for the Flexible Spending Account (FSA) and Health Savings Account (HSA) will not rollover to the next plan year. You must re-enroll in the FSA/HSA each year.

**NOTE: New insurance cards will only be ordered and mailed to employees who make changes during Open Enrollment.**

# About Your Open Enrollment

## Annual Benefits Open Enrollment Period

**Monday, 07/14/2025 through Friday, 07/25/2025**

Smith County's benefit plan year begins on October 1<sup>st</sup> and continues through September 30<sup>th</sup>. Insurance premiums are deducted from your paycheck starting one month prior to start of insurance coverage.

Employees have three opportunities to select coverage or make changes to their benefits. Please carefully consider the benefit options available to you and your dependent(s).

### 1 New Hire Enrollment

New employees are given an initial enrollment period of 31 days after their start date to enroll. New hire enrollment is conducted during the onboarding process by completing the Benefits Enrollment Form with Human Resources. Insurance coverage is effective on the **first of the month following 60 days of eligible employment**.

### 2 Open Enrollment

Employees have the opportunity every year to review their current benefits and make changes for the upcoming plan year. During this enrollment period, you may change your benefit choices, add and/or drop dependents, purchase or discontinue supplemental life insurance, and enroll in a flexible spending account or health savings account.

Your benefit elections for Open Enrollment are made online, through the **BSwift** enrollment website.

Open Enrollment for the 2025-2026 plan year will be conducted from July 14 - 25, 2025. Any changes made will take effect on October 1<sup>st</sup>. If no changes are made, the current benefits will rollover. Employees must re-enroll each year for the Flexible Spending Account and Health Savings Account. Elections for the FSA/HSA do not rollover.

### 3 Qualifying Life Events

Once you have made your enrollment choices, you cannot change your elections in the middle of the plan year, unless you have a Qualifying Life Event (QLE). If you have a QLE, you must notify Human Resources and submit a Qualifying Event Enrollment form within 31 days from date of qualifying event in order to be valid. Proper documentation is required to support dependent eligibility.

Qualifying Life Events include:

- **Change in Legal Marital Status:** Marriage, Divorce, Death of Spouse
- **Change in Dependent Status:** Birth, Adoption, Loss of Coverage, Obtain Other Coverage
- **Change in Employment Status:** Part-Time Smith County Employment
- **Change in Spouse Coverage:** Loss of Coverage through Employer, Obtain Other Coverage

Questions about Benefit Plans?

Please contact **The Purple Card** at **866-788-9118**



# Medical Plan Comparison

Smith County is self-funded through the **HealthSmart** network and offers three different medical plan options. We encourage you to choose a plan that best fits the needs of yourself and your dependents.

Our medical plans cover a wide variety of services including preventative care, office visits, prescription drugs and inpatient care, with access to a broad network of physicians and facilities. The main differences include deductibles, coinsurance, copays and premiums.

When choosing the right plan for you, here are some helpful questions that you can ask yourself:

- What do I anticipate for this upcoming plan year?
- How is my overall health?
- How often do I utilize healthcare services?
- Does this medical plan make sense with my budget?

## Finding an In-Network Provider

Go to <https://providerlookup.healthsmart.com> to search for an in-network provider. Select the HealthSmart Physician/Ancillary Only network plan, enter the desired location, and search for physician by Specialty.

## Prescription Drug Coverage

Prescription benefits are managed by Optum. Prescription drugs are **in-network** coverage only.

All medical plans have a mandatory generic provision. If a generic is available, you will pay the difference between the generic drug and the brand, plus the brand copay.

All plans include \$0 copay for OTC non-sedating anti-histamines for allergies and proton pump inhibitors for acid reflux. Prescription is required to be covered.

## TERMS TO KNOW

**PREMIUM:** The amount you pay for insurance.

**CYD:** Calendar Year Deductible. Our deductible year runs January 1<sup>st</sup> through December 31<sup>st</sup>.

**DEDUCTIBLE:** The initial amount you pay each calendar year before the plan begins paying for covered healthcare expenses, such as hospitalization or outpatient surgery.

**COPAYMENT:** The fixed dollar amount you will pay for a healthcare service. Copayments are not applied to your deductible.

**COINSURANCE:** The amount you pay, as a percentage of the cost of your allowed services, after you reach the deductible until you reach the plan's out-of-pocket maximum.

**OUT-OF-POCKET MAXIMUM:** The most you will pay per calendar year for covered, in-network healthcare expenses. Once this limit is met, the plan pays 100% on eligible expenses for the remainder of the calendar year.

|  | Plan 1 | Plan 2 | Plan 3     |
|--|--------|--------|------------|
| <b>RETAIL PRESCRIPTIONS</b><br>(30-DAY SUPPLY)     |        |        |            |
| <b>GENERIC</b>                                     | \$10   | \$10   | Deductible |
| <b>FORMULARY BRAND</b>                             | \$30   | \$30   | Deductible |
| <b>NON-FORMULARY BRAND</b>                         | \$45   | \$45   | Deductible |
| <b>MAIL ORDER PRESCRIPTIONS</b><br>(90-DAY SUPPLY) |        |        |            |
| <b>GENERIC</b>                                     | \$20   | \$20   | Deductible |
| <b>FORMULARY BRAND</b>                             | \$60   | \$60   | Deductible |
| <b>NON-FORMULARY BRAND</b>                         | \$90   | \$90   | Deductible |

# Medical Plan Comparison

NOTE: CYD stands for Calendar Year Deductible. The deductible year runs from January 1<sup>st</sup> through December 31<sup>st</sup>.

|                                     |  | Plan 1              |  | Plan 2             |                            | HSA-compatible<br>Plan 3 |  |
|-------------------------------------|--|---------------------|--|--------------------|----------------------------|--------------------------|--|
|                                     | IN NETWORK                             | OUT OF NETWORK      | IN NETWORK                             | OUT OF NETWORK     | IN NETWORK                 | OUT OF NETWORK           |  |
| CALENDAR YEAR DEDUCTIBLE (CYD)      |  |                     |  |                    |                            |                          |  |
| INDIVIDUAL / FAMILY                 | \$1,500 / \$3,000                      | \$3,000 / \$6,000   | \$1,000 / \$2,000                      | \$2,000 / \$4,000  | \$3,300 / \$6,600          | \$6,600 / \$13,200       |  |
| CALENDAR YEAR OUT-OF-POCKET MAXIMUM |  |                     |  |                    |                            |                          |  |
| INDIVIDUAL / FAMILY                 | \$7,150 / \$14,300                     | \$14,300 / \$28,600 | \$4,550 / \$9,100                      | \$9,100 / \$18,200 | \$3,300 / \$6,600          | \$6,600 / \$13,200       |  |
| COINSURANCE                         |  |                     |  |                    |                            |                          |  |
| PLAN PAYS AFTER CYD                 | 80%                                    | 50%                 | 90%                                    | 50%                | 100%                       | 50%                      |  |
| OFFICE VISITS                       | YOU PAY                                |                     | YOU PAY                                |                    | YOU PAY                    |                          |  |
| PREVENTATIVE CARE                   | \$0<br>(deductible waived)             | 50% after CYD       | \$0<br>(deductible waived)             | 50% after CYD      | \$0<br>(deductible waived) | 50% after CYD            |  |
| PRIMARY CARE VISIT                  | \$30 copay                             | 50% after CYD       | \$20 copay                             | 50% after CYD      | Deductible                 | 50% after CYD            |  |
| SPECIALIST VISIT                    | \$30 copay                             | 50% after CYD       | \$20 copay                             | 50% after CYD      | Deductible                 | 50% after CYD            |  |
| CHIROPRACTIC VIST                   | 20% after CYD                          | 50% after CYD       | 10% after CYD                          | 50% after CYD      | Deductible                 | 50% after CYD            |  |
| LABORATORY & IMAGING                | YOU PAY                                |                     | YOU PAY                                |                    | YOU PAY                    |                          |  |
| RADIOLOGY & LAB                     | 20% coinsurance<br>(deductible waived) | 50% after CYD       | 10% coinsurance<br>(deductible waived) | 50% after CYD      | Deductible                 | 50% after CYD            |  |
| ADVANCED IMAGING                    | 20% after CYD                          | 50% after CYD       | 10% after CYD                          | 50% after CYD      | Deductible                 | 50% after CYD            |  |
| PRE-ADMISSION TESTING               | 20% after CYD                          | 50% after CYD       | 10% after CYD                          | 50% after CYD      | Deductible                 | 50% after CYD            |  |
| URGENT CARE CENTER                  | \$65 copay                             | 50% after CYD       | \$65 copay                             | 50% after CYD      | Deductible                 | 50% after CYD            |  |
| EMERGENCY ROOM                      | \$500 copay +<br>20% after CYD         | -                   | \$500 copay +<br>10% after CYD         | -                  | Deductible                 | 50% after CYD            |  |
| OUTPATIENT FACILITY                 | 20% after CYD                          |                     | 10% after CYD                          |                    | Deductible                 |                          |  |
| INPATIENT FACILITY                  | 20% after CYD                          |                     | 10% after CYD                          |                    | Deductible                 |                          |  |
| COVERAGE OPTIONS                    | EMPLOYEE COST PER PAYCHECK             |                     |  |                    |                            |                          |  |
| EMPLOYEE ONLY                       | \$0.00                                 |                     | \$21.99                                |                    | \$21.99                    |                          |  |
| EMPLOYEE + SPOUSE                   | \$264.71                               |                     | \$291.19                               |                    | \$291.19                   |                          |  |
| EMPLOYEE + 1 CHILD                  | \$75.17                                |                     | \$82.69                                |                    | \$82.69                    |                          |  |
| EMPLOYEE + CHILDREN                 | \$139.61                               |                     | \$153.57                               |                    | \$153.57                   |                          |  |
| EMPLOYEE + SPOUSE + 1 CHILD         | \$321.09                               |                     | \$353.20                               |                    | \$353.20                   |                          |  |
| EMPLOYEE + SPOUSE + CHILDREN        | \$354.38                               |                     | \$389.81                               |                    | \$389.81                   |                          |  |

NOTE: This is not all-inclusive of your benefits.

# Dental Benefits

Smith County offers a single dental plan with a maximum benefit of **\$2,000 per covered person per calendar year**.

This plan is designed to provide the following dental benefits for you and your eligible family members.

**Preventative Care** - routine exams, cleanings, sealants (under age 16)

**Basic Services** - fillings, oral surgery, periodontia, anesthesia

**Major Services** - root canals, crowns, dentures, extractions

**Orthodontic Services** - initial consultation, x-rays, adjustments

## OPEN ACCESS NETWORK

There is no network for dental.  
You may see any dentist you choose!

*\*predetermination is recommended for procedures over \$200*

## Dental Plan

### CALENDAR YEAR DEDUCTIBLE (CYD)

|            |       |
|------------|-------|
| INDIVIDUAL | \$50  |
| FAMILY     | \$150 |

### CALENDAR YEAR OUT-OF-POCKET MAXIMUM

|            |         |
|------------|---------|
| PER PERSON | \$2,000 |
|------------|---------|

### COVERED SERVICES

### YOU PAY

|                   |  |
|-------------------|--|
| PREVENTATIVE CARE | \$0 (deductible waived)                |
| BASIC SERVICES    | 20% after CYD                          |
| MAJOR SERVICES    | 20% after CYD                          |
| ORTHODONTICS      | 50% after CYD (up to \$1,500 lifetime) |

### COVERAGE OPTIONS

### EMPLOYEE COST PER PAYCHECK

|                       |         |
|-----------------------|---------|
| EMPLOYEE ONLY         | \$10.00 |
| EMPLOYEE + SPOUSE     | \$25.00 |
| EMPLOYEE + CHILD(REN) | \$30.66 |
| EMPLOYEE + FAMILY     | \$40.54 |



# Vision Benefits

Smith County offers a single vision plan through the **Superior Vision** network. This plan is designed to provide routine vision exams, basic frames, lenses and contact lenses for you and your eligible family members.

Employees can enjoy the benefits of a vision examination as well as coverage for frames and lenses or contact lenses in lieu of eyeglasses once every 12 months. In-network providers include America's Best, Walmart, Sam's Club, MyEyeDr, MyEyeLab, LensCrafters, Visionworks and other private practices.

| Vision Plan              |                            |                             |
|--------------------------|----------------------------|-----------------------------|
| SERVICES                 | IN NETWORK                 | OUT OF NETWORK              |
| VISION EXAMINATION       |                            |                             |
| EXAMINATION              | \$10                       | Up to \$35 retail           |
| LENSES                   |                            |                             |
| CONTACT LENSES           | \$150 allowance            | Allowance up to \$80 retail |
| SINGLE VISION (PER PAIR) | \$25 copay                 | Allowance up to \$25 retail |
| BIFOCAL (PER PAIR)       | \$25 copay                 | Allowance up to \$40 retail |
| TRIFOCAL (PER PAIR)      | \$25 copay                 | Allowance up to \$45 retail |
| LENTICULAR (PER PAIR)    | \$25 copay                 | Allowance up to \$80 retail |
| FRAMES                   |                            |                             |
| FRAMES                   | \$130 allowance            | Allowance up to \$70 retail |
| LASIK VISION             |                            |                             |
| PROCEDURE                | \$200 allowance            | \$200 allowance             |
| COVERAGE OPTIONS         | EMPLOYEE COST PER PAYCHECK |                             |
| EMPLOYEE ONLY            | \$2.49                     |                             |
| EMPLOYEE + SPOUSE        | \$4.25                     |                             |
| EMPLOYEE + CHILD(REN)    | \$4.50                     |                             |
| EMPLOYEE + FAMILY        | \$6.75                     |                             |

## Finding an In-Network Provider

- 1 Go to <https://superiorvision.com/locator>
- 2 Enter your desired location
- 3 Select coverage as **Insurance Through Your Employer**
- 4 Select network as **Superior Select Southwest**



# Lyric - Telemedicine

Lyric offers Smith County employees, and up to 7 dependents, access to U.S. board-certified doctors through the convenience of phone and video medical consultations – 24/7, 365 days a year. **1-800-611-5601**

Lyric is at no cost to the employee and is an affordable alternative to save time and money. This is also a great alternative for after-hours and weekends when your primary care physician is not available, or if you are out of town or on vacation.




For non-emergency medical conditions, doctors can diagnose your symptoms, prescribe medication and call in prescriptions to the pharmacy of your choice. Skip the waiting room and urgent care costs. Enjoy the \$0 copay for a Lyric consultation.



## GETTING STARTED

Employees are automatically enrolled in Lyric and may begin utilizing this benefit after the new hire enrollment waiting period has passed.

To get started, you will need to activate and set up your own Lyric account by following one of the three options below.

-  Call 1-800-611-5601
-  Visit [GetLyric.com](https://www.getlyric.com)
-  Download the 'Lyric Health' App

# The Purple Card

The Purple Card is a patient advocate service which provides you with direct access for employee benefits assistance. The Purple Card can assist with the following services:

- **Emergency Verification:** You lost your ID card and the provider needs to verify benefits
- **Enrollment Support:** You have questions about benefits during Open Enrollment
- **Benefit Assistance:** You need to verify coverage for a particular procedure or surgery
- **Claims Processing:** You have a question about a claim, or you were balance-billed
- **Complex Claims:** You had a procedure done in which you are receiving multiple bills and you do not understand what your financial responsibilities are for each bill



# Flexible Spending Accounts (FSA)

A Flexible Spending Account (FSA) allows you to direct part of your pay, on a pre-tax basis, into a special account that can be used throughout the year to reimburse yourself for eligible out-of-pocket health care or dependent care expenses. Per IRS regulations, you cannot participate in both the FSA Health and Health Savings Account (HSA).

Smith County offers two FSA options:

- **FSA Health:** For eligible medical, prescription, dental and vision care expenses
- **FSA Dependent Care:** For eligible expenses to care for a dependent child or adult

|  | FSA Health   | FSA Dependent Care  |
|--|--|---|
| Maximum Annual Contribution            | \$3,300  | \$5,000   |
| What is the purpose?                   | To pay for eligible out-of-pocket medical, prescription, dental and vision care expenses. It may not be used for health care premiums. | To pay for the care of your child (under age 13 or physically/mentally handicapped older child dependent) or adult dependent while you are at work.             |
| Whose eligible expenses can I pay for? | For you and any eligible dependents, even if they are not covered by the Smith County medical plan.                                    | For eligible child and adult dependents claimed on your federal income tax return.  |
| How do I contribute to the FSA?        | Contributions are deducted from your paycheck before taxes.  | Contributions are deducted from your paycheck before taxes.   |
| When can I use my FSA?                 | The total amount you elect to contribute for the year may be used for eligible expenses beginning on October 1 <sup>st</sup> .         | As you contribute with each payroll deduction starting October 1 <sup>st</sup> , only your current balance is available for reimbursement on eligible expenses. |
| How do I use my FSA?                   | You will be issued a Benefit Bucks debit card to pay for eligible expenses, or you may submit your reimbursement request online.       | Submit your reimbursement request on the MYRSC website at myrsc.com.  |
| Will I need to save receipts?          | Yes. Even if you use your Benefit Bucks debit card, you may be asked to verify your expenses.  | Yes. You will need your documentation to request reimbursement.   |
| Can I rollover my unused FSA funds?    | No. Any funds not spent by September 30 <sup>th</sup> will be forfeited.   |   |

For specific details on eligible expenses, refer to the IRS website for forms, instructions, publications and more information.

## HELPFUL INFORMATION

- Employees can enroll in the FSA during their new hire enrollment, open enrollment or with a qualifying life event.
- If currently enrolled in the FSA, you must re-enroll and elect a new contribution amount for the next plan year.
- If you separate or retire from the organization, your plan participation in the FSA program will end on your separation date. You have a 90-day period to submit claims for expenses incurred prior to date of separation.
- **Smith County allows the maximum deductions as designated by the IRS.**





# Health Savings Account (HSA)

Similar to the FSA, a Health Savings Account (HSA) also allows you to direct part of your pay, on a pre-tax basis, into a special account that can be used throughout the year to reimburse yourself for eligible out-of-pocket health care expenses. Per IRS regulations, you cannot participate in both the FSA Health and Health Savings Account (HSA).

To be eligible for a Health Savings Account (HSA), you must be enrolled in a High-Deductible Health Plan (HDHP) which is the Smith County Medical [Plan 3](#). You also may not be covered by another health plan if it is not an HDHP.

|   | HSA   |
|---|---|
| <b>Maximum Annual Contribution</b>            | \$4,300 (Individual) / \$8,550 (Family)   |
| <b>What is the purpose?</b>                   | To pay for eligible out-of-pocket medical, prescription, dental and vision care expenses. It may not be used for health care premiums.  |
| <b>Whose eligible expenses can I pay for?</b> | For you and any eligible dependents, even if they are not covered by the Smith County medical plan.   |
| <b>How do I contribute to the HSA?</b>        | Contributions are deducted from your paycheck pre-tax.  |
| <b>When can I use my HSA?</b>                 | The total amount you elect to contribute for the year may be used for eligible expenses beginning on October 1 <sup>st</sup> .  |
| <b>How do I use my HSA?</b>                   | You will be issued a Benefit Bucks debit card to pay for eligible expenses, or you may submit your reimbursement request online at <a href="http://myrsc.com">myrsc.com</a> . |
| <b>Will I need to save receipts?</b>          | Yes. Even if you use your Benefit Bucks debit card, you may be asked to verify your expenses.   |
| <b>Can I rollover my unused HSA funds?</b>    | Yes. Any funds not spent by September 30 <sup>th</sup> will rollover, as long as you remain enrolled in the HSA.  |

For specific details on eligible expenses, refer to the IRS website for forms, instructions, publications and more information.

## HELPFUL INFORMATION

- Employees can enroll in the HSA any time that they are enrolled in the Smith County Medical Plan 3.
- If currently enrolled in the HSA, you must re-enroll and elect a new contribution amount for the next plan year.
- If you separate or retire from the organization, you can still access funds in your HSA account. The HSA is a bank account that personally belongs to you.
- **Smith County allows the maximum deductions as designated by the IRS.**



# Life Insurance

## BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT

Smith County provides each full-time employee with Basic Life Insurance and Accidental Death and Dismemberment (AD&D) coverage in the amount of **\$10,000** at no cost to the employee. This benefit offers financial protection in the event of death or serious injury. At age 65 and 70, there is a reduction in the amount of this coverage. This coverage is with Symetra.

## SUPPLEMENTAL INSURANCE

Smith County employees have the option to purchase additional insurance policies for yourself and your family. This insurance is administered through Colonial Life. All supplemental insurance is paid for through payroll deductions on an after-tax basis. Rates vary based on information such as age, medical history and annual salary.

New employees can purchase Colonial Life products during their new hire enrollment period. Otherwise, employees must wait until Open Enrollment to purchase a policy or make changes to their policy.

If enrolled in Colonial Life, you can take your coverage with you if you separate or retire from the organization.

## BENEFICIARY DESIGNATION

It is very important that you designate a beneficiary for your life insurance benefits. Your beneficiary is the person (or people, estate, trust) who will receive the benefits from your basic life and AD&D coverage in the event of your death.

You may update your beneficiary at any time. To change your beneficiary outside of the new hire or open enrollment period, please contact Human Resources and request to complete the Change of Beneficiary Designation form.

| POLICY               | COVERAGE DETAILS   | PROVIDES COVERAGE FOR  |
|----------------------|--|--|
| ACCIDENT             | For on and off job coverage. Helps offset unexpected covered medical expenses such as emergency room fees, deductibles and copayments that can result from a fracture, dislocation or other covered accidental injury.                               | <ul style="list-style-type: none"><li>• Employee</li><li>• Spouse</li><li>• Covered Dependents</li></ul> |
| DISABILITY           | Replaces a portion of income if a covered accident or sickness prevents you from earning a paycheck. Provides monthly benefit to help cover any ongoing expenses, including necessities like food and housing.                                       | <ul style="list-style-type: none"><li>• Employee</li></ul>   |
| CRITICAL ILLNESS     | Supplements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, such as a heart attack, end-stage renal failure, stroke or major organ failure. | <ul style="list-style-type: none"><li>• Employee</li><li>• Spouse</li><li>• Covered Dependents</li></ul> |
| HOSPITAL CONFINEMENT | Provides lump-sum benefits for a covered hospital confinement or outpatient surgery to help with deductibles and other expenses not covered by most major medical plans.   | <ul style="list-style-type: none"><li>• Employee</li><li>• Spouse</li><li>• Covered Dependents</li></ul> |
| TERM LIFE            | Tailor coverage for your individual needs and helps provide financial security for your family members.  | <ul style="list-style-type: none"><li>• Employee</li><li>• Spouse</li><li>• Covered Dependents</li></ul> |
| WHOLE LIFE           | Provides guaranteed features – cash value accumulation, premium rates and death benefit (minus any loans and loan interest) – that help ensure those benefits will be there to help protect your family's way of life.                               | <ul style="list-style-type: none"><li>• Employee</li><li>• Spouse</li><li>• Covered Dependents</li></ul> |



# Retirement Program

## TEXAS COUNTY AND DISTRICT RETIREMENT SYSTEM

Effective upon employment, all Smith County employees (except temporary employees) are automatically enrolled with the Texas County and District Retirement System (TCDRS), the retirement program for Smith County.

Your TCDRS account will keep earning interest each year until your membership ends. Your membership ends when you withdraw your personal deposits or choose a retirement benefit, or upon your death.

|                            |         |
|----------------------------|---------|
| Annual Interest Rate       | 7%      |
| Employee Deposit Rate      | 7%      |
| Smith County Matching Rate | 200%    |
| Vesting Requirement        | 8 years |

### Vesting

You are considered “vested” once you have 8 years of service credit in the system. Once vested, you will earn the 200% employer matching, meaning Smith County matches \$2.00 for every \$1.00 you have contributed.

### Service Time

If you have ever worked for another Texas public employer or served in the military, you may be able to combine this time with your TCDRS service time. Contact TCDRS Member Services at (800) 823-7782.

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

### Retirement Eligibility

You are eligible for a retirement benefit when you meet *one* of the following requirements:

At least 8 years of credited service and attained age 60

Attained age + years of credit service equals 75

Years of credited service equals or exceeds 20

## SUPPLEMENTAL 457B RETIREMENT PLAN

The 457b deferred compensation plan is a voluntary retirement plan that Smith County offers so you can contribute even more money towards your retirement. The 457b retirement is designed to be a supplement to your pension and is an additional way to invest long-term. You may participate with either **Corbridge Financial** or **Nationwide**.

Contact one of the vendors below for guidance and additional information.

| Vendor              | Valic          | Nationwide      |
|---------------------|----------------|-----------------|
| Representative Name | Dana Hodges    | Will Angus      |
| Direct Number       | (903) 747-0887 | (817) 371-1870  |
| Main Number         | (800) 448-2542 | (877) 677-3678  |
| Website             | www.valic.com  | www.nrsforu.com |



# Additional Information

## TOBACCO USER SURCHARGE

In an effort to promote a healthy lifestyle for our employees, Smith County has implemented a tobacco-free policy.

Effective October 2012, employees who use any form of tobacco must pay a \$50 surcharge per month on regular health insurance premiums.

## UNITED WAY ANNUAL GIVING CAMPAIGN

During Open Enrollment, employees can give a contribution to the United Way. You select your desired amount per pay period. Smith County will withhold the deduction from your paycheck and submit to the United Way. The funds are distributed to the United Way organization that services the community where our employees work.

Everyone deserves opportunities to have a good life: a quality education that leads to a stable job, enough income to support a family through retirement, and good health.

You choose how you wish to invest in your community through the United Way Annual Giving Campaign.

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### EDUCATION

The Mentoring Alliance  
Boy Scouts of America  
Champions for Children

### HEALTH AND WELLNESS

East Texas Food Bank  
Meals on Wheels  
Children's Miracle Network

### FINANCIAL STABILITY

Goodwill Industries of ETX  
Habitat for Humanity  
The Salvation Army

### CRISIS INTERVENTION

East Texas Crisis Center  
Children's Advocacy Center  
CASA for Kids of East Texas

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For the full list of agencies or to learn more about United Way of Smith County, please visit [uwsmithcounty.org](http://uwsmithcounty.org).





# Additional Benefits

This is a brief overview of the key benefits offered to Smith County full-time employees. For more detailed information, refer to the Smith County Employee Handbook or contact Human Resources at (903) 590-4644.

## VACATION LEAVE

New employees earn 8 hours of vacation leave per month. Accrued vacation leave may be accessed after completion of the new hire introductory period. Accrual rates increase at 5, 10 and 15 years of employment. Employees have until the end of the calendar year (December 31<sup>st</sup>) to take earned vacation leave, if over the maximum vacation amount.

## SICK LEAVE

All full-time employees earn 8 hours of sick leave per month. Accrued sick leave may be accessed after completion of the new hire introductory period. Sick leave can be utilized for illness and medical appointments.

## SICK LEAVE POOL

The Smith County Sick Leave Pool is designed to provide additional sick leave hours to an eligible employee who has, because of a catastrophic injury or illness, exhausted their accrued paid leave. Smith County employees can voluntarily contribute 1 to 5 days of accrued sick leave each fiscal year. Eligible employees can request sick leave from the Sick Leave Pool.

## FAMILY MEDICAL LEAVE ACT

The Family Medical Leave Act (FMLA) allows eligible employees to take up to 12 workweeks of job-protected, unpaid leave during a 12-month period. FMLA can be used for a qualifying self or family medical reason.

## WORKERS' COMPENSATION

Worker's Compensation insurance is provided for all employees to protect the employee from damages or expenses resulting from a work-related injury or illness.

## TUITION REIMBURSEMENT

Smith County offers tuition reimbursement for full-time employees who choose to further their education to enhance skills in their current position or advance in the County. The school must be accredited, and the reimbursement program only covers tuition costs, and not fees, books or supplies.

## LONGEVITY PAY

Smith County recognizes employees with monetary value for their continued service with the County. Longevity pay is awarded monthly to all regular, full-time employees once 5 years of continuous full-time service has been fulfilled. Longevity pay per month increases at 10, 15 and 20 years.

## HOLIDAY PAY

Smith County observes 11 holidays per year. Holiday pay is available upon hire. Each year, the Commissioners Court sets the official holiday schedule. These holidays are:

New Year's Day  
Martin Luther King Jr. Day  
President's Day  
Good Friday  
Memorial Day  
Juneteenth  
Independence Day  
Labor Day  
Veterans Day  
Thanksgiving  
Christmas  
Administrative Day (Employee's Choice)



# Contact Information

## Medical Coverage

**The Health Plan**  
(888) 816-3096  
[healthplan.org](http://healthplan.org)

**The Purple Card**  
(866) 788-9118  
[thepurplecard.com](http://thepurplecard.com)

## Prescription Drug Coverage

**The Purple Card**  
(866) 788-9118  
[thepurplecard.com](http://thepurplecard.com)

## Dental Coverage

**The Health Plan**  
(888) 816-3096  
[healthplan.org](http://healthplan.org)

## Vision Coverage

**Superior Vision**  
(800) 507-3800  
[superiorvision.com](http://superiorvision.com)

## Basic Life Insurance / AD&D

**Symetra**  
(800) 796-3872  
[symetra.com](http://symetra.com)

## Colonial Life Supplement

**Colonial Life**  
(800) 325-4368  
[coloniallife.com](http://coloniallife.com)

## Lyric - Telemedicine

**Lyric – Medical Consultation**  
(800) 611-5601  
[GetLyric.com](http://GetLyric.com)

## Retirement

**Texas County & District Retirement System (TCDRS)**  
(800) 823-7782  
[tcds.org](http://tcds.org)

## 457 Deferred Compensation

**Valic**  
800-448-2542  
[valic.com](http://valic.com)

**Nationwide**  
877-677-3678  
[nrsforu.com](http://nrsforu.com)





# Smith County Human Resources

(903) 590-4644  
[hr@smith-county.com](mailto:hr@smith-county.com)

**Esmeralda Corona**  
Chief Human Resources Officer  
903-590-4645  
[ecorona@smith-county.com](mailto:ecorona@smith-county.com)

**Veronica Urena**  
HR Coordinator  
903-590-4642  
[vurena@smith-county.com](mailto:vurena@smith-county.com)

**Jaye Lynn Collins**  
HR Specialist  
903-590-4643  
[jcollins@smith-county.com](mailto:jcollins@smith-county.com)

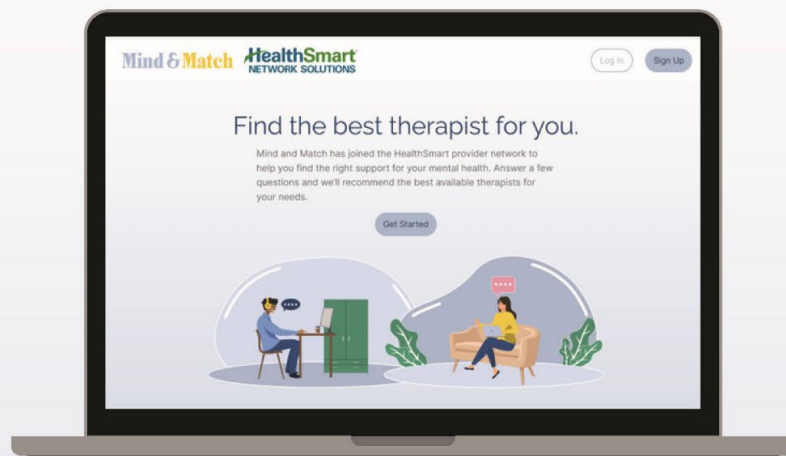
**Ashleigh Briggs**  
HR Specialist  
903-266-4334  
[abriggs@smith-county.com](mailto:abriggs@smith-county.com)

**Rosiland Young**  
HR Administrative Assistant  
903-590-4641  
[ryoung@smith-county.com](mailto:ryoung@smith-county.com)

# Mind & Match

Meet Mind & Match, your new option for virtual therapy!

Mind and Match has joined the HealthSmart provider network to help you find the right support for your mental health. We're a virtual mental health provider group that offers high-quality, in-network mental health care.



## There are two ways to access Mind and Match:

1. Go to the HealthSmart provider directory on your ID card (see next page)
2. Create your account directly at [www.mindandmatch.com/healthsmart](http://www.mindandmatch.com/healthsmart)

With Mind & Match, you can:



### Personalize your therapist search

Tell us what you're looking for support with and our matching tool will recommend the best therapists for your needs.



### Get to know your therapist with a free intro call

Book a free introductory call and see if your therapist is the right fit —no commitment necessary.



### Build a strong foundation

You and your therapist will decide when and how often to meet. You'll meet regularly over video at a time convenient for your schedule.



**Scan the QR code** now to get started with Mind & Match. Take a look at your therapist matches and book an intro call in minutes!

## Who is Mind & Match for?

Any adult looking for mental health support. Whether you are considering therapy for the first time or have worked with a therapist previously, Mind and Match can help you find professional support for your needs.

## Can I use my insurance?

All Mind and Match providers are in-network with certain HealthSmart networks. Like any other doctor's visit, your out of pocket cost will vary depending on your plan. Call the Member Support number on the back of your ID card to confirm your plan's mental health benefits.

## The Mind & Match difference



A network of clinical psychologists with experience in over two dozen specialties



Appointments available in days, not weeks



Access to therapists across time zones to maximize convenience



Self-scheduled intro calls, without needing to go back and forth over email or phone





At **The Purple Card®** we are passionate about serving the patient's best interest – we represent the patient, not the insurance company!

Every member is assigned to a Patient Advocate to serve as a liaison between healthcare providers, insurance carriers and health-related communities. Our Patient Advocates are highly skilled and trained to provide prompt and excellent service to educate and assist members on ways to maximize their healthcare coverage and other available benefits.

## Purple Card Assistance

## Expected Timeline

**Emergency** • You've lost your ID card and the provider's office needs to verify benefits •

**Immediately – 24 Hours**

**Enrollment Support & Eligibility** • You have questions about benefit information discussed at Open Enrollment meetings • Your dependent is losing coverage and needs to enroll in your plan •

**Immediately - 48 Hours**

**Benefit Assistance & Coverage** • You need help filling a prescription at the pharmacy or a carrier drug program • You need to verify coverage for a particular medical procedure or service •

**24 - 48 Hours**

**Physician & Provider Search** • You need assistance locating a physician or provider in your area •

**Immediately - 24 Hours**

**Claims & Quality Care** • You have a question about how a claim was processed or you're being balance-billed by your provider • You have a quality-of-care question and need to know if you are receiving the right care for your medical condition •

**2 Days - 1 Week**

**Complex Claims** • You had a procedure done in which you're receiving multiple bills and you do not understand what your financial responsibilities are for each bill •

**1 - 4 Weeks**

## Your Patient Advocate

Did you know you have a dedicated patient advocate?  
If you have any questions about your benefits, contact:



### Tori Long

Senior Patient Advocate  
tori@thepurplecard.com

# Questions about Your Benefits? Just Pull Out Your Purple Card!



Call  
866.788.9118



Email  
help@thepurplecard.com



Online  
thepurplecard.com

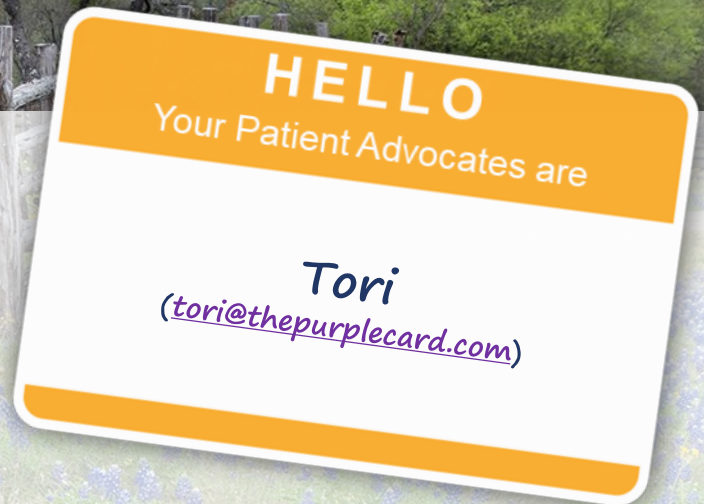
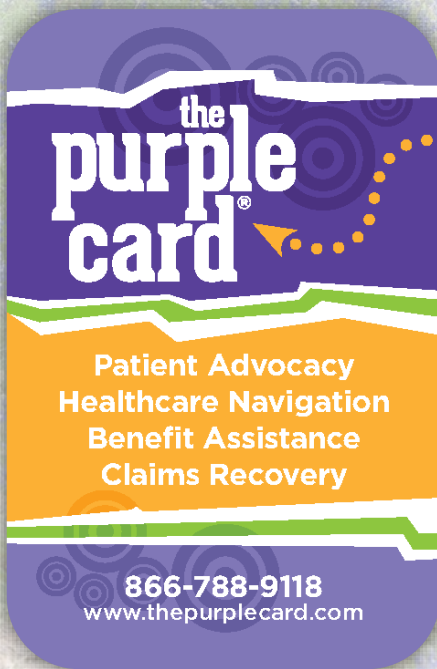


# Questions About Your Benefit Offerings?

Just Pull Out Your Purple Card and Call

# 866.788.9118

8:30am – 5:30pm | Monday – Friday



Smith County continues to partner with Brinson Benefits. Brinson's team will ensure that you fully understand and get the most out of your employee benefit plans. You can contact The Purple Card with questions or concerns about any of your benefit plans.

Just pull out The Purple Card and call (866) 788-9118

This benefits brochure is a brief outline of certain benefits available to Smith County employees. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. If there is ever a question about one of these plans and policies, or if there is a conflict between information in this booklet and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern. Also, please note that the benefits described in this booklet may be changed at any time and does not represent a contractual obligation on the part of Smith County.