

**2027
EMPLOYEE**



Benefits Guide

Your guide to understanding,
selecting and using the benefits
available to you and your family.





Benefits Built *Around You*



EASY REFERENCE

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New in 2027



Your Benefits Are Staying Strong

For 2027, your employee premiums and core benefit plans are not changing. You'll continue to have access to the same medical plan options and benefit coverage you have today — with no increase to your employee premiums.

NEW PROGRAMS. MORE SUPPORT.

While your core benefits remain the same, Harris County is adding two programs in 2027 to provide additional support and help members get the most from their health benefits.

PrudentMed

Specialty Medication Support

PrudentMed provides additional support for members who take certain provider administered specialty medications. The program helps eligible members access manufacturer copay assistance, which can significantly reduce — and in some cases eliminate — out-of-pocket costs for covered specialty medications.

Zerigo

At-Home Skin Condition Treatment

Zerigo provides convenient, at-home phototherapy for eligible members with certain chronic skin conditions, including psoriasis and eczema. The program combines a handheld treatment device with personalized support, allowing members to receive clinically guided treatment from home.

WHAT'S NOT CHANGING

For 2027, Harris County is maintaining your current benefits:

- No increase to employee premiums
- No changes to medical plan deductibles, copays or coinsurance
- The same Base, Plus and KelseyCare ACO medical plan options
- Continued access to the health and wellness programs available to you today

Same benefits. Same employee premiums. Even more support in 2027.



*Find details on these
and all of your benefits
throughout this guide.*

COMPARE Your Medical Plan Options

After you review the plan options and make your decision, follow the steps on page 16 to enroll →

Harris County provides three medical plan options:

Base PPO, Plus PPO and the KelseyCare ACO plan.

Base and Plus PPO plans each provide you with the same Aetna network, including out-of-network benefits. An ACO, or Accountable Care Organization, is a group of doctors, facilities and other healthcare professionals who work together to ensure your care is coordinated.

With the KelseyCare ACO plan, your care team provides the personalized care you need, plus a more streamlined healthcare experience.

Use the overview on the following pages to choose a plan that best fits your needs and those of your dependents.



Base PPO Plan

The Base plan is designed to keep your monthly costs low through higher deductibles and out-of-pocket maximums. You'll pay more for services that you use, but you'll pay the lowest premiums.

Plus PPO Plan

With the Plus plan, you'll pay a higher monthly premium, but your deductibles, out-of-pocket maximums and costs for services will be lower.

KelseyCare ACO Plan

The KelseyCare ACO Plan offers the same out-of-pocket experience as our Plus Plan — no deductible, lower co-pays — at Base Plan premiums. You are limited to in-network providers only. However, you still have access to Aetna's broad network for Urgent and Emergency Care needs.

ADDITIONAL TERMS TO KNOW

Beneficiary - A person named to receive the income or inheritance from a will, insurance policy, trust, etc.

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.

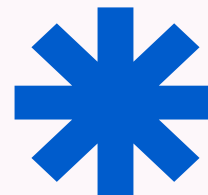
Copayment - The fixed dollar amount you will pay for a healthcare service.

Deductible - When applicable, the initial amount you pay before your insurance begins covering certain services.

Dependent - A person who is eligible for coverage under a policyholder's health insurance coverage.

Out-of-Pocket Maximum - The most you will pay per calendar year for covered, in-network healthcare expenses, including prescription drugs. Once this limit is met, the plan pays 100% on eligible expenses for the remainder of the calendar year.

Premium - The amount you pay for insurance. In most cases, Harris County pays all or a portion of the premium.



PLANS AT A GLANCE

Plans go beyond medical coverage to include vision, dental, life and long-term disability (LTD) insurance. Use this page to compare your options as you make your selection.

Your Cost (Bi-Weekly Premiums)

	KelseyCare ACO	BASE PPO	PLUS PPO
You only	\$0	\$0	\$36.35
You + child(ren)	\$109.03	\$109.03	\$181.72
You + spouse	\$121.15	\$121.15	\$218.07
You + family	\$193.84	\$193.84	\$290.77

Coverage Highlights

	KelseyCare ACO	BASE PPO	PLUS PPO
Network Coverage	In Network Only	In & Out of Network	In & Out of Network
Deductible	None	\$600 Individual \$1,800 Family	None
Out-of-Pocket Maximum	\$6,350 Individual \$12,700 Family	\$7,350 Individual \$14,700 Family	\$6,350 Individual \$12,700 Family
Cost Per Visit	\$	\$\$	\$
Wellness Programs	✓	✓	✓
Vision & Dental	✓	✓	✓
Employee Assistance Program	✓	✓	✓
Prescription Drugs	✓	✓	✓
Basic Life Insurance Employee / Spouse / Child	\$30,000 / \$5,000 / \$2,000	\$30,000 / \$5,000 / \$2,000	\$30,000 / \$5,000 / \$2,000
Accidental Death & Dismemberment Insurance Employee / Spouse / Child	\$30,000 / \$5,000 / \$2,000	\$30,000 / \$5,000 / \$2,000	\$30,000 / \$5,000 / \$2,000
Basic Long-Term Disability Insurance Employee only	Up to 50% of your monthly earnings for a maximum of \$5,000	Up to 50% of your monthly earnings for a maximum of \$5,000	Up to 50% of your monthly earnings for a maximum of \$5,000

PLAN SERVICES OVERVIEW

Use this overview of services/costs for a deeper comparison between the KelseyCare ACO, Base PPO and Plus PPO plans. In the overview, “You Pay” refers to the amount you are responsible for of eligible expenses. Note that this is not a comprehensive list of services, limitations or exclusions. Please log in at aetna.com for more covered services and to estimate your out-of-pocket cost and additional provisions.

	KelseyCare ACO	BASE PPO		PLUS PPO	
	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible					
Individual	None	\$600	\$1,000	None	\$1,000
Family		\$1,800	\$3,000		\$3,000
Maximum Out-of-Pocket					
Individual	\$6,350	\$7,350	\$10,000	\$6,350	\$10,000
Family	\$12,700	\$14,700	\$30,000	\$12,700	\$30,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
OFFICE SERVICES	YOU PAY				
Preventive Services*	\$0	\$0	50% coinsurance after deductible is met	\$0	50% coinsurance after deductible is met
Employee Clinic	\$0	\$0	Not applicable	\$0	Not applicable
Walk-in Clinic					
CVS Minute Clinic	\$25	\$0	50% coinsurance after deductible is met	\$0	50% coinsurance after deductible is met
Other Walk-in Clinic	N/A	\$30		\$25	
Primary Care Visit (Telehealth and Office Visit)	\$15	\$20	50% coinsurance after deductible is met	\$15	50% coinsurance after deductible is met
Specialist Office Visit (Telehealth and Office Visit)	\$30	\$40	50% coinsurance after deductible is met	\$30	50% coinsurance after deductible is met
Urgent Care	\$50	\$50	50% coinsurance after deductible is met	\$50	50% coinsurance after deductible is met
EMERGENCY CARE	YOU PAY				
Ambulance Service	\$0	\$300	\$300	\$0	\$0
Emergency Room If admitted, copay is waived. You are still responsible for inpatient services.	\$300	\$300	\$300	\$300	\$300

PLAN SERVICES OVERVIEW (cont.)

	KelseyCare ACO	BASE PPO		PLUS PPO	
	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
INPATIENT CARE	YOU PAY				
Hospital Services Precertification and continued stay review required for all inpatient admissions.	\$600	20% coinsurance after deductible is met	50% coinsurance after deductible is met	\$600	50% coinsurance after deductible is met
Physician Services	\$0	20% coinsurance after deductible is met	50% coinsurance after deductible is met	\$0	50% coinsurance after deductible is met
Skilled Nursing Facility Up to 100 days per calendar year. Requires precertification.	\$0	10% coinsurance after deductible is met	50% coinsurance after deductible is met	\$0	50% coinsurance after deductible is met
OUTPATIENT CARE	YOU PAY				
Facility Services	\$400	20% coinsurance after deductible is met	50% coinsurance after deductible is met	\$400	50% coinsurance after deductible is met
Outpatient Surgery	\$400	20% coinsurance after deductible is met	50% coinsurance after deductible is met	\$400	50% coinsurance after deductible is met
Diagnostic X-ray & Laboratory	\$0	\$0	50% coinsurance after deductible is met	\$0	50% coinsurance after deductible is met
Diagnostic Mammogram Includes 3D	\$0	\$0	50% coinsurance after deductible is met	\$0	50% coinsurance after deductible is met
Outpatient Dialysis Treatment	\$0	\$0	Not covered	\$0	Not covered
Complex Imaging MRI, CAT scan, PET scan, etc. Requires precertification.	\$0	10% coinsurance after deductible is met \$0 (Maximum Savings Provider)	50% coinsurance after deductible is met	\$100 \$0 (Maximum Savings Provider)	50% coinsurance after deductible is met
Rehabilitation/Therapy Physical, speech and occupational. Limited to 60 visits per calendar year.	\$20 per visit	\$25 per visit	50% coinsurance after deductible is met	\$20 per visit	50% coinsurance after deductible is met
Basic Infertility Services Diagnosis and Treatment Only	Payable as any other expense; 50% coinsurance for insemination; fertility drugs excluded	Payable as any other expense; 50% coinsurance after deductible is met for insemination; fertility drugs excluded	50% coinsurance after deductible is met; fertility drugs excluded	Payable as any other expense; 50% coinsurance for insemination; fertility drugs excluded	50% coinsurance after deductible is met; fertility drugs excluded

	KelseyCare ACO	BASE PPO		PLUS PPO	
	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
MATERNITY	YOU PAY				
Initial Office Visit (Specialist copay)	\$30	\$40	50% coinsurance after deductible is met	\$30	50% coinsurance after deductible is met
Subsequent Visits	\$0	\$0	50% coinsurance after deductible is met	\$0	50% coinsurance after deductible is met
Hospital Delivery Separate cost share/ copay for Mom & Baby.	\$600	20% coinsurance after deductible is met	50% coinsurance after deductible is met	\$600	50% coinsurance after deductible is met
Breast Pump & Supplies	\$0	\$0	50% coinsurance after deductible is met	\$0	50% coinsurance after deductible is met
OTHER MEDICAL	YOU PAY				
Acupuncture	\$0 for up to 10 visits per calendar year	\$0 for up to 10 visits per calendar year	\$0 for up to 10 visits per calendar year	\$0 for up to 10 visits per calendar year	\$0 for up to 10 visits per calendar year
Allergy Treatment Includes serum, injections and injectable drugs.	\$0 for up to 150 doses per calendar year	\$0 for up to 150 doses per calendar year	50% coinsurance after deductible is met	\$0 for up to 150 doses per calendar year	50% coinsurance after deductible is met
Chiropractic Care	\$0 for up to 10 visits per calendar year	\$0 for up to 10 visits per calendar year	50% coinsurance after deductible is met	\$0 for up to 10 visits per calendar year	50% coinsurance after deductible is met
Durable Medical Equipment	\$0	10% coinsurance after deductible is met	50% coinsurance after deductible is met	\$0	50% coinsurance after deductible is met
Hearing Aids 1 pair every 36 months	20% coinsurance; no deductible	20% coinsurance; no deductible	20% coinsurance after deductible is met	20% coinsurance; no deductible	20% coinsurance after deductible is met
Home Healthcare 100 visits per calendar year	\$0	10% coinsurance after deductible is met	50% coinsurance after deductible is met	\$0	50% coinsurance after deductible is met
Hospice Care	\$250	10% coinsurance after deductible is met	50% coinsurance after deductible is met	\$250 + 10% coinsurance	50% coinsurance after deductible is met
Residential Treatment Facility	\$600	20% coinsurance after deductible is met	50% coinsurance after deductible is met	\$600	50% coinsurance after deductible is met

*Preventive Services — In accordance with the Affordable Care Act (ACA), includes age-appropriate care, screenings and standard immunizations. See the summary plan description for more detailed information on covered preventive services.

KelseyCare ACO

Pick the KelseyCare ACO Plan for complete coverage, easy access, great convenience and top-quality care.

The **KelseyCare ACO** Plan gives you great coverage and benefits, plus personalized and coordinated care from more than 1,000 Kelsey-Seybold doctors and specialists.

You can see *any* Kelsey-Seybold doctor or specialist at *any* location without needing a referral.

There are over 40 Kelsey-Seybold locations across Greater Houston and nearby areas, including the Harris County Employee Health & Wellness Clinic in downtown Houston, so you can easily find one close to your home or work.

Get Quality Care.

- **At Kelsey-Seybold, all your doctors and healthcare team are linked through your electronic health record.** With everything from primary care and specialist visits to labs and imaging under one roof, getting care is easier and more convenient.
- **You can use Houston's best hospitals,** like HCA Houston Healthcare, Houston Methodist, Memorial Hermann, St. Luke's Health, Texas Children's Hospital and The Woman's Hospital of Texas.
- **Get care anytime, anywhere.** You can have Video Visits (either on-demand or scheduled) and virtual E-Visits are available anytime, day or night, all year long.
- **Your special KelseyCare Concierge** gives you personal help with any questions you have about the services you need and more.

CARE WHEN AND WHERE YOU NEED IT



Doctors Who Care for You

Kelsey-Seybold doctors have expertise in 65+ medical specialties. Our culturally diverse team of clinicians speaks 35+ different languages.



All in One Place

Discover the convenience of having primary and specialty care, on-site labs, diagnostic services and more all in one location.



After-Hours Nurse Hotline

Kelsey-Seybold registered nurses provide answers and reassurance to help you get the care you need after regular business hours and on weekends and holidays. Call 713-442-0000.



Saturday Appointments

Saturday sick-care appointments are available at select Kelsey-Seybold locations from 9 a.m. to 2 p.m. Hours may vary by location. Visit kelsey-seybold.com for specific details.



Nationwide Urgent Care Centers

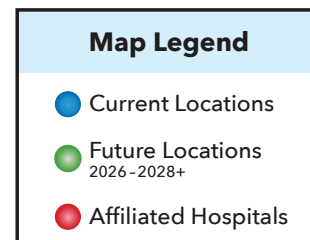
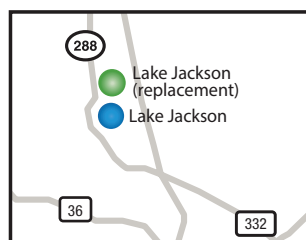
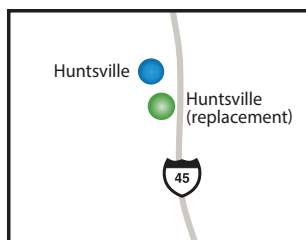
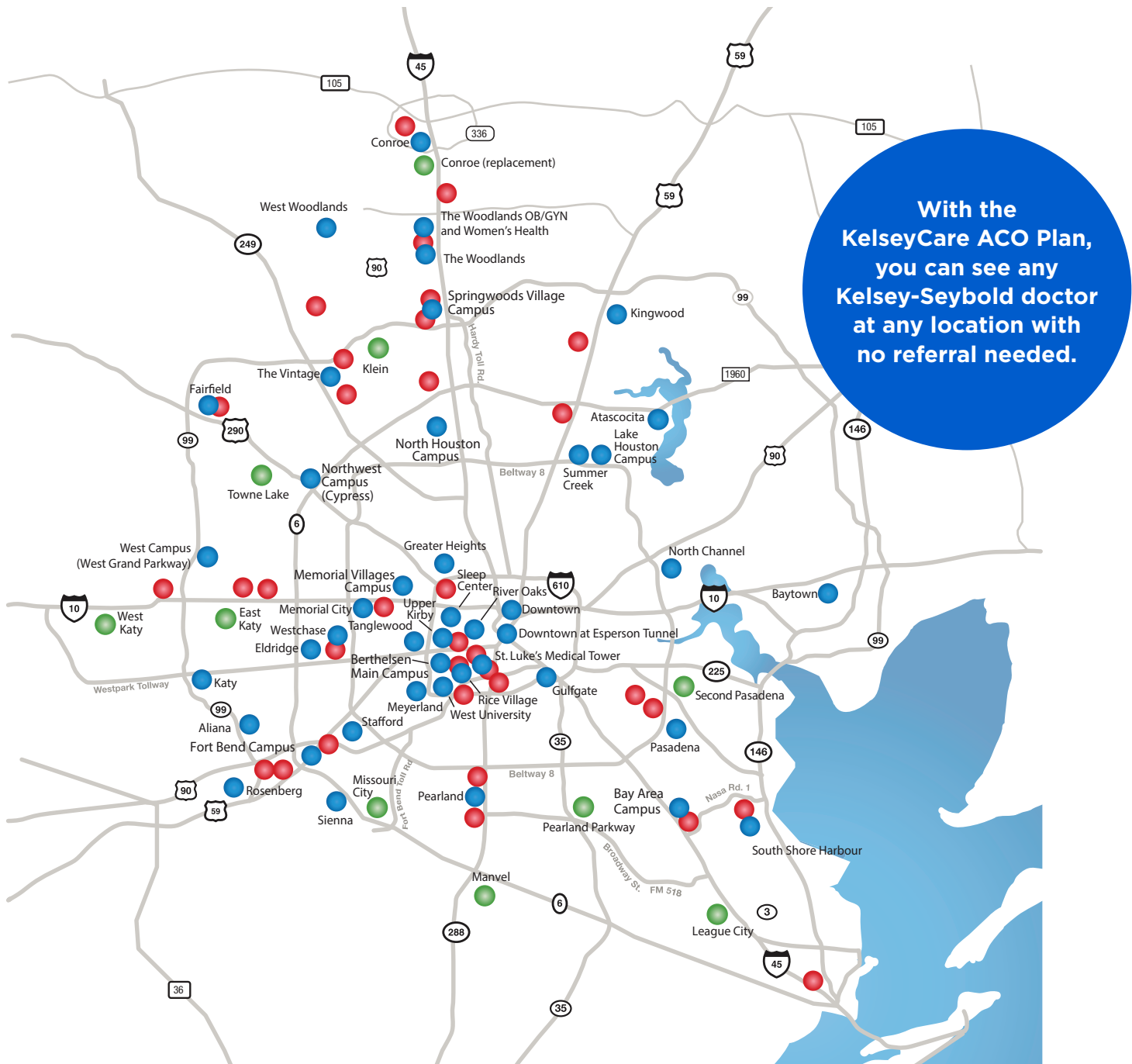
If you need urgent care, you have access to Aetna's nationwide, in-network urgent care centers.



Virtual Care 365 Days a Year

Choose VideoVisitNow (on-demand), schedule a Video Visit or start an E-Visit online. Virtual care is available with Kelsey-Seybold providers day or night, 365 days a year.

Kelsey-Seybold Locations (2025-2028+) and Affiliated Hospitals



Answers to Frequently Asked Questions

Q. Why should I choose the KelseyCare ACO Plan?

A. With the KelseyCare ACO Plan, your providers are connected to each other and to you. You'll get highly personalized, coordinated care, plus a more streamlined healthcare experience. The focus is on keeping you healthy. Disease management programs for diabetes, coronary artery disease, high blood pressure and chronic obstructive pulmonary disease (COPD/asthma) are delivered by your Kelsey-Seybold doctors. Kelsey-Seybold Clinic is nationally recognized for delivering high-quality healthcare.

Q. Do I have to submit a claims form? What paperwork do I need?

A. With the KelseyCare ACO Plan, your healthcare experience is streamlined. There are no claims forms to fill out or documents to attach. You don't need a referral to see a Kelsey-Seybold specialist. You'll pay a predictable copay for appointments with your providers.

Q. Do I get an insurance card?

A. Yes! You will be issued a new membership/plan ID card for you and for each of your dependents.

Q. How do I choose a physician with the KelseyCare ACO Plan?

A. Go to kelsey-seybold.com/bios to search for a physician by location, specialty, gender, languages spoken and other criteria. You can also search by a physician's last name and see and book the next available appointment with primary care providers and many specialists. For personalized assistance in finding a physician at a location that's convenient for you, call Kelsey-Seybold's Patient Help Line at 713-442-1233.



Scan this code to get answers to more frequently asked questions.

BI-WEEKLY PREMIUMS

Harris County continues to pay a significant portion of the cost for your healthcare coverage. Premiums shown below represent coverage for medical, prescription drugs, dental, vision, basic Life and basic LTD. Premiums are based on 26 pay periods and will take effect starting with the January 15, 2027 paycheck.

BASE

PPO

YOU PAY		+	HARRIS COUNTY PAYS		=	TOTAL
\$0	You only		\$542.50	\$542.50		
\$109.03	You + child(ren)		\$797.46	\$906.49		
\$121.15	You + spouse		\$825.75	\$946.90		
\$193.84	You + family		\$993.70	\$1,187.54		

PLUS

PPO

YOU PAY		+	HARRIS COUNTY PAYS		=	TOTAL
\$36.35	You only		\$700.78	\$737.13		
\$181.72	You + child(ren)		\$1,046.10	\$1,227.82		
\$218.07	You + spouse		\$1,127.61	\$1,345.68		
\$290.77	You + family		\$1,308.90	\$1,599.67		

KelseyCare

ACO

YOU PAY		+	HARRIS COUNTY PAYS		=	TOTAL
\$0	You only		\$542.50	\$542.50		
\$109.03	You + child(ren)		\$797.46	\$906.49		
\$121.15	You + spouse		\$825.75	\$946.90		
\$193.84	You + family		\$993.70	\$1,187.54		

For enrollment steps, visit page 16.

Details on other services:

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Women's Health

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Prescription Drugs

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Vision

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Dental

Eligibility & Enrollment

How to proceed once you've selected the plan that's best for you.

Health Plan Eligibility

Unless otherwise noted, you and your dependents are eligible for the benefits described in this guide as long as you are benefits-eligible and are a department head, regular-position employee¹ or an elected/appointed official in Harris County.

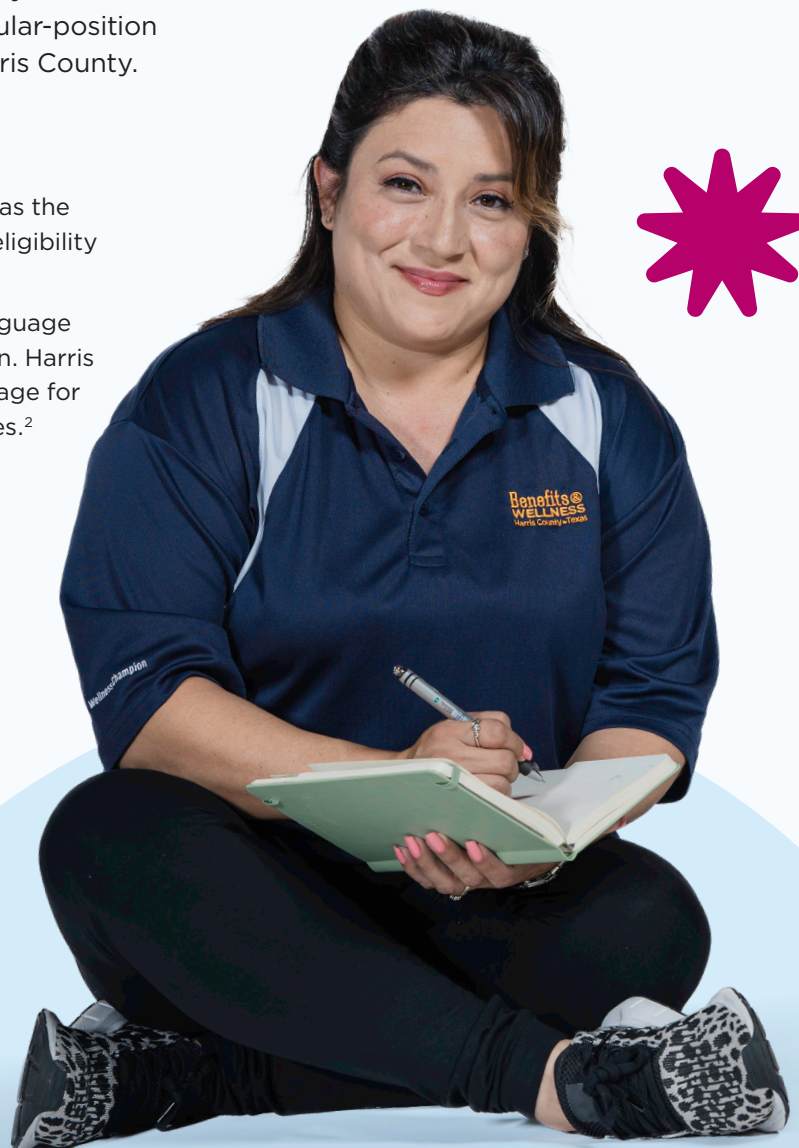
Dependent Eligibility

All covered dependents are enrolled in the same plan as the employee. Documentation is required to support the eligibility status of each of your dependents.

Documents sent to the Benefits Office in a foreign language must be accompanied by a certified English translation. Harris County is required by law to provide healthcare coverage for children identified on National Medical Support Notices.²

Planning to retire this year?

Dependents must be covered for one full calendar year before your retirement in order to receive the County contribution for their premiums. You will be responsible for paying 100% of your dependent's premium cost if covered for less than one calendar year at your retirement.



WHO IS ELIGIBLE?	REQUIRED SUPPORTING DOCUMENTATION	ELIGIBILITY DETAILS
Spouse	• Copy of a filed marriage certificate or certificate of informal marriage • Documents written in a foreign language must be accompanied by a certified English translation	• Coverage ends on the last day of the pay period if the employee passes away.
Biological child	• Birth Certificate or other court document listing the employee as the parent of the child • A Verification of Birth Facts or birth record may be submitted up to age 5. A Birth Certificate is required for children 5 and older.	• Coverage available up to age 26. Coverage ends on the last day of the pay period in which the dependent turns 26. • Coverage ends on the last day of the pay period if the employee passes away.
Adopted child	• Certified copy of court order or paperwork placing child in employee's home	• Coverage available up to age 26. Coverage ends on the last day of the pay period in which the dependent turns 26. • Coverage ends on the last day of the pay period if the employee passes away.
Stepchild	• Birth Certificate or other court document listing the employee's spouse as the parent of the child • Copy of a filed marriage certificate of the employee and parent of the child	• Coverage available up to age 26. Coverage ends on the last day of the pay period in which the dependent turns 26. • Coverage ends on the last day of the pay period if the employee passes away.
Grandchildren	• Certification of Financial Dependency form (request by email, benefits@harriscountytexas.gov or call 713-274-5500) • Birth Certificate of the grandchild • Birth Certificate of the grandchild's mother or father to prove relationship to employee	• Grandchild must be related to the employee by birth or adoption. • Cannot be employee's step-grandchild. • Grandchild must be claimed as a dependent on the employee's federal tax return every year to remain on the plan. • Grandchild audits occur every June. • Coverage available up to age 26. Coverage ends on the last day of the pay period in which the dependent turns 26. • Coverage ends on the last day of the pay period if the employee passes away.
Foster child	• Foster care placement agreement between the employee and Texas Department of Family & Protective Services or its subcontractor	• Coverage available up to age 18. Coverage ends on the last day of the pay period in which the dependent turns 18. • Coverage ends on the last day of the pay period if the employee passes away.
Legal custody or guardianship	• Court documents signed by a judge that grant permanent legal custody or permanent legal guardianship to the employee. Temporary orders will be denied.	• Coverage available up to age 18. Coverage ends on the last day of the pay period in which the dependent turns 18. • Coverage ends on the last day of the pay period if the employee passes away.
Disabled children age 26 and over	• Contact Benefits & Wellness to obtain the forms you and the doctor will complete and return to Aetna. A determination for your request to continue coverage will be communicated by Aetna to you and Harris County.	• Dependent children who are determined to be totally disabled according to the Social Security Administration Office are eligible. • Includes disabled children of employee or employee's spouse who became disabled before age 26 and have been continuously covered. • Coverage ends on the last day of the pay period if the employee passes away.

Failure to drop dependents after a divorce finalized by court may be considered insurance fraud and may result in a referral to the District Attorney's office for investigation. Any employee committing insurance fraud will be liable to reimburse Harris County for claims activity.

¹A regular-position employee is defined as "an employee hired for an indefinite period and regularly scheduled to work at least 32 hours per week." Please see Section 9 of the Harris County and Harris County Flood Control District Personnel Policies & Procedures for more information.

²Upon receipt of a Medical Support Notice from the Texas Attorney General or presiding court, or upon receipt of any similar such legal mandate by a court or agency having jurisdiction over the County, the County must comply with any such directive, subject to the terms of our plans. Such directives may not be overturned except through revised documentation received from the applicable agency overturning any prior directives. No refunds will be issued.

Enrollment & *When to Enroll*

Enroll today at
STARS Employee
Self-Service:
stars-hr.hctx.net

Once you've selected the plan that's best for you, begin the enrollment process by logging into STARS Employee Self- Service ➞ Benefit Details.

It's important to carefully consider the benefit options available to you and your dependent(s) as there are only three opportunities to select your coverage or make changes to your benefits.

1. WHEN YOU'RE HIRED

Benefits begin on the first day of the pay period following 45 days of continuous employment as a regular-position employee unless a County policy in effect at the time specifies a different period. If you are already covered as a dependent on the Harris County health plan by a parent or spouse, that coverage will cease when your coverage goes into effect. You may not waive your own coverage to remain on your parent's or spouse's plan. If you don't make an election, your coverage will default to the KelseyCare ACO plan and cannot be changed to another plan until Open Enrollment.

2. DURING OPEN ENROLLMENT

This is a great time to review benefits and make any needed updates. You can change your benefit choices, add and/or drop dependents, purchase or discontinue optional Life insurance or optional Long-Term Disability, and enroll or disenroll in a flexible spending account.

- For the 2027 plan year, the Open Enrollment period is October 19-30, 2026. Visit the STARS site (stars-hr.hctx.net) and log in to your Employee Self-Service portal, then Benefit Details to begin. If you are adding dependents, please have your necessary documentation on hand to upload.
- Dependents added during Open Enrollment will be covered beginning December 26, 2026.
- Dependents dropped during Open Enrollment will be covered through December 25, 2026.
- If you don't make any changes, your current benefits will stay the same. If you do make plan and optional benefits changes during Open Enrollment, they will take effect January 1, 2027.

All regular-position employees are required to enroll in the Harris County health plan. Those allowed to voluntarily waive include:

- Retired military members who are currently covered by TRICARE.
- New employees covered by Medicare.
- The employee must be the policyholder of either TRICARE or Medicare and not a covered dependent.
- Request the Voluntary Waiver form by contacting Benefits & Wellness at benefits@harriscountytx.gov or **713-274-5500**. This form must be completed every Open Enrollment cycle to continue waiving your benefits.
- For new employees, this form must be received before your benefits become effective. Otherwise, your next opportunity to waive will be during Open Enrollment.

If you are a new hire or newly eligible (including spouses and children) for Optional Term Life Insurance, you can elect up to the Guaranteed Issue amount, without having to submit Evidence of Insurability (EOI). The Guaranteed Issue amount will be indicated for you in STARS.

If this is your first time to enroll in optional long-term disability, an application for Evidence of Insurability (EOI) will be provided from BlueCross BlueShield of Texas when the new plan year goes into effect. You will be required to complete this application and return it directly to BlueCross BlueShield of Texas, and they will make the determination of whether or not you are eligible for this program. If you are a new hire and this is your first time enrolling, no EOI is required.

3. AFTER QUALIFIED LIFE EVENTS

Life happens, and your benefits plan has the flexibility to adjust with you. When you experience a qualified life event, log into STARS Employee Self-Service >> Benefit Details to submit your change request within the same calendar year the event takes place unless otherwise noted. Please note that STARS is only accessible within the Harris County network.

The following are qualified life events that allow you to make changes to your benefits:

- Marriage
- Divorce — must submit changes within 60 days to avoid forfeiture of COBRA rights
- Birth
- Adoption or placement of a foster child
- Death
- Spouse and/or dependent gains or loses coverage through employment or other insurance provider
- Significant change in the financial terms of health benefits provided through a spouse's employer or another carrier
- Unpaid leave of absence taken by employee or spouse
- Changing a dependent daycare provider or having a significant increase or decrease in provider payment
- Change in Medicare or Medicaid eligibility status
- Loss of State Children's Health Insurance Program (SCHIP), but not gain of SCHIP benefits
- Spouse and/or dependent change in coverage due to living outside of the country.

Dependents will be added to the plan at the start of the pay period after the life event is approved. They will be terminated from the plan at the end of the pay period in which the life event is approved.

Coverage for Newborns

Aetna provides automatic coverage for newborns of mothers insured by the plan for the first 31 days from the date of birth. For your newborn to remain covered beyond 31 days, you must add him/her to the plan. If you add your newborn to your plan after 31 days, coverage will not be retroactive to the date of birth, and you will be responsible for the medical claims incurred during the uncovered period.



Your Benefits, Your Way

Manage your health care at home or on the go.



STAY ON TOP OF YOUR BENEFITS

- Review your benefits and what's covered
- Track your spending
- View and pay claims on your member website
- See your ID card online
- Get cost info before you get care¹

CONNECT TO CARE

- Find in-network providers, including virtual care
- Locate walk-in clinics and urgent care centers near you
- See reviews of providers



Get the Aetna HealthSM App Today!

Visit [MyAetnaWebsite.com](https://www.aetna.com/MyAetnaWebsite.com) to register for your member website.

Download the Aetna HealthSM app:

Scan the QR code **or** text "AETNA" to 90156 to receive a download link. Message and data rates may apply.²



¹ Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons, including claims processing times for other services, providers joining or leaving our network or changes to your plan. Health maintenance organization (HMO) members can only get estimated costs for doctor and outpatient facility services.

² Terms and Conditions: [Aetna.com/terms](https://www.aetna.com/terms). Privacy Policy: [Aetna.com/legal-notice/privacy.html](https://www.aetna.com/legal-notice/privacy.html). By texting 90156, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna HealthSM app. Consent is not required to download the app. You can also download by going to the Apple App Store or Google Play.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Apple is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Google Play is a trademark of Google LLC.

Understanding *In-Network* vs. *Out-of-Network*

Whether you choose the Base or Plus PPO medical plans, the coverage is through the Aetna Choice POS II (Open Access) network. It's a large network of providers and facilities covering almost every medical service you may need.

Yet a great benefit of your healthcare plan is that you aren't limited to in-network providers. You always have the choice to decide when, where and how to receive medical care. So if you prefer to select a primary care physician (PCP) or other provider who isn't part of the network, you always have that freedom. Just be aware that if you use an out-of-network provider or facility, you will be responsible for paying the difference between the covered amount and the amount charged by the provider/facility.

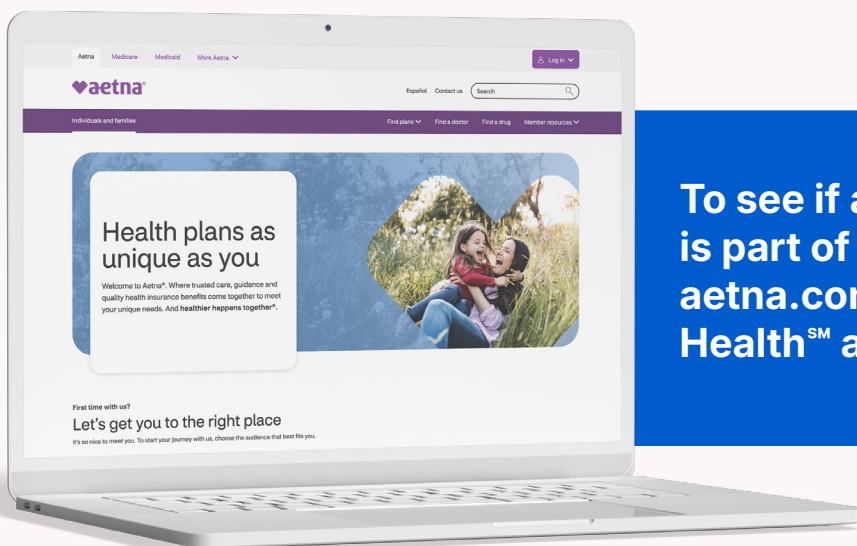
IN-NETWORK ONLY!

Bariatric Surgery & Dialysis

For these services, you will be responsible for the entire cost if you use an out-of-network provider/facility.

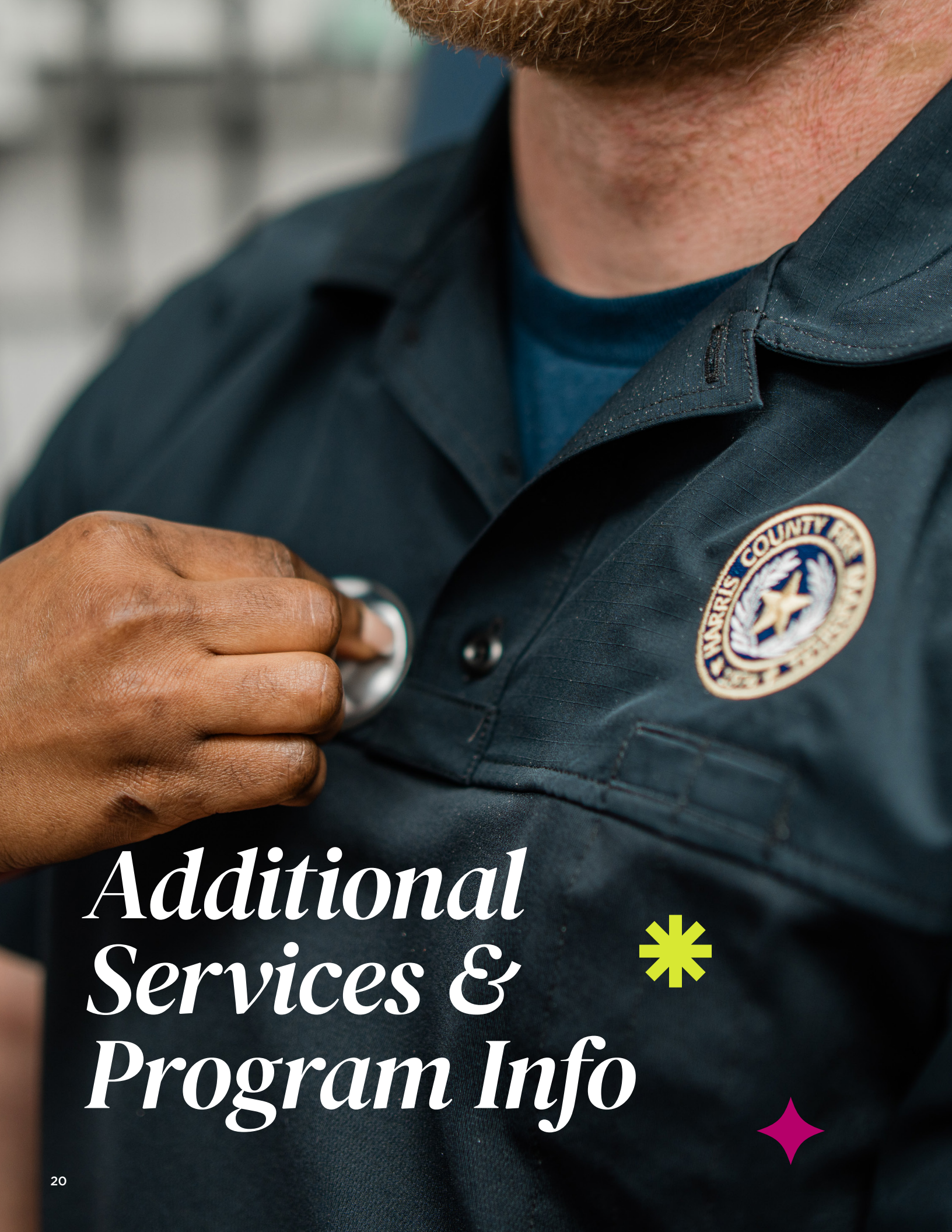
YOUR BEST VALUE

We want you and your dependents to have the care you need, so considerable effort has been made to ensure that the network offers a wide range of qualified choices. When you select an in-network provider or facility, you'll get the lowest costs. The County will save money, too.



To see if a provider or facility is part of the network, go to [aetna.com](https://www.aetna.com) or use the Aetna HealthSM app.





Additional Services & Program Info



Getting an *MRI*, *CT Scan* or *PET Scan*



WHAT YOU NEED TO KNOW

When your doctor orders a high-tech imaging procedure — such as an MRI, CT scan or PET scan — for you or a family member, it may seem overwhelming. But it doesn't have to.

To help you understand the process, we've outlined the steps below. The goal is to ensure you get the test or procedure you need without paying more than you have to. There are three steps in the process, each described in more detail below:

- 1) Getting preapproval for the procedure
- 2) Choosing a facility
- 3) Scheduling the procedure

STEP 1: GET PREAPPROVAL

To be sure the procedure ordered for you is the right one for your unique needs — and that it's covered by your medical plan — it must first be preapproved by Aetna. This process is called "precertification."

The precertification process includes:

- Confirmation of member eligibility and the availability of benefits
- An assessment of medical necessity
- The identification of members for pre-service discharge planning and the identification and referral of members to specialty programs
- A determination of coverage and the communication of coverage decisions to treating practitioners, members and/or member authorized representatives/representatives

If your doctor is part of the Aetna network, they'll handle this preapproval process for you. There's nothing more you need to do. Your doctor's office will contact you once the procedure is approved. Or they'll offer another recommendation if it's not approved. You should also receive a letter from Aetna in the mail.

It may take up to five business days for your procedure to be reviewed, depending on whether more information is needed.



What is eviCore?

Aetna works with a third-party vendor, eviCore, as part of the precertification process. Their medical experts are highly specialized and review all high-tech imaging requests using the most current medical and technology guidelines. Their goal is to ensure that the test or procedure ordered is the best option for you. If needed, they'll contact your doctor for more information.

STEP 2: CHOOSE A FACILITY

Where you get your high-tech imaging procedure can greatly impact cost, including how much you'll have to pay out of your own pocket. You can see your in-network options by using the provider search tool on Aetna.com. Staying in your plan's network for care will always cost less.



Home Claims Benefits Find Care & Pricing Prescriptions Health & Wellness Support

Find Care & Pricing

Find Care
Your Providers

Here's how to find in-network imaging facilities:

Go to [Aetna.com](https://www.aetna.com) and log in. If you haven't already, you'll need to set up your username and password.

Hover over **Find Care & Pricing** at the top of your home page, then select Go Find Care from the drop-down menu.

In the search bar, enter the procedure you need, such as an MRI, then select from the procedure from the drop-down list.



Ask anything

Home Claims Benefits Find Care & Pricing Prescriptions Health & Wellness Support

Find Care & Pricing

Near Houston, TX, USA

Let's find the care you need

Search by name, specialty or something else

Look up a name, condition, specialty, location, service or medication

Browse by Category

Get Virtual Care

Chat

Find Care & Pricing

Near Houston, TX, USA

Let's find the care you need

Search by name, specialty or something else

mri

- MRI Contrast Dye Injection • Services & Procedures • HCPC A9573
- MRI Gadolinium Contrast Injection • Services & Procedures • HCPC A9579
- MRI Guided Breast Biopsy • Services & Procedures • CPT4 19085
- MRI Imaging Contrast Injection • Services & Procedures • HCPC A9576
- MRI Contrast Injection: Clariscan/Dotarem • Services & Procedures • HCPC A9575
- MRI-Guided Brain Stimulation • Services & Procedures • CPT4 0692T
- MRI-Guided Breast Rinse • Services & Procedures • HCPC C7502

Best Matches for MRI Gadolinium Contrast Injection

These are the top providers for your selected location and plan. They were chosen based on their experience and quality of care.

Memorial MRI and Diagnostic, LLC
Radiology Center
In Network

Imaging Contrast Agent
Fulfilled 307 imaging contrast agent supply orders in the past 12 months

5.29 miles from you • 1900 North Loop W Ste 100 • (713) 461-3399

Highlights & Recognitions
Maximum Savings

Your Share \$0.00
Cost estimate for MRI Gadolinium Contrast Injection

Compare

Woodlake Imaging, L.L.C.
Radiology Center
In Network

Imaging Contrast Agent
Fulfilled 53 imaging contrast agent supply orders in the past 12 months

10.65 miles from you • 1065 Gessner Rd Ste 100 • (713) 469-6500

Highlights & Recognitions
Maximum Savings

Your Share \$0.00
Cost estimate for MRI Gadolinium Contrast Injection

Compare

Houston Medical Imaging
Radiology Center
In Network

2.93 miles from you • 3301 S Shepherd Dr • (713) 797-1919

Highlights & Recognitions
Maximum Savings

Your Share \$0.00
Cost estimate for MRI Gadolinium Contrast Injection

Compare

No Surprises

You can also scroll down and there will be other providers listed with the cost estimate for your share.

STEP 3: SCHEDULE YOUR PROCEDURE

That's it! You're ready to make your appointment. The facility will ask for your precertification number from Aetna, and you'll also need the prescription or order from your doctor.



If you have questions about this process or need help finding a provider, contact Aetna Member Services at 1-800-228-6481 (TTY: 711).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Women's Health Programs & Support



CARE DESIGNED AROUND YOU

Each stage of life brings its own set of care needs. Fortunately, programs and providers are available to help you prepare and manage your unique health needs.

Enroll in the Aetna Enhanced Maternity Program™

Exciting changes are coming your way with the Aetna Enhanced Maternity Program. It's included in your Aetna plan, and you can count on us to support you throughout your entire pregnancy journey. Rest assured that you're getting support and resources at no extra cost to you.



Call Aetna at 800-228-6481 to enroll as soon as you know you are pregnant

Breastfeeding Supplies & Support

You're eligible for a breast pump covered at 100% from an in-network Durable Medical Equipment supplier. To qualify for coverage you must have one of the following claims:

- Claim with a pregnancy diagnosis
- Delivery claim
- Lactation claim

Durable Medical Equipment providers may require a prescription when ordering your breast pump. Contact Aetna at 800-228-6481 to obtain a list of National Durable Medical Equipment providers.



Lactation support classes are preventive and covered at 100%.

Perimenopause & Menopause Support

Gennev

Gennev is the only virtual menopause clinic led by board-certified OB/GYNs and Registered Dietitian Nutritionists that's available in all 50 states. You'll have access to:

- Convenient telehealth appointments with menopause-trained OB/GYNs in less than a week.
- Prescriptions for evidence-based therapies.
- Lifestyle and behavioral support for nutrition, weight, sleep, mood, and mindfulness.

Available for Base PPO and Plus PPO plan members. Cost is a Specialist Visit copay (\$40 Base/\$30 Plus) per visit. **Start today at [gennev.com](https://www.gennev.com).**

CVS Minute Clinic

No subject should be taboo when it comes to women's health. From menopause support to birth control, mental health counseling to period care, we offer quality in-person and MinuteClinic Virtual Care™ seven days a week.

Available for KelseyCare ACO, Base PPO and Plus PPO plan members. Cost is your Walk-in Clinic copay (\$0 for Base/Plus PPO and \$25 for KelseyCare ACO) per visit.



GET IN-PERSON OR VIRTUAL CARE TODAY!

To learn more, find locations and schedule a visit, scan the QR code, download the CVS Pharmacy® app or go to **[MinuteClinic.com/WomensHealth](https://www.MinuteClinic.com/WomensHealth)**



Prescription Drugs

Prescription drug coverage is included in your medical plan and is provided by Aetna. Aetna has a 4-tier prescription drug program that divides covered medications into tiers or coverage/cost levels. Typically, the higher the tier, the greater the cost of the medication.

YOUR PRESCRIPTION MEDICATION COSTS		
	RETAIL	HOME DELIVERY / 90-DAY RETAIL
Tier 1 — Generics	25% min \$5 / max \$50	25% min \$10 / max \$100
Tier 2 — Preferred Brands	30% min \$25 / max \$150	30% min \$50 / max \$300
Tier 3 — Non-preferred Brands	35% min \$50 / max \$250	35% min \$100 / max \$500
Tier 4 — Specialty Medications	30% min \$75 / max \$350	-

KNOW WHAT'S COVERED AND ESTIMATE YOUR COST

Medications can be reclassified in different tiers, so whether you have a new prescription or one you take regularly, it's wise to determine if your medication is covered and at what tier. You can also estimate your costs in advance if you're purchasing at an in-network pharmacy or through Aetna's CVS Caremark® Mail Service Pharmacy.



To see if your medication is covered:

Download the Aetna Standard Plan and Preventive Generic List at **benefitsathctx.com**.



To find an in-network pharmacy and estimate the cost of your medication:

Log in (or register) at **aetna.com** or use the Aetna HealthSM mobile app.



Questions?

Talk with an Aetna representative at **800-228-6481**.

PRESCRIPTION DRUGS — *Key Terms to Know*

No-Cost Preventive Generic Medications

Preventive medications are used to prevent conditions like high blood pressure, high cholesterol, diabetes, asthma, osteoporosis, heart attack, stroke and prenatal nutrient deficiency. Harris County and Aetna cover certain preventive generic medications at 100%, or no cost (\$0) to you.

90-Day Prescription Refills

You can fill your maintenance medication in a 90-day or 30-day supply at a retail pharmacy. Aetna offers a retail pharmacy network that gives you more choices for where you can fill your 90-day prescriptions. Some major pharmacies include CVS, Walmart, H-E-B and Kroger. Log in at [aetna.com](https://www.aetna.com) or use the Aetna HealthSM mobile app to compare cost and find a nearby, participating retail pharmacy.

Prior Authorization

Under your plan, certain medications need approval from Aetna first before they're covered. These medications have a (PA) next to them on your drug list and will only be covered by your plan if your doctor requests and receives approval from Aetna. Types of medications that typically need approval are those that:

- May be unsafe when combined with other medications
- Have lower-cost, equally effective alternatives available
- Should only be used for certain health conditions
- Are often misused or abused

For medications, prior authorizations are typically handled by your doctor's office, which will work directly with Aetna. Aetna will then contact you with the results to let you know if your drug coverage has been approved or denied, or if they need more information.



SPECIALTY MEDICATIONS

Specialty medications are used to treat complex conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis.

PrudentRx

CVS Caremark[®] has collaborated with PrudentRx exclusively for a program that may help you save money when you fill eligible specialty medications.

How it Works

A PrudentRx trained member advocate will be able to assist you through a high-touch, proactive engagement process to facilitate enrollment and help you obtain non-need-based manufacturer assistance where applicable.* Participating members will have a \$0 out-of-pocket cost on eligible specialty medications!

NEW FOR 2027 — PrudentMed[®]

PrudentMed[®] provides additional support for certain specialty medications purchased and administered by your healthcare provider. PrudentRx will help eligible members enroll in available manufacturer copay assistance programs, which may reduce your out-of-pocket cost to \$0 for medications covered by the program.

If your medication is eligible, PrudentRx will contact you with enrollment information. You can also call 1-855-476-4118 for assistance.

* Not all specialty prescriptions offer manufacturer assistance. Eligibility for third-party copay assistance program is dependent on the applicable terms and conditions required by that particular program and are subject to change. Copay assistance program may not be used with any federal health care program.



Vision

A variety of vision benefits are provided by Davis Vision to all members covered by Harris County's medical plans.

Fully Covered: Frames at Visionworks

As a Davis Vision member, you have access to over 750 Visionworks stores, which offer the industry's largest in-store frames assortment. With an average of 2,000 frames per store, you'll find the right shape, style, color and brand for you at no out-of-pocket cost. Members also receive 50% off additional pairs of eyewear. (Maui Jim frames are excluded from this benefit.)

Fully Covered: Frames from The Exclusive Collection

The Exclusive Collection can be found at nearly 9,000 independent provider locations nationwide. These frames are available to you for no out-of-pocket cost and include options that have retail values of up to \$195. To find an Exclusive Collection provider near you, log in to the mobile app or at davisvision.com/member.

Fully Covered: Contacts from The Exclusive Collection

Available at participating provider locations, The Exclusive Collection of contact lenses features many popular brands and is fully covered along with fitting and follow-up care.

VISION SUMMARY OF BENEFITS

This is only a summary of benefits. For a complete list of benefit details, please refer to Harris County's Certificate of Coverage or your Member Welcome Kit.

BENEFITS SUMMARY	
Services/Products	IN-NETWORK
Frequency of Services (Exams/Lenses/Frames)	Once every calendar year
Copayments (Exams/Lenses)	\$10 / \$25
Frames • Allowance • Visionworks • The Exclusive Collection¹	\$150 allowance Fully covered frames ² Fully covered frames
Covered Lenses Options	Clear plastic, single-vision, lined bifocal, trifocal or lenticular lenses. Tinting, scratch-resistant and kids' polycarbonate lenses are also covered.
Contact Lenses (in lieu of eyeglasses) • Allowance • The Exclusive Collection¹	\$150 allowance Fully covered up to: 4 boxes for planned replacement 8 boxes for disposable lenses
Contacts Fitting Fee • Standard • Specialty • The Exclusive Collection¹	15% discount ³ 15% discount ³ Fully covered
LASIK	\$300 lifetime allowance

¹The Exclusive Collection is available at participating provider locations and is subject to change.

²The fully covered frames benefit is available at all Visionworks locations nationwide and includes all frames except Maui Jim eyewear.

³Additional discounts not applicable at Walmart, Sam's Club or Costco locations.

OUT-OF-NETWORK BENEFITS

You'll get the greatest value and maximize your benefit dollars by using an in-network provider, but reimbursements are available as follows if you receive services from an out-of-network provider:

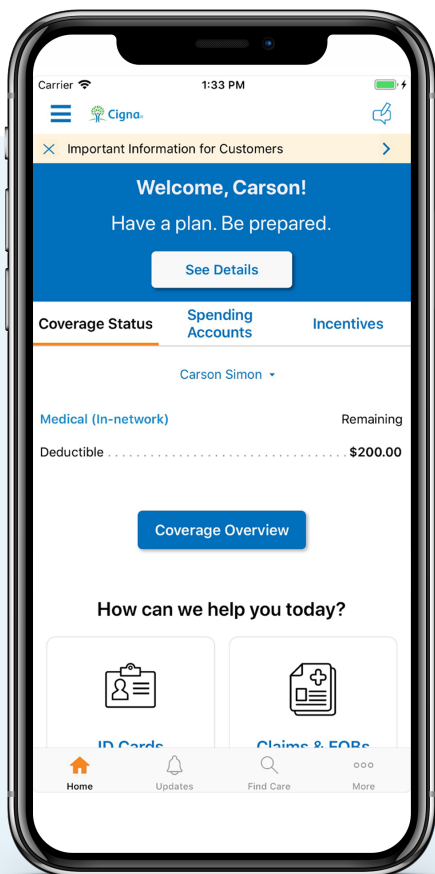
Eye Examination:	\$35
Frames:	\$70
Single-Vision Lenses:	\$25
Bifocal/Progressive Lenses:	\$40
Trifocal Lenses:	\$45
Lenticular Lenses:	\$80
Elective Contact Lenses:	\$80
Visually Required Contacts:	\$150



Dental

Dental benefits are provided by Cigna to all members covered by Harris County's medical plan.

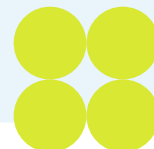
- You can choose to use any licensed dentist, though you'll get the biggest savings if you use a dentist in the Cigna dental network. You can also see a specialist without a referral.
- The amount your plan pays depends on:
 - The coinsurance level for the service you received
 - Which dentist you visit — in-network or out-of-network
 - If you've paid your deductible and/or reached your maximum benefit
- Once you reach the plan's maximum annual benefit, your plan will no longer pay a portion of your costs during that calendar year.
- ID cards are not automatically mailed out and must be requested. For security, you will receive a generic ID card without your personal information listed.



Get Started with myCigna:

To look for an in-network dentist, estimate the cost of care and more, use your myCigna account. If you haven't registered for a **myCigna.com** account, here's how:

1. **Go to myCigna.com** and select "Register."
2. **Enter your personal details** like name, address and date of birth.
3. **Confirm your identity** with secure information like your Cigna ID or social security number, or complete a security questionnaire. This will ensure only you can access your information.
4. **Create a user ID and password.**
5. **Review and submit.**



DENTAL SUMMARY OF BENEFITS

DENTAL COVERAGE SUMMARY	
Services/Products	IN-NETWORK / OUT-OF-NETWORK ¹
Deductible (calendar year)	
Individual	\$50
Family	\$150
Maximum Benefit (calendar year)	
Applies to Class I, II, III, VII, IX expenses	\$1,750
BENEFIT HIGHLIGHTS	YOU PAY
Class I: Diagnostic & Preventive Oral Evaluations, Routine Cleanings, X-rays (routine, non-routine), Fluoride Application, Sealants (per tooth), Space Maintainers (non-orthodontic)	No charge No deductible
Class II: Basic Restorative Emergency Care to Relieve Pain, Restorative (fillings), Periodontics (minor and major), Oral Surgery (minor and major), Anesthesia (general and IV sedation), Repairs (bridges, crowns, inlays, dentures and denture relines), Rebases and Adjustments	20% + deductible
Class III: Major Restorative Inlays and Onlays, Prosthesis over Implant, Crowns (prefabricated stainless steel/resin, permanent cast and porcelain), Bridges and Dentures	50% + deductible
Class IV: Orthodontia Lifetime Benefits Maximum of \$1,500 (per covered member)	50% No deductible
Class VII: Endodontics	20% + deductible
Class IX: Implants	50% + deductible

6-month benefit waiting period for new employees and newly covered dependents on Class III, VII and IX procedures.

¹Reimbursement levels for in-network services are based on contracted fees. Reimbursement levels for out-of-network services are based on the maximum allowable charge.



Cigna Oral Health Integration Program

Enhanced dental coverage is available for plan members with the following medical conditions: diabetes, heart disease, stroke, head and neck cancer radiation, organ transplant, chronic kidney disease and pregnancy. Members who qualify can get 100% reimbursement of their coinsurance for certain related dental procedures along with additional benefits.

To enroll, log in at **myCigna.com** or call Cigna at **800-244-6224**.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are special, non-taxed accounts designed to save you money on eligible healthcare and dependent daycare expenses. Through FSAs, money is set aside — tax-free — from your paycheck, so you'll pay less in taxes while increasing your disposable income.

Harris County offers you two FSA options:

- **Healthcare FSA** — For eligible medical, prescription, dental and vision care expenses.
- **Dependent Daycare FSA** — For eligible daycare expenses to care for a dependent child or adult.

	HEALTHCARE FSA	DEPENDENT DAYCARE FSA
IRS contribution limits¹	\$3,400	\$7,500 per year ²
What is the purpose?	To pay for eligible out-of-pocket medical, prescription, dental and vision care expenses. It may not be used for healthcare 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. This is not for healthcare expenses of your child or adult dependent(s).
Whose eligible expenses can I pay for?	For you and any eligible dependents even if they are not covered by the Harris County medical plan. See IRS Publication 502 for specific details.	For eligible child and adult dependents claimed on your federal income tax return. See IRS Publication 503 for specific details.
When can I use my FSA?	The total amount you elect to contribute for the year may be used for eligible expenses beginning January 1, 2027.	This account is not pre-funded. Only your current account balance is available for reimbursement on eligible expenses.
What is the deadline for incurring and requesting reimbursement?	The last day you can have a qualifying service completed is March 15, 2028. The last day you can submit expenses for reimbursement is June 15, 2028.	
Can I roll over my unused FSA funds?	No. Any funds not spent by March 15, 2028, will be forfeited.	
How do I request reimbursement?	The Inspira Financial FSA debit card can be used to pay eligible expenses at most provider offices, pharmacies and hospitals. You can also file a claim to be reimbursed at inspirafinancial.com .	You can file a claim to be reimbursed at inspirafinancial.com .
Will I need to save receipts, EOBs and provider invoices?	Yes. Even if you use your Inspira Financial Card® you may be asked to verify your expenses.	Yes. You will need your documentation to request reimbursement.
Can I enroll or adjust my FSA contribution amount mid-year?	Yes. If you have a qualified life event during the plan year, you may adjust your contribution amount or enroll in a healthcare and/or dependent daycare FSA. See page 17 for a list of qualified life events.	

¹The IRS sets the maximum contribution amount for both the Healthcare and Dependent Daycare FSA. The amount listed reflects the maximum contribution for calendar year 2026.

²The contribution limit for the Dependent Daycare FSA can vary based on compensation. The value listed in this chart represents single, or married filing jointly.

Flexible Spending Accounts for the 2027 plan year will not be set up and available for your use until your first paycheck of the new plan year.

Plan, Save & Pay

MANAGE YOUR ACCOUNTS THROUGH INSPIRA FINANCIAL

You'll manage your Flexible Spending Accounts through Inspira Financial, an Aetna company. Log in at **inspirafinancial.com**.

Can I save time by having my claims reimbursements direct deposited into my bank account?

Yes. To get your money faster, link your bank account at inspirafinancial.com. Claims are usually processed within 72 business hours of receipt.

How do I submit claims to Inspira Financial?

Beginning January 1, 2027, you can submit claims to pay yourself back for eligible out-of-pocket expenses. You have three options for submitting claims:

1. Online through your Inspira Financial member website
2. Through the Inspira Mobile™ app
3. Fill out a paper claim form, and fax/mail it directly to Inspira Financial

STAY CONNECTED WITH THE INSPIRA MOBILE™ APP

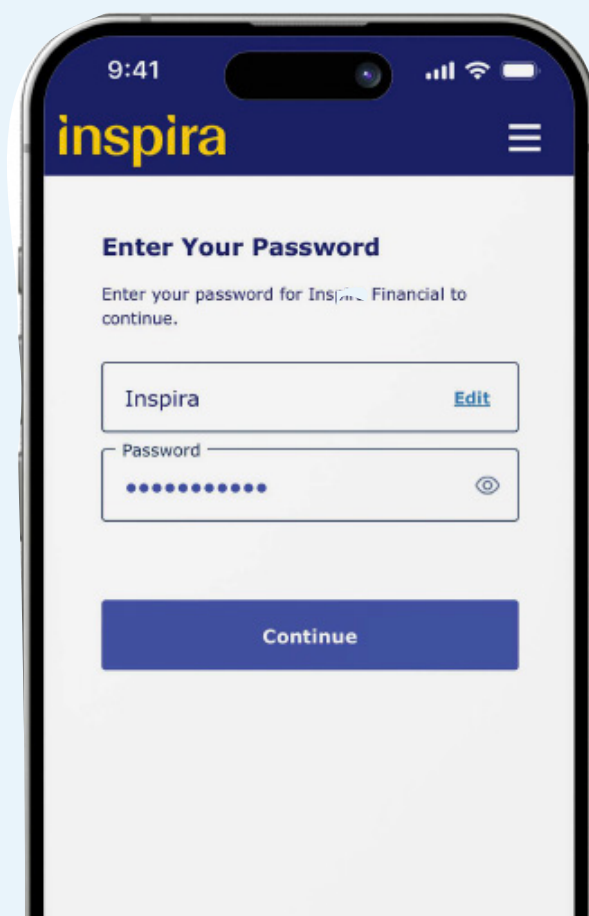
Don't go another day without our free* Inspira Mobile app. Once you create a username and password on the Inspira Financial member website, use that to log in to the app.

You can:

- View your account balance and manage your account funds
- Submit claims to pay yourself back for eligible out-of-pocket expenses
- Receive account alerts and notifications

What if I terminate my employment or retire?

Your participation in any FSA program will end. Any contributions made while you were an active employee must be spent before your plan participation ends. Your plan participation will end on the date your active employee insurance ends. All claims incurred while actively at work must be filed by **June 15, 2028**.



Supporting Your Wellbeing

Your Harris County medical benefits include a variety of programs that can help you improve your health and quality of life as well as save you money.

EMPLOYEE WELLNESS

Become a healthier you by taking advantage of these programs, services and incentives. It is the mission of Harris County Employee Wellness to promote the wellbeing of employees through initiatives that:

- Encourage healthy habits
- Educate on factors and resources that improve quality of life
- Empower employees and retirees to take responsibility for their own health

FEATURED SERVICES AND PROGRAMS

Get Active

- Employee 5K
- Fitness classes and challenges
- Fitness Center @ 1111 Fannin

Be Informed

- Mental health first aid
- Health education classes
- Awareness campaigns

Stay Well

- Onsite health services
- Health coaching
- Weight management



Reach out to your Wellness Champion to bring wellness activities to your department.
Not sure who? Visit our website to find out.

How to Find Wellness Services and Information



ONLINE

benefitsathctx.com



EMAIL

wellness@harriscountytexas.gov



PHONE

713-274-5500



SOCIAL

- [benefitsandwellnesshctx](#)
- [@benefitsandwellnesshctx](#)
- [Harris County Benefits & Wellness](#)



Omada

Omada is a breakthrough online program that inspires healthy, long-term habits. It combines behavior change science and unwavering support to participants who need to lose weight and reduce their risk of Type 2 diabetes and heart disease.

The program includes:

- A full-time health coach to keep participants on track
- A wireless scale to monitor progress
- An interactive program that adapts to the participant
- Weekly online lessons to educate and inspire
- A small group of participants for real-time support

Eligibility

Employees, retirees under the age of 65 and covered adult dependents can receive the program at no additional cost if enrolled in the Harris County medical plan offered through Aetna, are at risk for diabetes or heart disease and are accepted into the program.



Apply Today

Scan the QR code or visit benefitsathctx.com/wellness/omada for complete details and to apply for the program.



Enhance Your Wellbeing With Navigate

Navigate is our wellbeing platform focused on caring for your whole self, from mindfulness and mental health resources to fitness classes and financial management. It starts with a wellbeing survey that gives you personalized insights and goals, so you can focus on what's most important to you. Watch for more details to come in 2027.



Insured employees can earn up to \$300 in the Healthy Actions Incentive program. The Navigate wellbeing portal is where all your eligible healthy actions are tracked. The key program dates are listed below. Watch for more details coming in 2027.

• January 1, 2027

Begin completing your actions.

• December 31, 2027

Last day to complete your actions for your 2028 Healthy Actions Incentive.

• March 2028

Payroll deposit of earned Healthy Actions Incentive.

Earn up to \$300!

Scan the QR code
to learn more.



Employee Health & Wellness Clinic

BY KELSEY-SEYBOLD CLINIC®

The Harris County Employee Health & Wellness Clinic provides routine care for both sick and well visits. If you are insured by the Harris County medical plan, you are eligible to use the services offered at this clinic. That also includes care for your dependents (18 years and older) covered by the County medical plan.

CLINIC DETAILS

Completely Confidential

Services at the clinic are provided by Kelsey-Seybold Clinic, an independent and respected healthcare company. As required by state and federal law, your health information is not shared with Harris County.

Cost

\$0 copay for sick care, in-person visit. There is no cost for a wellness exam or other type of preventive care. Lab services, if provided during your visit, are also included at no cost.

Location & Hours

Harris County Employee Health & Wellness Clinic
1310 Prairie Street, 1st Floor
Houston, Texas 77002
Tuesday, Wednesday & Thursday:
7:30 a.m. – 4:30 p.m.

24/7 SCHEDULING

713-442-WELL (9355)

myKelseyOnline.com

Kelsey-Seybold Clinic does not accept traditional Medicare when Medicare is primary. If you have traditional Medicare as your primary coverage and wish to continue to see your Kelsey-Seybold physician, you must be enrolled in a Medicare Advantage plan that Kelsey accepts. The two Medicare advantage plans that Kelsey accepts are KelseyCare Advantage and Wellcare TexanPlus.

This clinic does not treat workers' compensation injuries.



THE CLINIC IS A CONVENIENT DOWNTOWN RESOURCE FOR:

- Bronchitis, colds, sore throats and flu
- Digestive issues
- Cuts, scrapes, rashes and skin issues
- On-site lab testing
- Back pain, muscle strains and sprains
- Prescriptions available
- Headaches and earaches
- Preventive care, including physicals and immunizations
- Eye issues



Employee Assistance Program

AETNA RESOURCES FOR LIVING

You balance a lot — work, home, family and more. You don't have to do it alone. Aetna Resources for Living is here to help you stress less and live more.

As an employee or retiree, EAP is provided by Aetna to you at no additional cost. These services are also available to family members living in your home, even if they are not on your insurance policy.



Emotional Wellbeing Support

Access up to 8 counseling sessions per issue each year. You can also call us 24 hours a day for in-the-moment emotional wellbeing support.

Counseling sessions are available face to face, via televideo or chat therapy. Services are free and confidential.



Identity Theft

One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.



Legal Services

30-minute consultation with an attorney for topics such as family law, elder law and estate planning, real estate transactions, wills and other document preparation, and many other services.* If you opt for services beyond the initial consultation you can get a 25 percent discount. You also have free access to legal documents and forms on your member website.



Daily Life Assistance Program

Personalized guidance to find resources to support childcare, parenting and adoption, school and financial aid research, caregiver support, and even resources to assist with your home repair.



Financial Services

30-minute telephone consultation with a qualified specialist on topics such as budgeting, retirement or financial planning, credit and debt issues, and college funding. You can get a 25 percent discount on tax preparation services. You also have access to financial articles, calculators and a financial assessment on your member website.

For help and for information on any EAP service:

- Call Aetna 24/7 at **833-657-2111**
- Log in **ResourcesForLiving.com**
username: Harris County password: EAP

*Employment-related legal issues are not covered.

HELP ISN'T JUST ON THE WAY — IT'S ALREADY HERE.

Feeling stressed? Got something on your mind? Counseling can help with anything you need to talk about, including:

- Developing coping skills
- Connecting with resources
- Stress/anxiety
- Depression
- Personal and work issues
- Grief and loss
- Work/life balance
- Decision-making
- Building self-care into each day

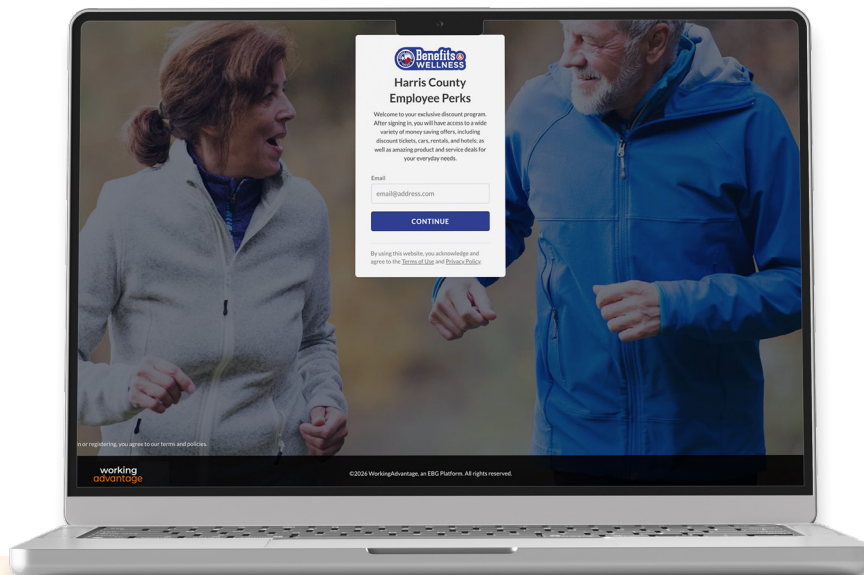
Your dedicated Harris County counselor offers flexible appointment times and meeting options such as virtual and in-person. They can also help you navigate your emotional well-being benefits and community resources.



Make an appointment with a dedicated Harris County counselor. It's free and confidential.

Scan the QR code to schedule an appointment.

The EAP is administered by Resources For Living, LLC. Services are free and confidential. No information regarding your participation is shared.



MORE PERKS. MORE SAVINGS.

Access the Employee Perks Program for more of what makes you happy. Enjoy exclusive deals and limited-time offers on electronics, appliances, apparel, cars, fitness memberships, gift cards, groceries, hotels, movie tickets and much more!



Scan the QR code or visit **workingadvantage.com** for complete Employee Perks Program details.



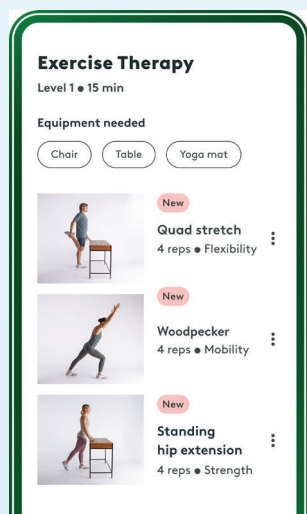
Hinge Health *Back & Joint Care Program*

Improve how you move with virtual exercise therapy.

- Get in started right from your phone. The initial assessment takes about 10 minutes for the clinical team to learn about your pain and approve you for our program. Then you'll go some gentle stretches for a few minutes so the team can see how you move with pain.
- You'll get a personalized program. Exercise therapy sessions are only 10-15 minutes. Just do them 2-3 times a week to get pain relief.

“Hinge Health is one of the best tools I have found to address my issues... It's like having a trainer in the room with you.”

- Chris
Hinge Health member



Scan today to enroll or visit
hinge.health/harriscountyttx-careplan

Please use the default camera on your device to scan the QR code, not a third-party application. If you are directed to a site other than the URL listed above, do not proceed

Hinge Health está disponible en español

Alivia los dolores articulares y musculares y previene las lesiones con tus beneficios de salud gratuitos. Únete ahora.

Members and dependents 18+ enrolled in an Aetna® medical plan through Harris County are eligible.

Aetna has partnered with Hinge Health to provide services that are included in the Aetna Back and Joint Care Program. This program does not replace formal physical therapy in office prior to surgery. Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Guide to Financial *Benefits*

FROM RETIREMENT PLANS TO LIFE INSURANCE OPTIONS AND MORE, HARRIS COUNTY HELPS YOU PREPARE FOR THE FUTURE AND PROTECT YOUR LOVED ONES.

RETIREMENT PLANS

Harris County helps you prepare for your future in two ways:

- By automatically enrolling you in a defined benefit plan with the Texas County & District Retirement System (TCDRS).
- By providing the option for you to make additional long-term investments through a 457 deferred compensation plan.

TCDRS MAKES IT EASY

- Get your questions answered
- Designate your beneficiary
- Estimate your retirement benefit
- And more

Call **800-823-7782** or log in at **tcdrs.org**.

KEY NUMBERS FOR 2026

Annual Interest Rate	7%
Employee Deposit Rate	7%
Harris County Matching Rate	225%
Vesting Requirement	8 years

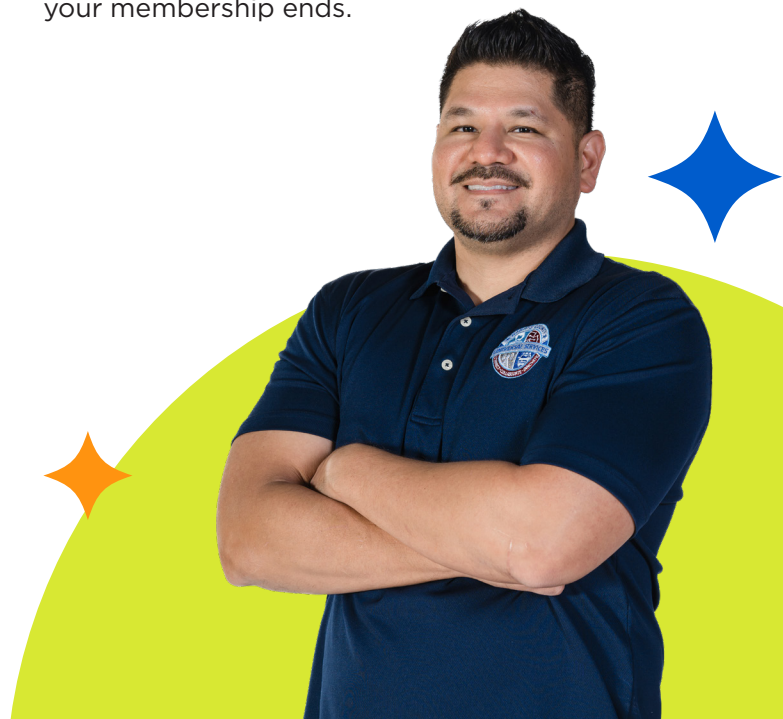
AUTOMATIC ENROLLMENT

Texas County & District Retirement System

As a County employee, you will contribute a portion of your salary each paycheck into your TCDRS account. Harris County Commissioners Court defines this percentage along with the amount that will be matched by the County when you retire and what you must do to be eligible to retire. The Texas Legislature sets the rate at which your account will earn interest.

Vesting

You are considered “vested” when you have eight (8) years of service credit. Once vested, you may stop working for Harris County but still keep the right to a future retirement benefit. Your TCDRS account will keep earning interest each year until your membership ends.



Other Ways to Get Service Time

The Proportionate Retirement Program lets you use service credit from any of the systems listed below to qualify for retirement benefits.

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

For more information about the Proportionate Retirement Program, please contact TCDRS Member Services.

Eligibility for TCDRS Retirement Benefits

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

- You are age 60 or over and have accrued 8 years of service time
- You have accrued 30 years of service time (regardless of age)
- Your age plus your years of service total 75 (also called the Rule of 75)
- Disability Retirement

VOLUNTARY ENROLLMENT

Deferred Compensation

Put even more money toward retirement with the 457 deferred compensation plan (deferred comp). It's designed to be a supplement to your pension and is an additional way to invest long-term directly from your pay. You're in control of how to use deferred comp to help achieve your goals. Roth 457 accounts are also available.

Tax-Deferred 457 Account

Save money now by postponing taxes until you make a withdrawal. With the tax-deferred 457 plan, your money goes into your account before taxes come out of your check. For example, let's say you pay around 25% in income taxes. Because you contribute to your deferred comp plan pre-tax, putting \$100 in your account only costs you \$75 from your take-home pay. When you make withdrawals from the account in the future, you pay the income taxes then.

Roth 457 Account

If you like the idea of having your taxes out of the way in retirement, then a Roth 457 account can be a great choice. When you contribute to a Roth 457, you pay taxes on the portion of your salary that goes into the plan; however, withdrawals of contributions and earnings can be tax-free during retirement if certain conditions are met. If you wish, you can even split your contributions between traditional pre-tax contributions and Roth after-tax contributions.

Get Started

Both 457 plan types are available to Harris County employees through one of our deferred compensation vendors (Nationwide, Corebridge Financial or Voya). Contact any of them for guidance and additional information. Please complete Auditor's Form 777 with the assistance of your selected vendor's account representative. You will submit this form to Payroll to set up your account and payroll deductions. The minimum deduction is \$25/month or \$12.50/bi-weekly per paycheck.

Visit benefitsathctx.com/deferred-compensation for the current financial advisor contact list.



Are you ready to retire?

Schedule an appointment with a Retirement Specialist.

Life Insurance

Automatic Enrollment

The County currently provides a basic level of Life insurance and Accidental Death & Dismemberment (AD&D) insurance, through BlueCross BlueShield of Texas, to eligible employees at no cost. This benefit helps protect your family in the event of your death or accidental injury.

- Employees have a Life insurance benefit of \$30,000 and an AD&D benefit of \$30,000.
- Dependent Life and matching AD&D for optional coverage are provided at \$5,000 for a covered spouse and \$2,000 for covered children up to age 26 at no cost to you. **Dependent Life insurance and AD&D insurance are only available to covered dependents on your health/dental/vision plan.**
 - All Dependent Life insurance terminates when the employee retires.

If you die while insured by Life insurance, or if you have an accident while insured by AD&D insurance, and the accident results in loss, BlueCross BlueShield of Texas will pay benefits according to the terms of the Group Policy after receiving proof of loss. Dependent coverage

terminates upon being removed from the plan or if an employee passes away.

For AD&D insurance, loss means loss of life, hand, foot or sight — which is caused solely and directly by an accident, occurs independently of all other causes, and occurs within 365 days after the accident.

Optional Term Life Insurance & AD&D

Employees have the option of purchasing additional Life insurance equal to one time (up to \$150,000), two times (up to \$300,000) or three times (up to \$1,000,000) their annual salary. If your salary or wage changes, your insurance amount will change on the next plan year. An AD&D matching benefit is now included when you enroll in optional Life insurance.

Imputed income: Any pre-tax Life insurance provided under the County plans in excess of \$50,000 is subject to annual taxation. Employees electing to increase their optional Life insurance are required to complete an Evidence of Insurability (EOI) form and be approved by BlueCross BlueShield of Texas before additional coverage will be effective.

Optional Life insurance and matching AD&D insurance is available for covered dependents on your plan.

You may enroll your covered spouse in optional Life and AD&D up to a maximum benefit of \$50,000 or no more than 50% of the employee's optional Life benefit. You may enroll your covered child/children in optional Life and AD&D up to maximum benefit of \$20,000.

Note: To enroll your dependents in optional Life & AD&D insurance, you must also enroll in optional Life and AD&D insurance.

You will be required to complete an Evidence of Insurability (EOI) form for enrolling your spouse in this coverage; children will be automatically approved. BlueCross BlueShield of Texas will email this form and instructions to you in early 2026.

EMPLOYEE & COVERED SPOUSE OPTIONAL LIFE AND AD&D INSURANCE RATES*

BY AGE	MONTHLY RATE PER \$1,000 OF COVERAGE
Under 30	\$0.066
30 - 34	\$0.081
35 - 39	\$0.093
40 - 44	\$0.115
45 - 49	\$0.166
50 - 54	\$0.243
55 - 59	\$0.437
60 - 64	\$0.602
65 - 69	\$1.087
70 - 74	\$1.863
75 and Over	\$2.018

COVERED CHILD(REN) OPTIONAL LIFE AND AD&D RATES

BY AGE	MONTHLY RATE PER \$1,000 OF COVERAGE
0 - 26	\$0.291

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

*These amounts will be calculated according to your age and/or salary at the time of enrollment.

BlueCross BlueShield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the BlueCross BlueShield Association.

WAIVER OF PREMIUM

Under the terms of your Group Life policy, if you become totally and permanently disabled for at least 6 months prior to age 60, your Life insurance coverage may be continued. The application process for Waiver of Premium must be completed within 6 months of your last day actively at work, and coverage will continue to age 65. After age 65, you have the option of converting some or all of your coverage to permanent insurance.

NEED TO COMPLETE AN APPLICATION?

Call BCBS directly at **877-442-4207** or download the application (e.g., Waiver of Premium, Portability-Life, or Application to Convert) at **bcbstx.com/ancillary**.

Use Group Policy No. F019139 when completing the form(s).



Long-Term Disability Insurance

Long-Term Disability (LTD) insurance pays a percentage of your salary when you are unable to work because of a covered illness or injury. These benefits can be used to help pay your everyday expenses when you are without a paycheck. Please note, Harris County does not offer Short-Term Disability coverage.

Basic LTD coverage is provided to you at no cost. You also have the option to purchase additional coverage. All LTD plans are provided by BlueCross BlueShield of Texas.

You are eligible for the Basic LTD insurance starting the first pay period after 45 days of continuous employment with Harris County. For Optional LTD (Buy-Up Plan), you are eligible for coverage starting the first pay period following 12 months of continuous employment with Harris County.

When electing the Optional LTD (Buy-Up Plan) during Open Enrollment, an Evidence of Insurability (EOI) form will be emailed to you from BlueCross BlueShield of Texas. You are required to return it directly to them for processing. They will determine whether or not you are approved for this additional level of coverage. For new hires, no EOI is needed.

Basic LTD

- Provided at no cost to you
- Pays 50% of your monthly earnings to a maximum of \$5,000
- Benefits will begin once you have satisfied the elimination period of 180 days of continuous disability due to injury or illness
- Benefits may continue for up to 24 months

Optional LTD

- You may purchase this option to increase your benefit
- Pays 60% of your monthly earnings to a maximum of \$6,000
- Benefits will begin once you have satisfied the elimination period of 90 days of continuous disability due to injury or illness
- Benefits may continue for employees up to the maximum time periods as follows:
 - Less than age 62: to age 65 or 42 months, whichever is longer
 - Age 62: 42 months
 - Age 63: 36 months
 - Age 64: 30 months
 - Age 65 and older: 24 months

If you enroll in the Optional LTD plan, your premium rate is \$0.239 per \$100 of your monthly salary, up to \$10,000 of monthly salary. (See the next page for the definition of salary.)

Cost Example: Annual salary of \$50,000.

$\$50,000 \div 12 \text{ months} = \$4,166.67 \text{ monthly earnings}$

$\$4,166.67 \text{ (monthly earnings)} \div 100 \text{ (rate basis)} \times \$0.239 \text{ (rate)} = \$9.96 \text{ per month}$

Worksheet

Your monthly cost:

_____ $\div 12 \text{ months} =$ _____ **monthly earnings $\div 100 \times 0.239 \text{ (rate)} =$** _____ **per month**



LTD FAQ

Need to make an LTD claim?

Call BCBS directly at **877-442-4207** or go to **bcbstx.com/ancillary** and submit your disability claim online. Use Group Policy No. F019139 when completing the form(s).

When is medical evidence of insurability required?

Satisfactory evidence of insurability is required for any employee who did not enroll in the Optional LTD plan when first eligible.

Your LTD benefit may be reduced if you or your immediate family members receive or are eligible to receive deductible income as defined in the Group Policy. Examples of deductible income include sick pay, Social Security, Workers' Compensation and TCDRS benefits.

Are benefits ever reduced?

BlueCross BlueShield of Texas will reduce the amount of your LTD payment by other income benefits you may receive.

What other benefits are included?

- Survivor Benefit
- Work Incentive
- Rehabilitation Incentive with Day Care
- Worksite Modification

DEFINITIONS



Total Disability

Total Disability means that during the first 24 consecutive months of benefit payments due to sickness or injury, you are continuously unable to perform the material and substantial duties of your regular occupation; and your disability earnings, if any, are less than 20% of your pre-disability indexed monthly earnings.

After the LTD monthly benefit has been paid for 24 consecutive months, total disability means that due to sickness or injury, you are continuously unable to engage in any gainful occupation; and your disability earnings, if any, are less than 20% of your pre-disability indexed monthly earnings.

Partial Disability

Partial Disability means that during the elimination and the first 24 consecutive months of disability due to sickness or injury, you are continuously unable to perform all of the substantial duties of your regular occupation; and you are able to earn between 20% – 80% of your pre-disability indexed monthly earnings.

After the LTD monthly benefit has been paid for 24 consecutive months, partial disability means

that due to sickness or injury, you are continuously unable to perform all of the substantial duties of any gainful occupation; and your disability earnings, if any, are between 20% – 80% of your pre-disability indexed monthly earnings.

Salary

Monthly earnings means your base monthly salary, incentive pay, and longevity pay calculated prior to the most recent Annual Enrollment Period as reported to BlueCross BlueShield of Texas by your employer, rounded to the next higher multiple of \$1,000 if not already a multiple thereof, divided by 12. Earnings include:

- Contributions made through a salary reduction agreement with your employer to an Internal Revenue Code (IRC) Section 457 deferred compensation agreement
- Amounts contributed to your fringe benefits according to a salary reduction agreement under an IRC Section 125 plan
- Longevity pay

Earnings DO NOT include overtime pay or any other form of extra compensation.

This summary is for illustrative purposes only and does not constitute a contract. The full terms and conditions of the coverage are contained in the policies provided. If there is any discrepancy between this benefit description and the policy, the terms of the policy will control. BlueCross BlueShield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the BlueCross BlueShield Association.

Legal Notices

Plan Documents

The Summary of Benefits Coverage (SBC), provided separately from the Benefits Guide, summarizes the key features of our medical plans, including covered benefits, cost-sharing, coverage limitations and exceptions.

The Glossary of Health Coverage and Medical Terms will help you understand some of the most common language used in health insurance documents.

You may obtain a detailed description of coverage provisions including the Summary of Benefits Coverage (SBC) and the Glossary of Terms — both of which are available in English and Spanish — and/or the Summary Plan Document (SPD) from Human Resources and Talent (HRT), Benefits & Wellness division. They are also available on the Benefits & Wellness website at **benefitsathctx.com**.

You may obtain a printed copy of the SBC or the Glossary of Health Coverage and Medical Terms at no charge by contacting the Benefits & Wellness Division at **713-274-5500**, or toll free at **866-474-7475** and it will be sent to you within seven business days.

Notice of Privacy Practices

This Notice describes how medical information about you may be used and disclosed and how you can request access to this information. Review it carefully.

This Notice is for participants and beneficiaries in the Plan.

As a participant or beneficiary of the Plan, you are entitled to receive this Notice of the Plan's privacy practices with respect to your health information that the Plan creates or receives (your "Protected Health Information" or "PHI"). Our "Notice of Privacy Practices" was updated to comply with new changes to the Health Insurance Portability and Accountability Act ("HIPAA") effective as of October 1, 2018.

For questions or any information you haven't found in this guide, use the contact list on page 47 to get answers. ➔

This Notice is intended to inform you about how we will use or disclose your PHI, your privacy rights with respect to PHI, our duties with respect to your PHI, your right to file a complaint with us or with the Secretary of the United States Health and Human Services (HHS), and how to contact our office for further information about our privacy practices.

This Notice and the most updated Notice of Privacy Practices will be posted at **benefitsathctx.com**, or you may request a copy by calling **713-274-5500**.

COBRA Notification Obligations

The federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides group health insurance continuation rights to employees, spouses and dependent children if they lose group health insurance due to certain qualifying events. Two qualifying events under COBRA require you, your spouse or dependent children to follow certain notification rules. You are required to notify Harris County of a divorce or if a dependent child ceases to be a dependent child under the terms of the group health insurance plan.

Each covered employee, spouse or dependent child is responsible for notifying Harris County within 60 days after the date of the divorce or the date the dependent child ceased to be a dependent, as defined under the terms of the Group Health Insurance Plan. Failure to properly notify Harris County within the required 60 days will forfeit all COBRA rights that may have arisen from these two qualifying events.

Notice of Wellness Program Participation

Harris County wellness programs and services are voluntary and available to all insurance-eligible employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee

health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you may be asked to complete a voluntary health risk assessment or HRA that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes or heart disease). You may also be asked to complete a biometric screening, which will include a blood glucose and/or cholesterol test. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program and complete specific actions will be eligible for the 2027 Healthy Actions Incentive. Although you are not required to complete the specific actions, only employees who do so will receive the incentives.

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Aetna at **800-228-6481**.

The information from your HRA and the results from your biometric screening, if applicable, will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as health coaching. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Harris County may use aggregate information it collects to design a program based on identified health risks in the workplace, Harris County Employee Wellness will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate

in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is(are) a Aetna health coach(es) in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you promptly in accordance with state and/or federal law.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate. If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the Director of Harris County Human Resources and Talent or the Director's designee (713-274-5000). If you have questions or concerns about disclosures of your health information, please contact the County Attorney's Office at 713-755-5101.

Medicare

Parts A & B

Medicare becomes the primary insurer when a retiree, or a dependent of a retiree, turns 65 or becomes eligible due to disability. To be eligible for Harris County retiree health insurance, Medicare-eligible retirees and their Medicare-eligible spouses must enroll in Medicare Parts A and B. Medical benefits then become secondary to Medicare.

Aetna Base & Plus PPO Plans:

Coordinates benefits with Medicare Parts A & B. Since Medicare is the primary insurance, it must pay benefits first before the Base or Plus PPO plan will pay benefits. The plan will pay benefits as if Medicare Part B paid first even if you are not enrolled in Medicare Part B. This will cause a gap in your coverage if you do not enroll in Medicare Part B as a retiree.

Silverscript Medicare Part D Plan

SilverScript is an employer-provided group Medicare Part D Prescription Drug Plan with additional coverage provided by Harris County. SilverScript combines a standard Medicare Part D prescription drug plan with additional coverage provided by Harris County to close the gaps between the standard Part D plan and your current coverage. This means that you have more coverage than the standard Medicare Part D plan.

Humana Medicare Advantage PPO & Prescription Drug Plan:

A Medicare Advantage plan pays in place of Medicare. The Humana Medicare Advantage plan covers all that Original Medicare covers plus additional benefits customized by Harris County in addition to prescription drugs. You are required to enroll in Medicare Parts A & B to be eligible.

NOTE: If you are actively at work upon attaining the age of 65, you do not need to purchase Medicare Part B. If your spouse's primary insurance is the Harris County plan, they do not have to purchase Medicare Part B until you retire.

Active employees and their covered dependents who are eligible for Medicare may postpone enrolling in Medicare until the employee retires. Each employee and/or their dependent should make this decision based on their individual situation. Medicare will pay secondary to the Harris County Medical Plan for covered services if you do choose to enroll while actively employed. You should contact the Social Security Administration at 800-772-1213 if you have any questions concerning coordination of benefits between the Harris County Medical Plan and Medicare.



Form 1095-C

The 2024 Affordable Care Act (ACA) reporting rules no longer require the employer (Harris County) to automatically send the 1095-C form to employees and retirees eligible for health insurance. The form for Tax Year 2026 is available by logging into STARS Employee Self Service (ESS) and upon request from Benefits & Wellness.

Contact Benefits & Wellness at **benefits@harriscountytexas.gov** or **713-274-5500** for assistance.

Contacts

HUMAN RESOURCES AND TALENT

Benefits & Wellness

713-274-5500

benefits@harriscountytx.gov

benefitsathctx.com

Out-of-Area Toll-Free

866-474-7475

Medical, Prescriptions Employee Assistance Program

Aetna Member Services

800-228-6481

aetna.com

Dedicated Representatives

713-274-5500

KelseyCare ACO Plan

713-442-7747

kelsey-seybold.com/harris-county

Resources for Living – EAP

833-657-2111

resourcesforliving.com

Username: Harris County

Password: EAP

Navigate — Wellbeing Program

888-531-3197

info@navigatewell.com

harriscountywellbeing.livehealthyignite.com

Dental Coverage

Cigna Member Services

800-244-6224

mycigna.com

Dedicated Representative

713-274-5500

Vision Coverage

Davis Vision

800-999-5431

davisvision.com

Flexible Spending Accounts

Inspira Member Services

844-729-3539

inspirafinancial.com

Long-Term Disability Insurance

BlueCross BlueShield of Texas

877-442-4207

bcbstx.com/ancillary

Life Insurance

BlueCross BlueShield of Texas

877-442-4207

bcbstx.com/ancillary

Deferred Compensation/457 Plans

Corebridge Financial (Valic)

corebridgefinancial.com

VOYA Financial Services

voyaretirement.voya.com

Nationwide

nrsforu.com

Retirement

Texas County & District

Retirement System (TCDRS)

800-823-7782

tcdrs.org

Employee Health & Wellness Clinic

By Kelsey-Seybold Clinic

713-442-9355

myKelseyOnline.com

Employee Fitness Center

713-274-5429

fitness@harriscountytx.gov



Employee Self-Service

Helpdesk: 713-274-4444

stars-hr.hctx.net



You serve **Harris County.**

So, from health insurance to wellness programs to retirement, your Harris County benefits are here to serve you.



1111 Fannin St., 6th Floor, Houston, TX 77002

Call: 713-274-5500

Email: benefits@harriscountytexas.gov

Toll-Free: 866-474-7475

Fax: 713-274-5501

Web: benefitsathctx.com

