

Why TX Health Benefits Pool?

Created by Texans exclusively for Texas local governments.

Executive Overview

We were created to serve you. We understand that the **City of Bay City's** priority is taking care of your community. TX Health Benefits Pool (TXHB) built a worry-free health plan exclusively for your employees and their families, so the City of Bay City can focus on the business of serving your community. This is not your typical insurance proposal. It's an invitation to join the TXHB and begin to experience the difference membership can make.

This plan is for the first responders, public workers, and civic leaders. For the people who take our tearful 911 calls on the worst night of our lives. For the ones who teach our children, save our homes from fire and flood, and make sure the water that comes out of our taps is safe and clean. For the ones who provide safety and security for others, we are here to provide security and stability for you.

We bring members together to provide quality healthcare benefits for employees and their families at an exceptional value.

We're here for you, to make healthcare simple and affordable.

- We serve you, not shareholders.
- Affordable plans designed for public employees.
- The right plan at the right price.
- A dedicated account team just for you, and service that can't be beat.
- Lower prescription costs for your employees and their families.
- Nationwide network of premium physicians for less.
- Access to a virtual doctor visit, anywhere, anytime.
- \$150 incentive for employees to participate in the TXHB Wellness program, and Blue Points rewards for healthy activities.
- Personalized assistance for members with chronic conditions.
- We're here for you!

We Serve You, Not Shareholders

TX Health Benefits Pool is a nonprofit risk pool governed by a Board of Trustees who are local elected and appointed officials from all over Texas. Our Board ensures that our plans and rates are right for Texas local governments and our service is second to none. Our Board of Trustees and leadership team continually look for ways to serve you and adapt to your needs, by offering expanded benefits and extending deadlines when disaster strikes, like the COVID-19 pandemic.

TXHB brings together over 780 Texas local government entities to drive down costs for our members. We leverage the purchasing power of our 33,500 plus covered employees and dependents to negotiate the best value for you and keep our rates low.

As a self-funded risk pool, we stabilize rates for the long term and pass the savings on to members. As a member of the risk pool, you experience all the advantages of self-funding without the risks and hassles. You get a guaranteed rate and a promise that when the Pool has a good year, we share those rewards with you through renewal credits. The longer you're a member of the Pool, the greater your opportunity for rewards.

Because we exclusively serve Texas local governments, we understand the challenges you face better than anyone else. We built a service model that takes the hassle out of healthcare benefits for you and your employees, so you can focus on serving your community.

We know you need to stretch your budget. Year after year, you keep getting asked to do more with less. We are here to help you accomplish that.

Affordable Plans Designed for Public Employees

- We provide health benefits exclusively to political subdivisions with benefits designed especially for the City of Bay City and your employees.
- We offer multiple plan designs that help you meet the financial needs of your employees:
 - Copay plans focus on keeping costs down for employees through flat payments to see their providers when they need them most.
 - HMO plans focus on keeping costs low for employees by emphasizing primary care.
- No varying premiums within a geographic area based on age, gender, health status, or other factors.

Nationwide Network Coverage

The Right Plan at the Right Price

The City of Bay City expressed the importance of having a plan with features that will meet the healthcare coverage needs of all employees within the group. For this, we recommend a dual option that includes the HMO-3K-6K Plan, which offers an In-Network Deductible of \$3,000 for covered members along with the Copay-3K-7K ER Plan, which offers an In-Network deductible of \$3,000 for covered members.

Our Copay Plans help make care accessible as quickly as possible, by providing copays for services such as primary doctor visits or urgent care visits rather than the employee having to first hit their deductible.

Our new HMO Plans help keep out of pocket costs low for you and your employees by emphasizing primary care, with specialists available by referral.

Lower Prescription Costs for Your Employees and their Families

To help public servants like you access affordable healthcare, we work to relieve the burden of medication costs, with:

- \$0 Copay for select diabetes, hypertension, and cholesterol medications.
- \$10 Copay for most other Generic Drugs.

The Best Provider Network in Texas

Your employees should be able to leave their own backyard and still be covered. Members have statewide access to in-network coverage through the Blue Cross and Blue Shield of Texas network, the widest network in Texas. Members that elect the PPO option will have access to the Blue Choice PPO network. When enrolled in an HMO, Members will have access to the Blue Essentials network. Rafting at Yellowstone? Hunting trip in the hill country? Sports physical down the street? The Blue Cross and Blue Shield of Texas provider networks have you covered.

In addition to the broadest PPO network in Texas, our plans include access to discounts on out-of-network providers through the Blue Cross and Blue Shield of Texas PAR network. PAR providers have agreed to accept the standard reimbursement and do not balance bill your employees for excess charges. It is just another way that your employees have peace of mind knowing they can afford to access the healthcare they need.

The BlueCard® Program

Speaking of leaving your own backyard, if your employees are traveling across the country or around the world, The BlueCard Program is here to help our Members:

- Get needed healthcare when they travel outside the service area.
- Get the same benefits you get at home when you travel or are away from home for an extended time.
- Find a doctor or hospital throughout the United States – More than 90% of all hospitals and doctors in the U.S. contract with Blue Cross and Blue Shield (BCBS).
- Find a doctor or hospital outside the U.S. in more than 200 countries around the world through Blue Cross and Blue Shield Global Care.

Wellbeing Management

Our whole-person wellbeing management program addresses the whole spectrum of health for your employees, from complex conditions to lifelong wellness.

The **Well onTarget® Member Wellness Portal** offers your employees programs and other resources for a variety of conditions, including:

- Stress
- Weight loss
- Tobacco cessation
- Asthma, diabetes, and other chronic conditions
- Sleep health
- Financial wellbeing

Holistic Health Management proactively reaches out to members dealing with significant health challenges. A care team, led by a health advisor, collaborates to manage high-cost, high-complexity members, regardless of condition, helping improve care for your employees and reduce costs for you.

Care Delivery Even Outside the 9:00 – 5:00

MDLIVE®

When you need care in the middle of the night, who do you call? Many people choose the emergency room simply because it's the only option open. We offer your employees another option, with free or low-cost telemedicine through MDLive depending upon your final plan choice.

MDLive physicians are Board-certified in primary care, pediatrics, and family medicine, and can also help members determine if they truly do need an ER. Avoiding the ER except when it's really needed can help both you and your employees save money. MDLive can also offer Members discreet behavioral health services by telemedicine.

Not sure if telemedicine is right for your situation? You can also call the nurses at the 24 Hour Nurseline for advice. These nurses can help you decide if you should call your doctor, visit the ER or urgent care, wait to see your doctor when you can, or treat the problem yourself. Services are available in many languages.

Teens may also call the Nurseline and speak to a nurse in private about teen health issues.

By calling this line, you can also listen to audio tapes on hundreds of health topics that may concern them, such as:

- Pregnancy
- Diabetes
- Children's health
- High blood pressure
- Insomnia
- Sexually transmitted diseases such as HIV/AIDS

Wellness Program and Rewards at No Charge to You



TX Health Benefits Pool invests in physical and mental wellness to enhance the health and productivity of your employees. We understand you're busy, so we take the work out of wellness. The TXHB Wellness program includes full support, pre-written communication materials to send to your employees, and an employee self-service portal to take the burden of managing this program off your shoulders. We make it easy and fun to keep your employees engaged in their health through group and individual wellness challenges throughout the year, with all the programming and tracking available online through our wellness dashboard.

It pays to stay healthy! Your employees can enjoy better health and earn a \$150 cash reward for participating, with no extra charge to you or them. Starting this coming plan year, Members can also earn Blue Points, redeemable for a wide variety of items including fitness gear, wearables, electronics, and camping equipment. Members can earn an unlimited number of Blue Points, which roll over from year to year and don't expire.

We provide convenient options for onsite health screenings through our partnership with Circle Health Partners. Your employees receive a free onsite screening that includes a video visit with a Nurse Practitioner to discuss the results immediately and develop a personalized action plan. We can also support onsite flu shot clinics.

We are also proud to offer the Well onTarget® Portal to Members, tailored to their interests and health and wellness goals. Members can customize their Well onTarget dashboard to suggest activities and programs to help them on their personal journey. Wellness and lifestyle self-management programs and other resources address a variety of topics, including:

- Stress
- Weight loss
- Tobacco cessation
- Asthma, diabetes, and other chronic conditions
- Sleep health
- Financial wellbeing

A Dedicated Account Team Just for You

With TX Health Benefits Pool, you are a valued Member, not a numbered account. We assign an Account Executive and an Account Manager to the City of Bay City, so you'll always have individual support, and someone to call when you need assistance. Your dedicated account team is always here for you, and we are always available when you need us most. Our personal goal is to provide unparalleled service to you, your employees, and their families.

We're Here for You

Because we only serve public entities, we understand the challenges you face better than anyone else, and we partner with you to provide high-quality benefits at a price that fits your budget. During these times, we understand the importance of serving our new Member groups so that you can continue to serve your community.

We look forward to partnering with you to offer your employees the plan that best fits them.

Our mission is to bring members together to provide quality healthcare benefits for employees and families at an exceptional value.

Core Values

Integrity

You can rely on us to be honest and fair in everything we do.

Wellness

We promote the health of our members by providing quality healthcare coverage and wellness benefits.

Operational Excellence

We continually improve our business practices to deliver excellent member service in the most cost-effective manner.

Simplicity

We are easy to understand and work with.

Public Service

We support our members and their efforts to serve their communities by enhancing the health of their workforce and being good stewards of the pool's resources.

TX Health Benefits Pool's Board of Trustees

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