San Saba County

2019

Employee Benefits Guide January 1, 2019 - December 31, 2019

Gallagher is here to act as a liaison in your dealings with insurance carriers. If you are having questions regarding your coverage or need assistance with claims, let us deal with the insurance company for you. Please contact anyone at Gallagher with questions regarding your employee benefits package.

For information on how to enroll (paper, on-line instructions, etc.), please contact your Human Resources Department.

Phone: (512) 930.7700 / (512) 930.8343 (direct)

Fax: (512) 930.7701

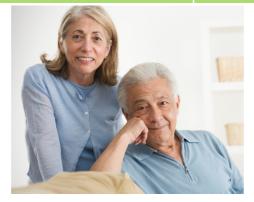
Email: Carlos_Delagarza@ajg.com

Hours of Operation: Monday - Friday

8:00 a.m. - 5:00 p.m. CST



Benefit	Carrier	Group Number/Network	Customer Service	Website
Medical	Baylor Scott & White	Medical: Group# 002979— Gold POS 1000	800.321.7947	www.swhp.org/members/
Dental	Guardian	Dental Group# 00557357 Network—DentalGuard Preferred	888-600-1600	www.guardiananytime.com
Vision	Guardian	Vision Group# 00557357 Network—VSP Choice	888-600-1600	www.guardiananytime.com



This document is an outline of the coverage proposed by the carrier(s). It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Your full Summary Plan Document (SPD) is made available through your Human Resources Department.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific coverage issues can be directed to your dedicated Account Manager.

San Saba County contributes 100% of the employee only coverage toward your medical premium and 100% of the employee only coverage for dental and vision. You are responsible for any additional premiums elected.

	Total Premium Per Month	Employer Pays Per Month	Employee Pays Per Month	
Medical/ Gold 1000				
Employee Only:	\$782.64	\$782.64	\$0.00	
Employee + Spouse:	\$1,565.28	\$782.64	\$782.64	
Employee + Child(ren):	\$1,565.28	\$782.64	\$782.64	
Employee + Family:	\$2,347.92	\$782.64	\$1,565.28	
Dental				
Employee Only:	\$24.00	\$24.00	\$0.00	
Employee + Spouse:	\$48.74	\$24.00	\$24.74	
Employee + Child(ren):	\$55.91	\$24.00	\$31.91	
Employee + Family:	\$85.54	\$24.00	\$61.54	
Vision				
Employee Only:	\$9.63	\$9.63	\$0.00	
Employee + Spouse:	\$16.22	\$9.63	\$6.59	
Employee + Child(ren):	\$16.54	\$9.63	\$6.91	
Employee + Family:	\$26.17	\$9.63	\$16.54	



Eligibility & Enrollment

- Newly hired Elected Officials are eligible to enroll on the 1st day of hire. All other employees are eligible on the 1st of the month following 60 days from date of hire.
- You are eligible if you are a full-time employee regularly scheduled to work at least an average of 30 hours a week.

In-Network vs. Out-of-Network Benefits:

When a doctor or hospital agrees to be in the Plan's network, they are contractually bound not to charge over a specific amount for services covered by the Plan. The in-network provider will file a claim on your behalf and you are not held responsible for amounts that the provider may charge in excess of their contracted rates. Out-of-network expenses are paid according to 'Usual and Customary' charges, which may leave you with significant out-of-pocket expenses. For the best benefit available under the plan, you should utilize in-network providers when possible. Out-of-network benefit levels can be found on the Summary of Benefits and Coverage.

Medical Benefits	Gold 1000 In-Network Benefits
Annual Deductible Co-pays do not accumulate	\$1,000 Individual \$2,000 Family
Annual Out-of-pocket Maximum Includes deductible, co-insurance and co-pays	\$5,000 Individual \$10,000 Family
Co-insurance In-network benefit	80%
Hospital Services - Inpatient	80% after deductible
Emergency Room Treatment (Emergency Situation) Facility / Physician	80% after co-pay \$750/visit
Urgent Care Center Services Additional services/supplies may incur additional fees	\$100 co-pay
Physician Visits Primary Care Physician Specialist	\$0 co-pay \$100 co-pay
Preventive Care Physician's Services Preventive Testing	100%
Office & Outpatient Surgery	80% after deductible
Diagnostic Lab and X-Ray - Outpatient	80% after deductible
Major Diagnostic (CT, PET, MRI, MRA & Nuclear Medicine)	80% after deductible
Prescription Drug Program * Retail - 30 day supply Retail - 30 day supply Non-Preferred Generic/Brand Specialty Drugs	\$10 co-pay \$50 co-pay \$100 co-pay \$500 co-pay

Please review your plan document for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

^{*} The "generic incentive" program requires plan participants and their doctors to choose a generic equivalent (when available) over a brand name drug. If a plan participant chooses to purchase a brand name drug when there is a generic equivalent available, they will be charged the co-pay for the brand name drug plus the cost difference between the brand and generic drug. Please note that this program will apply even if the prescribing doctor writes the prescription "dispense as written".

Guardian Dental

Dental Benefits	Value Plan	NAP Plan
Type I - Preventive Services Oral examinations, x-rays, cleanings	100%	100%
Type II - Basic Services Fillings, Anesthesia, Crowns	100%	80%
Type III - Major Services Extractions, dentures, periodontal, root canal	60%	50%
Annual Deductible Ind. / Fam.	\$50/\$150	\$50/\$150
Usual & Customary Percentile	MAC	90th
Annual Maximum	\$1,000	\$1,000
Orthodontia	Not Covered	Not Covered

While there is a network of providers you can utilize, benefit percentages are the same regardless of whether you visit an in-network or out-of-network provider. Utilizing an in-network provider will result in a lower patient responsibility overall. Out-of-Network benefits are subject to Reasonable and Customary charges and you may be balance billed if your dentist charges above this amount.



Guardian Dental Provider Listing

General Dentist

San Saba

¹HENSON,SUSAN 102 S Hope St ,76877

National Provider Identifier (NPI): #1851629331

License Number: #23920 Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

General Dentist

Brady

JOHNSON, DALYN 1211 S Bridge St, 76825 (325) 597-0464 Office: Eden Dental Clinic

Languages: Spanish

National Provider Identifier (NPI): #1861510927

Board Certification : Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

¹JOLLIFF,SUSAN 702 W 17th St ,76825 (325) 597-7441

Office: Brady Dental Group Pa

National Provider Identifier (NPI): #1003857442

License Number: #20448 Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

General Dentist, Prosthodontist

Lampasas

¹DHIR.GUNJAN

1708 Central Texas Expy, Ste 1a, 76550

National Provider Identifier (NPI): #1760630727

License Number: #24348

Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

Guardian Dental Provider Listing

General Dentist

Brownwood

AU, AARON

3709 Austin Ave ,76801

(325) 646-0516

Office: Abbeville Dentistry - Brownwood

Languages: Vietnamese

National Provider Identifier (NPI): #1063864114

Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

BARRY, LARRY

3709 Austin Ave ,76801

(325) 646-0516

Office: Abbeville Dentistry - Brownwood

Languages: Vietnamese

National Provider Identifier (NPI): #1326134453

Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

BAYLESS, JEANNE

3709 Austin Ave ,76801 (325) 646-0516

Office: Abbeville Dentistry - Brown

Languages: Vietnamese

National Provider Identifier (NPI): #1568507887 Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

¹BEAINI, DANA

104 S Park Dr ,76801

National Provider Identifier (NPI): #1053699165 Board Certification: Not available Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

BOSEMAN, JORDAN

1206 Looney St,76801 (325) 649-9600

Office: Brownwood Dental Pllc Avenue Dental

Languages: Spanish

EMAIL ID :CREDENTIALING@CDP.DENTAL.COM National Provider Identifier (NPI): #1871977322

License Number: #33680

Board Certification : Not available Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

BOSTICK, BRITT

3709 Austin Ave ,76801

Languages : Vietnamese

National Provider Identifier (NPI): #1295881027

License Number: #15772 Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

BURDEN, DAVID

3709 Austin Ave ,76801 Languages: Vietnamese

National Provider Identifier (NPI): #1609078765

License Number: #22532

Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

BURKE, JEREMY

3709 Austin Ave ,76801

(325) 646-0516

Office: Abbeville Dentistry Brownwood Pllc

Languages: Vietnamese

National Provider Identifier (NPI): #1275631905

License Number: #21142 Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

CARLSON, TYLER 1206 Looney St, 76801

(325) 649-9600

Office: Brownwood Dental Pllc

Languages: Spanish EMAIL ID: CREDENTIALING@CDP.DENTAL.COM National Provider Identifier (NPI): #1366823528

Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

CARY, JACOB 3709 Austin Ave , 76801

(325) 646-0516

Office: Abbeville Dentistry - Brownwood

Languages: Vietnamese

National Provider Identifier (NPI): #1598131880 Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

¹CHRISTOPHE.J WENDLE 104 S Park Dr ,76801

National Provider Identifier (NPI): #1922059906

License Number: #20800

Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

¹COLEY,ADAM

3004 Coggin Ave ,76801 National Provider Identifier (NPI) : #1619262722

License Number: #27032

Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

COPELAND, CRAIG

1206 Looney St, 76801

(325) 649-9600

Office: Brownwood Dental Pllc

Languages: Spanish EMAIL ID: CREDENTIALING@CDP.DENTAL.COM

National Provider Identifier (NPI): #1184936726

Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

¹CULLY,TARA

104 S Park Dr ,76801

National Provider Identifier (NPI): #1538447685

License Number: #27263

Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

¹CULLY,TARA

104 S Park Dr ,76801

Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

EVANS, EVERETT

1206 Looney St ,76801 (325) 649-9600

Office: Brownwood Dental Pllc

Languages: Spanish EMAIL ID: CREDENTIALING@CDP.DENTAL.COM National Provider Identifier (NPI): #1407930050

License Number: #23695

Board Certification: Not available Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

EZUGHA, CONSTANCE 3709 Austin Ave ,76801 (325) 646-0516

Office: Abbeville Dentistry - Brownwood

Languages: Vietnamese

National Provider Identifier (NPI): #1861920886

Board Certification : Not available Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

FADARE.OMOLARA

3709 Austin Ave ,76801

(325) 646-0516

Office: Abbeville Dentistry - Brownwood

Languages: Vietnamese

National Provider Identifier (NPI): #1063661361

License Number: #24257

Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

GLAVASH, MYRIAM 3709 Austin Ave , 76801

(325) 646-0516

Office: Abbeville Dentistry - Brownwood, Pllc

Languages : Vietnamese

National Provider Identifier (NPI): #1891134383

License Number: #32287

Board Certification: Not available Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

JENSEN, MARK

1206 Looney St,76801 Languages : Spanish

EMAIL ID :CREDENTIALING@CDP.DENTAL.COM

National Provider Identifier (NPI): #1811440423

License Number: #32106

Board Certification: Not available Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

KAPELA, GREGORY

3709 Austin Ave ,76801

(325) 646-0516 Office: Abbeville Dentistry

Languages: Vietnamese

National Provider Identifier (NPI): #1114003688 License Number: #25621

Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

¹KAZE,JEFFREY

104 S Park Dr ,76801

(254) 893-5895 Office: Cross Timbers Health Clinics

National Provider Identifier (NPI): #1235157736

Board Certification: Not available Provider Tier: DentalGuard Preferred Connect/Silver Accepting New Patients: Y

KHARRAT, LENA

3709 Austin Ave ,76801 (325) 646-0516

Office: Abbeville Dentistry

Languages: Vietnamese National Provider Identifier (NPI): #1447389739

License Number: #22080

Board Certification: Not available Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

KHATER, MAYADA

3709 Austin Ave ,76801

(325) 646-0516 Office: Abbeville Dentistry - Washington St

Languages : Vietnamese National Provider Identifier (NPI) : #1477681716 License Number : #19517

Board Certification: Not available Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

¹KIRKLAND,KYLE

2600 Coggin Ave ,76801 National Provider Identifier (NPI) : #1982765566 License Number : #15516

Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver Accepting New Patients: Y

LAWSON, TARA 3709 Austin Ave ,76801

(325) 646-0516

Office: Abbeville Dentistry

Guardian Dental Provider Listing

Endodontist

Marble Falls

¹DOUGHTY,MICHAE

608 Gateway Central, Ste 103,78654

National Provider Identifier (NPI): #1205839651

License Number: #17705 Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

¹GALIAN, ERIK

608 Gateway Central, Ste 103,78654

National Provider Identifier (NPI): #1023238011

License Number: #19541 Board Certification: Not available Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

¹GANNE, DEEPIKA

608 Gateway Central ,Ste 103,78654

National Provider Identifier (NPI): #1568682599

License Number: #22193 Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

General Dentist

Marble Falls

ARMSTRONG, BROOKIE 802 Avenue J .78654

(877) 800-5722

Office: Lscc Family Care Center At Marble Falls

Languages: Spanish

EMAIL ID: Payerenrollment@Lscctx.Org National Provider Identifier (NPI): #1992701387

Board Certification: Not available Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

BOZANICH, JOHN

2508 N Us Highway 281, Ste 105, 78654 (830) 515-4441

Office: Bright Smiles Dental

Languages: Spanish EMAIL ID:HENDRICKS@BRIGHTSMILESTEXAS.COM National Provider Identifier (NPI): #1629362363

License Number: #26498 Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

¹COWLING, JEFFERSON 609 4th St., 78654 National Provider Identifier (NPI): #1659710663

License Number: #29104

Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

¹COWLING,MARGARET

609 4th St ,78654 National Provider Identifier (NPI) : #1194013938

License Number: #27163

Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

GARAAS,ADAM

802 Avenue J ,78654

(877) 800-5722

Office: Lscc Family Care Center At Marble Falls

Languages: Spanish

EMAIL ID : Payerenrollment@Lscctx.Org

National Provider Identifier (NPI): #1689009771

Board Certification: Not available Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

GENTILE.ANDREW

2508 N Us Highway 281, Ste 105, 78654

Office: Bright Smiles Dental

Languages: Spanish
EMAIL ID: HENDRICKS@BRIGHTSMILESTEXAS.COM

National Provider Identifier (NPI): #1053795039 Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

GLANZ, HELENE

802 Avenue J ,78654 (877) 800-5722

Office: Lscc Family Care Center At Marble Falls

Languages : Spanish

EMAIL ID : Payerenrollment@Lscctx.Org National Provider Identifier (NPI): #1609007186

License Number: #19002

Board Certification : Not available Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

HAMAMCY, SHIRLEY

2508 N Us Highway 281, Ste 105, 78654

(830) 515-4441

Office: Bright Smiles Dental

Languages: Spanish EMAIL ID: HENDRICKS@BRIGHTSMILESTEXAS.COM National Provider Identifier (NPI): #1073663837

License Number: #23083 Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

¹HARRIS,SETH

308 Main St , Ste A , 78654

National Provider Identifier (NPI): #1245645712 License Number: #30121

Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

¹HENDERSON, CAROL 308a Main St, A, 78654

(830) 798-0844

Office: Main Street Dental Care National Provider Identifier (NPI): #1992866875

License Number: #20242

Board Certification: Not available

Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

HENDRICKS, KRISTEN

2508 N Us Highway 281 ,Ste 105,78654

(830) 515-4441

Office: Bright Smiles Dental

Languages: Spanish EMAIL ID: HENDRICKS@BRIGHTSMILESTEXAS.COM National Provider Identifier (NPI): #1275780330

License Number: #23958

Board Certification : Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

HENDRICKS, ROBERT

2508 N Us Highway 281 ,Ste 105,78654 (830) 515-4441

Office: Bright Smiles Dental

Languages: Spanish

EMAIL ID: HENDRICKS@BRIGHTSMILESTEXAS.COM National Provider Identifier (NPI): #1295958247

License Number: #22805

Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

MARIANO MARTINEZ, JINA

802 Avenue J ,78654

(830) 954-9320 Office: Lscc Dental Center At Marble Falls

Languages: Spanish

EMAIL ID :Payerenrollment@Lscctx.Org National Provider Identifier (NPI) : #1902391790

License Number: #34182

Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

MEZA.EDUARDO

2508 N Us Highway 281, Ste 105, 78654 (830) 515-4441

Office : Bright Smiles Dental

Languages: Spanish

EMAIL ID: HENDRICKS@BRIGHTSMILESTEXAS.COM

National Provider Identifier (NPI): #1891135182

License Number: #29863

Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

NGUYEN, AMY

2508 N Us Highway 281, Ste 105, 78654

Languages: Spanish

EMÁIL IĎ: HENDRICKS@BRIGHTSMILESTEXAS.COM

National Provider Identifier (NPI): #1932460995 Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold

Accepting New Patients: Y

OWEN.JACKSON

2508 N Us Highway 281 ,Ste 105,78654

(830) 515-4441

Office: Bright Smiles Dental

Languages: Spanish EMAIL ID: HENDRICKS@BRIGHTSMILESTEXAS.COM

National Provider Identifier (NPI): #1720372410

License Number: #26545

Board Certification: Not available Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

PARK, JOSEPH

802 Avenue J ,78654 (877) 800-5722

Office: Lscc Family Care Center At Marble Falls

Languages : Spanish EMAIL ID :Payerenrollment@Lscctx.Org National Provider Identifier (NPI) : #1699916585

Board Certification: Not available

Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

¹PARK,JOSEPH

2508 N Us Highway 281, Ste 105, 78654

Languages: Spanish
EMAIL ID: HENDRICKS@BRIGHTSMILESTEXAS.COM

National Provider Identifier (NPI): #1699916585

Board Certification: Not available Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

SATISH, ROOPA 802 Avenue J .78654

(877) 800-5722

Office: Lscc Family Care Center At Marble Falls

Languages: Spanish EMAIL ID :Payerenrollment@Lscctx.Org

National Provider Identifier (NPI): #1861497711

Board Certification: Not available Provider Tier: DentalGuard Preferred Elite/Gold Accepting New Patients: Y

¹SMITH,MATTHEW 609 4th St, 78654

National Provider Identifier (NPI): #1063844835

License Number: #29118 Board Certification: Not available Provider Tier: DentalGuard Preferred Connect/Silver

Accepting New Patients: Y

TAYS, CELIA 802 Avenue J ,78654

(877) 800-5722

Office: Lscc Family Care Center At Marble Falls

Languages: Spanish

EMAIL ID :Payerenrollment@Lscctx.Org National Provider Identifier (NPI) : #1457610685

Board Certification: Not available

Guardian Vision

Benefit	In-Network	Non-Network	
Eye Exam	\$10 copay	Up to \$39 reimbursement	
Frames/Lenses			
Single Vision	\$25 copay	Up to \$23 reimbursement	
Bifocal Lenses	\$25 copay	Up to \$37 reimbursement	
Trifocal Lenses	\$25 copay	Up to \$49 reimbursement	
Frames	\$130 allowance + 20% off balance	Up to \$46 reimbursement	
Contact Lens Fitting Evaluation	Up to \$60 copay	Included in Contact Lens Allowance	
Contacts - in lieu of glasses	\$130 allowance	Up to \$100 reimbursement	
Exam Frequency	Every 12 Months	Every 12 Months	
Lens Frequency	Every 12 Months	Every 12 Months	
Frames Frequency	Every 24 Months	Every 24 Months	



Guardian Vision Provider Listing

Burnet Eyecare

Contact: 102 E Young St Llano, TX 78643 (325) 247-2020

Special Offers Available at this Location Hours Tue, Thu 9:00 - 5:00 **FULL PRACTICE INFO**

FULL PRACTICE INFO

Distance 30.58 miles View Map

Handicap Accessible

Eye Country

Contact: 1903 S Ford St Ste 3 Llano, TX 78643 (325) 247-5469

Special Offers

Available at this Location

Hours Mon - Fri 8:00 - 5:00 Sat 1:00 - 3:00

Distance 31.95 miles

View Map Handicap Accessible

Advanced Eye Care

Contact: 1104 S Bridge St Brady, TX 76825 (325) 597-3500

Special Offers

Available at this Location

Hours Tue - Wed 8:30 - 4:30 Fri 8:00 - 4:30

FULL PRACTICE INFO

Distance 32.41 miles View Map

Handicap Accessible

Lampasas Eye Care

Contact: 502 S Key Ave Ste A Lampasas, TX 76550 (512) 556-3937

Special Offers

Available at this Location

Mon, Thu 9:00 - 7:00 Tue - Wed, Fri 9:00 - 5:00 Sat 9:00 - 2:00

FULL PRACTICE INFO

Distance 37.12 miles View Map

Handicap Accessible

TSO Of Early

Contact: 310 Early Blvd Early, TX 76802 (325) 643-1826

Special Offers Available at this Location

Hours Mon - Fri 9:00 - 6:00 Sat 9:00 - 5:00

Hours

FULL PRACTICE INFO

Distance 39.04 miles View Map

Handicap Accessible

Commerce Square Optical

Contact: 537 W Commerce St Brownwood, TX 76801 (325) 643-9336

Special Offers Available at this Location Hours Mon - Fri 9:00 - 5:30 Distance 39.09 miles

View Map Handicap Accessible

Burnet Eyecare

Contact: 2801 S Water St Burnet, TX 78611 (512) 756-2131

Special Offers Available at this Location

Hours Mon - Fri 8:30 - 5:30

FULL PRACTICE INFO

FULL PRACTICE INFO

Distance 45.37 miles View Map

Handicap Accessible

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2018. Contact your State for more information on eligibility

Alabama - Medicaid Website: http://myalhipp.com Phone: 1-855-692-5447	Georgia - Medicaid Website: http://dch.georgia.gov/medicaid Click on Health Insurance Premium Payment (HIPP) Phone: 404-656-4507
Alaska - Medicaid The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone:1-866-251-4861 Email:CustomerService@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/ medicaid/default.aspx	Indiana - Medicaid Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone: 1-800-403-0864
Arkansas - Medicaid Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Iowa - Medicaid Website: http://dhs.iowa.gov/hawk-i Phone: 1-800-257-8563
Colorado - Health First Colorado (Medicaid) & CHP+ Health First Colorado Website:	Kansas - Medicaid Website: http://www.kdheks.gov/hcf/ Phone: 1-785-296-3512
https://www.healthfirstcolorado.com Health First Colorado Member Contact Center: 1-800-221-3943 / State Relay 711 CHP+: Colorado.gov/HCPF/Child-Health- Plan-Plus CHP+ Customer Service: 800-359-1991 / State Relay 711	Kentucky - Medicaid Website: http://chfs.ky.gov Phone: 1-800-635-2570
Florida - Medicaid Website: https:/flmedicaidtplrecovery.com/ hipp/ Phone: 1-877-357-3268	Louisiana - Medicaid Website: http://dhh.louisiana.gov/ index.cfm/subhome/1/n/331 Phone: 1-888-695-2447

Maine - Medicaid Website: http://www.maine.gov/dhhs/ofi/ public-assistance/index.html Phone: 1-800-442-6003 TTY: Maine relay 711	Oregon - Medicaid Website: http://healthcare.orgegon.gov/ Pages/index.aspx http://www.oregonhealthcare.gov/index- es.html Phone: 1-800-699-9075
Minnesota - Medicaid Website: http://mn.gov/dhs/people-we- serve/seniors/health-care/health-care- programs/programs-and-services/other- insurance.jsp Phone: 1-800-657-3739	Pennsylvania - Medicaid Website: http://www.dhs.pa.gov/provider/ medicalassistance/ healthinsurancepremiumpaymenthipppro- gram/index.htm Phone: 1-800-692-7462
Massachusetts - Medicaid and CHIP Website: http://www.mass.gov/eohhs/gov/ departments/masshealth/ Phone: 1-800-862-4840	Rhode Island - Medicaid Website: www.eohhs.ri.gov Phone: 855-697-4347
Missouri - Medicaid Website: http://www.dss.mo.gov/mhd/ participants/pages/hipp.htm Phone: 573-751-2005	South Carolina - Medicaid Website: http://www.scdhhs.gov Phone: 1-888-549-0820
Nevada - Medicaid Medicaid Website: http://dhcfp.nv.gov/ Medicaid Phone: 1-800-992-0900	South Dakota - Medicaid Website: http://dss.sd.gov Phone: 1-888-828-0059
Nebraska - Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178	West Virginia - Medicaid Website: http://www.mywhipp.com/ Phone: 855-MyWVHIPP (855-699-8447)
New Hampshire - Medicaid Website: https://www.dhhs.nh.gov/ombp/ nhhpp/ Phone: 603-271-5218 NH Medicaid Service Cntr: 888-901-4699	Utah - Medicaid and CHIP Medicaid Website: http:// medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669
New Jersey - Medicaid and CHIP Medicaid Website: http://www.state.nj.us/ humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http:// www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710	Virginia - Medicaid and CHIP Medicaid Website: http://www.coverva.org/ programs_premium_assistance.cfm Medicaid Phone: 1-800-432-5924 CHIP Website: http://www.coverva.org/ programs_premium_assistance.cfm CHIP Phone: 1-855-242-8282
Montana - Medicaid Website: http://dphhs.mt.gov/ MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084	Vermont - Medicaid Website: http:// www.greenmountaincare.org/ Phone: 1-800-250-8427
New York - Medicaid Website: http://www.health.ny.gov/ health_care/medicaid/ Phone: 1-800-541-2831	Washington - Medicaid Website: http://www.hca.wa.gov/free-or- low-cost-health-care/program- administration/premium-payment/program Phone: 1-800-562-3022 ext. 15473
North Carolina - Medicaid Website: http://www.dma.ncdhhs.gov/ Phone: 919-855-4100	Texas - Medicaid Website: https://gethipptexas.com/ Phone: 1-800-440-0493
North Dakota - Medicaid Website: http://www.nd.gov/dhs/services/ medicalserv/medicaid/ Phone: 1-844-854-4825	Wisconsin - Medicaid and CHIP Website: https://www.dhs.wisconsin.gov/ publications/p1/p10095.pdf Phone: 1-800-362-3002
Oklahoma - Medicaid and CHIP Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Wyoming - Medicaid Website: https://wyequalitycare.acs- inc.com/ Phone: 307-777-7531

To see if any other states have added a premium assistance program since July 31, 2018, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration www.dol.gov/agencies/ebsa 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services www.cms.hhs.gov 1-877-267-2323, Menu Option 4, Ext. 61565

Important Information

HIPAA Privacy Rights

The Health Insurance Portability and Accountability Act (HIPAA) provides you certain rights to privacy concerning your health information. The regulations designate certain types of information as Protected Health Information (PHI).

Health care providers (medical professionals) and health plans, including San Saba County' health plan representatives, are restricted in their use of PHI to purposes of treatment, payment, and health care operations and as required by national public health activities. Written authorization is required to use or disclose your PHI pertaining to your medical, dental, prescription drug, employee assistance program and health care spending accounts outside of these purposes.

You may receive a form requesting your authorization to use your PHI for another purpose. Should you grant this authorization, your PHI is still protected from use and disclosure by any party other than the one(s) to whom you grant written authorization, and from use and disclosure by authorized parties for any purpose other than the one you specifically authorized.

Protected Health Information (PHI)

PHI includes information that could be used to identify you as an individual in electronic, printed or spoken forms that relates to (1) past, present or future health, physical or mental condition, (2) provision of health care, or (3) past, present or future payment for the provision of health care.

HIPAA gives you the right to: Receive notice of the health plan's uses and disclosures of your PHI, your privacy rights and the health plan's legal duties regarding your PHI; Obtain access to your own PHI; Amend your PHI; Request restriction of the uses and disclosures of your PHI; Receive an accounting of non-exempt uses and disclosures of your PHI over the past six years upon request; and Receive communications by an alternative means or at an alternate location upon request. For more information regarding the HIPAA privacy rules, refer to your Summary Plan Description.

HIPAA Privacy Note

HIPAA requires San Saba County to notify you that a Privacy Notice is available from Human Resources. To request a copy of San Saba County's Privacy Notice or for additional information, please contact the Human Resources Department.

The Women's Health and Cancer Rights Act

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Contact the Human Resources Department for more information.

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and co-insurance applicable to other medical and surgical benefits provided under the San Saba County Health Plan. Please see the Medical Benefit Plan for specific details.

Summary of Material Modification/ Reduction

This summary of material modification (SMM) describes changes to the San Saba County plan and supplements the Summary Plan Description (SPD) for the plan. The effective date of each of these changes is January 1st, 2019. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

Important Information

Newborn and Mother's Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Patient Protection

San Saba County generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from San Saba County or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals.

For information on how to select a primary care provider or for a list of participating primary care providers or health care professionals who specialize in obstetrics or gynecology, contact the Human Resources Department.

HIPAA Special Enrollment Rights

Loss of Other Coverage — If you are declining enrollment for yourself and/or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and/or your dependents in this plan if you or your dependents lose eligibility for that other coverage or if the employer stops contributing towards your or your dependents' other coverage. To be eligible for this special enrollment opportunity, you must request enrollment within 30 days after your other coverage ends or after the employer stops contributing toward the other coverage.

New Dependent as a Result of Marriage, Birth, Adoption or Placement for Adoption — If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll your dependents. To be eligible for this special enrollment opportunity, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption. Contact your plan administrator to request a special enrollment.

Making Enrollment Changes During the Year:

In most cases, your benefit elections will remain in effect for the entire plan year (January 1st - December 31st). During the annual enrollment period, you have the opportunity to review your benefit elections and make changes for the coming year.

You may only make changes to your elections during the year if you have one of the following status changes:

- Marriage, divorce or legal separation (if your state recognizes legal separation);
- Gain or loss of an eligible dependent for reasons such as birth, adoption, court order, disability, death; reaching the dependent child age limit; or
- Significant changes in employment or employersponsored benefit coverage that affect you or your spouse's benefit eligibility.
- Your benefit change must be consistent with your change in family status.

IRS regulations require that for enrollment due to the qualifying events above, change forms must be submitted within <u>30</u> days of that qualifying event. Contact your Human Resources office for information on completing these forms.

Medicare D Notice

Important Notice from San Saba County About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with San Saba County and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- 2. San Saba County has determined that the prescription drug coverage offered by the San Saba County Medical Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current San Saba County coverage will not be affected. Your current coverage pays for other health expenses in addition to prescription drug. Please see the Medical Benefit Plan for specific details about the prescription drug coverage.

If you enroll in a Medicare prescription drug plan, you and your eligible dependents will be eligible to receive all of your current health and prescription drug benefits and your coverage will coordinate with Medicare.

If you do decide to join a Medicare drug plan and drop your current San Saba County coverage, be aware that you and your dependents may not be able to get this coverage back.

CMS Form 10182-CC

Updated April 1, 2011

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average 8 hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

Medicare D Notice

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with San Saba County and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. **NOTE:** You will get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through San Saba County changes. You also may request a copy of this notice at any time.

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: January 2019-December 2019

Name of Entity/Sender:
Contact--Position/Office:
Address:
San Saba County
Human Resources
500 E. Wallace St.

San Saba, TX 76877

Phone Number: 325.372.3337

CMS Form 10182-CC

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Notes

