



Human Resources Department
Employee Benefits and Services Division

2015-2016 Open Enrollment

June 1 – 19, 2015

Working Toward a Healthier You



- ❖ **Review benefit options**
 - ❖ Employee Benefits Guide
 - ❖ Summary of Benefits and Coverage (SBC)
- ❖ **Select the plans that best suit your needs**
- ❖ **Enroll in Medical Expense Reimbursement Plan**
(FSA enrollment is optional and not required).



What Can I Change During OE?

- ❖ Medical/dental plans
- ❖ Medical Expense Reimbursement Plan (FSA)
- ❖ Add/remove dependents
- ❖ Supplemental life/accidental death & dismemberment (AD&D) insurance coverage and beneficiary update
- ❖ Before-tax or after-tax premium deductions
- ❖ Refundable and non-refundable retirement system contributions (Tier 1 employees only)



- ❖ 2015–16 Medical and Dental Bi-weekly Premium Rates
- ❖ 2015–16 Benefits Calculator
- ❖ Benefit Enhancements
- ❖ Medical Expense Reimbursement (FSA) rollover
- ❖ Disability & Leave Administrator Update
- ❖ Commuter Services Program Update
- ❖ My Health Matters!
- ❖ Gym Memberships



2015-16 Medical and Dental Bi-Weekly Premium Rates*

| Plan | Kaiser | Blue Shield Signature HMO | Blue Shield PPO | Blue Shield PPO Needles | Cigna Dental HMO | Cigna Dental PPO |
|---------------|----------|---------------------------|-----------------|-------------------------|------------------|------------------|
| Employee Only | \$265.67 | \$225.26 | \$418.01 | \$471.71 | \$10.28 | \$24.50 |
| Employee + 1 | \$544.97 | \$448.51 | \$849.81 | \$958.75 | \$16.64 | \$45.67 |
| Employee + 2 | \$770.32 | \$633.80 | \$1,317.92 | \$1,484.50 | \$21.71 | \$78.15 |

*Premium rates will be effective July 11, 2015 and will appear on your August 5, 2015 pay warrant. Coverage is effective July 25, 2015.



- ❖ Updated with 2015–16 premiums
- ❖ Gives an estimate of your bi-weekly out of pocket benefit cost
- ❖ Compare benefit options to see which is the best fit for your needs
- ❖ Available on the County's benefit websites



❖ **Breast cancer medications**

- ❖ Certain anti-cancer medications will be provided at no cost to women who are at an increased risk for breast cancer

❖ **Lung cancer screening**

- ❖ Computed Tomography (CT) scans will be provided at no cost to individuals with an increased risk for lung cancer



- ❖ **Maximum annual contribution has increased from \$2,500 to \$2,550**
 - ❖ Equates to \$98.07 bi-weekly
 - ❖ Please refer to your MOU for contribution limits
- ❖ **Roll-over up to \$500 per plan year to the subsequent plan year (if MOU, Compensation Plan, Ordinance, or Contract allows for it)**
 - ❖ Must enroll in the following plan year to qualify for rollover benefit



- ❖ Enrollment is required each year; elections made in the previous year do not continue into the new plan year
- ❖ Election is irrevocable, unless you experience a qualifying change in status event



Disability & Leave Administrator Update

- ❖ Standard Insurance Company (The Standard) will replace Cigna, effective July 25, 2015
- ❖ How does this affect you?

| Leaves | Disability |
|---|---|
| <p>Until 11:59 pm on July 24, employees should contact Cigna to file a leave.</p> <p>As of 12:00 am on July 25, employees with new leaves <u>AS WELL AS</u> those with existing open continuous / intermittent leaves should contact and report to The Standard.</p> <p>All leaves will be handled by The Standard starting July 25, 2015 forward.</p> | <p>If disability happens on or before 11:59 pm July 24, Cigna will continue to manage the STD/LTD claims for the duration of the claim.</p> <p>If disability happens on or after 12:00 am July 25 employees should report the claim to The Standard. They will manage any new STD/LTD claims with a date of injury/illness after 12:00 am July 25.</p> |



- ❖ **Employees may report a leave of absence or file a claim on/after 12:00 am July 25, 2015 by contacting The Standard:**
 - ❖ Call: (844) 239-3560 (4am-5pm PST)
 - ❖ Online: www.Standard.com
 - Click on “Report an Absence”



- ❖ The County offers a rideshare program to assist employees with finding alternatives to driving to work alone, such as:
 - ❖ Vanpool
 - ❖ Carpool (private vehicles)
 - ❖ Hybrid vehicle carpool
 - ❖ Public transit / bus
 - ❖ Telecommute
 - ❖ Bike to work
 - ❖ Walk to work



- ❖ The County will match the amount you earn through tracking with Inland Empire Commuter Services (IECS)
- ❖ For example, earn a \$150 gift card for tracking with IECS for 90 days and receive \$150 in taxable cash from the County
- ❖ \$250 cash incentive* for buying a plug-in hybrid electric vehicle
- ❖ Bike or walk to work and earn \$150 towards a gym membership*

*Requires rideshare tracking with Commuter Services



- ❖ Visit the Commuter Services websites for more information

- ❖ County line:

- <http://cmscl.sbcounty.gov/hr-commuterservices/Home.aspx>

- ❖ Internet:

- <http://cms.sbcounty.gov/hr-commuterservices/Home.aspx>

- ❖ Contact Commuter Services at:

- ❖ Commuterservices@sbcounty.gov, or

- ❖ (909) 387-9640



- ❖ If you were eligible for rewards under the 2014–15 Wellness Campaign:
 - ❖ You need to visit your carrier's wellness portal and redeem your rewards by June 30, 2015
 - ❖ If rewards are NOT redeemed by June 30th, you will not be able to claim the rewards
- ❖ Contact your department Wellness Advocate with questions or email My Health Matters! at mhm@hr.sbcounty.gov
- ❖ Stay tuned for details on the 2015–16 Wellness Campaign!



- ❖ 24 Hour Fitness & LA Fitness discounted gym memberships available
- ❖ Additional discounted gym memberships are also available through Blue Shield, Kaiser Permanente, and Cigna Dental
- ❖ Visit the My Health Matters! web page for detailed information



My Health Matters! Wellness Program

❖ E-mail: mhm@hr.sbcounty.gov

❖ Countyline:

<http://countyline/hr/benefits/mywellness/home.asp>

❖ Internet:

http://www.sbcounty.gov/hr/Benefits_MyHlth.aspx



- ❖ Available June 1 – 19, 2015
- ❖ All benefit changes must be completed online using EMACS self-service instructions on page 14 of the Benefits Guide
- ❖ Submit your final election by 11:59 pm on June 19
- ❖ New enrollees to Blue Shield Signature HMO or Cigna Dental Care DHMO must select a Group and Provider Number or one will be selected for you by the carrier
- ❖ Print confirmation page
- ❖ Elections that are saved, but have not been submitted will not be processed

Note: If you are only changing a current HMO provider, you must contact the carrier directly, as this change can not be made through EMACS self-service



Dependent Enrollment/Eligibility

- ❖ Enrollment changes made during OE are effective July 25, 2015
- ❖ Ex-spouses are not eligible for County-sponsored coverage, even when required by court order

Adding Dependents in eBenefits

- ❖ Click on “Add a Dependent or Beneficiary” and enter the required information
- ❖ Click “Save” and then click “OK”
- ❖ Click “Return to Dependent/Beneficiary Summary” to go back to the summary page
- ❖ Be sure to enter a Social Security Number for each dependent



Removing Dependents in eBenefits

- ❖ Review the listing of your dependents and/or beneficiaries
- ❖ Click on the dependent name you wish to modify and then “Edit”
- ❖ Edit information as necessary, then click “Save”
- ❖ Click “OK”
- ❖ Click to go back to the Dependent/Beneficiary Summary page to review
- ❖ **Dependents voluntarily removed during OE are NOT eligible for COBRA coverage as this is not considered a COBRA qualifying event**



- ❖ Proof of eligibility for all newly enrolled dependents must be submitted to EBSD by **5:00 pm on Monday, July 6, 2015**
- ❖ A completed Disabled Dependent Certification is REQUIRED for dependents who are over the age of 26 and permanently disabled
- ❖ Include name and employee ID# on documentation
- ❖ Inform EBSD of any difficulties obtaining documentation by **Monday, July 6, 2015**



- ❖ Enrollment changes made during Open Enrollment remain in effect for the entire plan year
- ❖ Mid-year changes are only permitted when you experience a Section 125 change-in-status Event. Examples include:
 - ❖ Marriage/Registered Domestic Partnership
 - ❖ Death
 - ❖ Birth/Adoption
 - ❖ Refer to the Section 125 matrix of the Benefits Guide (pgs. 12/13)
- ❖ Submit forms and documentation within 60 days of the event
- ❖ Important Note: Newborns or children newly adopted or placed for adoption should be added to coverage via a Family Status Change and not as an Open Enrollment Change



- ❖ The IRS allows employees to pay for eligible benefit premiums using before-tax dollars
- ❖ Eligible benefit premiums include medical, dental, AD&D, and life insurance coverage up to \$50,000



- ❖ Employees who have other employer-sponsored coverage or are covered under a County spouse or registered domestic partner, may Opt-Out or Waive County-sponsored coverage
- ❖ New Opt-Outs/Waives must use EMACS self-service to certify election
- ❖ Verification of other coverage including the effective date, is due to EBSD by **Monday, July 6, 2015**



Important Dates and Deadlines

- ❖ Open Enrollment is June 1 – 19, 2015
- ❖ Supporting documentation is due to EBSD by **5:00 pm, Monday, July 6, 2015**
- ❖ Confirmation of 2015–16 benefit elections
 - ❖ Available through EMACS self-service beginning July 25, 2015
- ❖ Changes on paycheck statement
 - ❖ Wednesday, August 5 for medical/dental premiums
 - ❖ Wednesday, August 19 for FSA and refundable/nonrefundable retirement benefits
 - ❖ Effective June 28, Survivors' Benefit Contribution will decrease from \$1.85 to \$1.72 per pay period.
 - ❖ Effective June 27, 2015, your contribution rate may change. Visit www.sbcera.org for latest contribution rates.



EBSD Websites

- ❖ Countyline: mybenefitsatwork
- ❖ Internet: www.sbcounty.gov/Benefits_Home.aspx

Benefits Calculator

- ❖ www.sbcounty.gov/hr/benefitCalculator/benefitCalculatorSearch.aspx



Employee Benefits and Services Division

- ❖ Phone: (909) 387-5787
- ❖ E-mail: ebzd@hr.sbcountry.gov
- ❖ Plan carrier and other benefit related contact information is on pg. 5 of the Benefits Guide



Questions

