

OPEN ENROLLMENT 2015

SEPTEMBER 14, 2015 TO OCTOBER 09, 2015

Changes effective January 1, 2016

NOTE: CALPERS REQUIRES THAT WE COLLECT SOCIAL SECURITY NUMBERS FOR SPOUSES AND DEPENDENT CHILDREN.

office is your responsibility and HR cannot be responsible for late arrivals of forms due to delayed interoffice mail.

Q: What is Open Enrollment?

A: Open Enrollment is the period in which an employee can freely enroll, change plans or add dependents to their insurance plans offered by the County. The period begins Monday, September 14th and ends Friday, October 09th, 2015 at 5:00 PM. Forms can be obtained from and must be submitted to SBC Human Resources no later than 5pm on Friday, October 09, 2015. During the remainder of the year, you must experience a "qualifying event," such as a birth, marriage, divorce or loss of coverage in order to enroll or add coverage. We will require birth and/or marriage certificates for all new enrollees. You can remove dependent coverage at any time, but at Open Enrollment you can add dependents.

Q: When are my changes effective?

A: All changes made during Open Enrollment will be effective on January 1, 2016. If you have a qualifying event during this period, your changes may be effective as soon as the 1st of the month following your event. If you are unsure of what a "qualifying event" is, please direct your questions to HR.

Q: I have questions regarding the different plans available. Where do I find this information?

A: CalPERS-sponsored health plan information should have already been mailed to your homes if you are currently enrolled in a CalPERS-sponsored medical plan. If you are not currently enrolled, the CalPERS packets are available from the SBC Human Resources Department. There are a limited number of packets. HR staff is available to assist and collect forms Monday through Friday between 8:30am and 4:30pm. We encourage you to visit the CalPERS website at www.calpers.ca.gov

Q. How can I find out if my doctor accepts a plan?

A. You can go onto the appropriate plan website and follow the links.

PPO Plans: <http://www.anthem.com/ca/calpers/>

Blue Shield: <https://www.blueshieldca.com/sites/calpersmember/home.sp>

Kaiser: <http://my.kaiserpermanente.org/healthworks/ca/calpers/>

PORAC: <http://porac.org/>

Anthem Blue Cross (HMO): www.anthem.com you will need to designate a primary care physician if you are enrolling into this plan. Please call the provider to ensure that they are accepting new "HMO patients."

Advisement: While efforts are made to ensure that the lists of doctors are up to date and accurate, doctors do leave our networks from time to time, and these listings do change. There may be higher fees associated with visiting a doctor who is not in our network or for obtaining a service that is not covered by your plan. You may be responsible for those costs. To avoid higher fees we recommend that you confirm your doctor is in network and that the desired service is covered when scheduling your appointment.

Q: How much will come out of my paycheck each month?

A: The medical insurance premiums have increased. The County will pay county contributions based on the bargaining unit contracts. Please see your MOU for details on contribution formulas. If you are in a bargaining unit which is currently negotiating with the County for new contracts, any newly negotiated changes will be announced as soon as possible by our office after Board approval. As of the commencement of Open Enrollment Period on 9/14/15, the rates will be published accordingly until further notice.

Q: What do I need to do if I want to change from one health plan to another?

A: The forms to add, change plans, or drop coverage are available in Human Resources. We can email or inter-office you the forms. You are also welcome to pick them up. Please keep in mind that the deadline to be received in the HR

Q. What about our dental plan and vision plan? Can we enroll or add dependents?

A. Yes, every odd year is open enrollment for Delta Dental PPO and MES Dependents can be enrolled up to age 22 and are covered through age 23. Dental and Vision dependents remain eligible up to age 23.

Q. Up to what age can dependents be enrolled?

A. For health/medical insurance dependents can be covered to age 26.

Q: I would like my insurance premiums for medical, dental and vision to be deducted on a pre-tax basis. What do I need to do?

A: A "Salary Redirection" form must be completed. These forms are available for pre-taxing your premiums through AFLAC or at the Human Resources office. The forms are only accepted during open enrollment or with a qualifying event. IF YOUR BENEFITS ARE NOT BEING PRE-TAXED, NOW IS THE TIME TO DO IT! If you are not sure if your benefits are pre-taxed, you can check your check stub for. "PRE-TAX ITEMS."

Q: How can I sign up for the Unreimbursed Medical program or the Dependent Day Care program?

A: A "Salary Redirection" form must be completed. These forms are available for through AFLAC or at the Human Resources office. The URM maximum deduction amount is \$2,550 per year. DDC maximum remains at \$5000, which is set by the IRS. **YOU MUST SIGN UP EVERY YEAR FOR THE UNREIMBURSED MEDICAL PROGRAM OR THE DEPENDENT DAY CARE PROGRAM.**

Q. When is AFLAC open enrollment?

A. AFLAC Open Enrollment will coincide with CalPERS open enrollment period. You do not need to change your AFLAC products during open enrollment period, but you may add or cancel any of your insurance plans.