

OPEN ENROLLMENT INSTRUCTIONS

These instructions will help you navigate through BenefitBridge in making your elections for Open Enrollment

COUNTY OF SACRAMENTO Active Employees	ALL PLAN	
	BenefitBridge	e
USER LOGIN User Name	NEW USER REGISTER Creace a User Name and Password to access your account.	
Password	NEED HELP? Contact BenefitBridge Support Monday true Friday Blobam - StoOpm (PST)	
LOGIN Enror User Name / Fassword?	(exty) of i=1 rocz benefitbridge@keenan.com	
For	benefits effec	ctive in

2020

Start by navigating to the website at www.benefitbridge.com/saccounty

If this is your first time using BenefitBridge you will need to register; refer to the New User registration instructions. After you register, you are ready to log in and begin making your elections.

Click Make Changes to My Benefits to make Open Enrollment changes.



Important Reminder: no matter where you stop in your Open Enrollment steps, your enrollment request is not complete until you get to the Summary tab at the end of your enrollment, check the "Your Approval: I agree" box and click the "SUBMIT" button to complete your Open Enrollment request.

Note: If you do not wish to accept the arbitration agreement above, select Cancel and return new Health Plan selection.	to the "Medical" (enroliment page to make a
*NAME:		
* Your Approval: I AGREE (Check to confirm your final approval.)		
	Cancel	Submit

EMPLOYEE INFORMATION

Let's start with EMPLOYEE INFORMATION-A summary of your personal information will be displayed.

WELCOME EMPLOYEE TEST		Home Logout Need H	lelp?
COUNTY OF SACR Active Employees	AMENTO ALL PLANS MESSAGE	CENTER MY BENEFITS MY PROFILE MORE	E~
Open Enrollment			
EMPLOYEE TIER NAME	EMPLOYEE INFORMATION		
DEPENDENTS BENEFITS	 Change the desired information and select Continue department within your organization for any inform. 	e to update. Please contact the appropriate ation you are unable to change.	
SUMMARY	*Indicates required fields		
	* FIRST NAME:	MIDDLE NAME:	* CITY:
	EMPLOYEE	М	ELK GROVE
	* LAST NAME:		* STATE: * ZIP: PHONE NUMBER:
	TEST		
	* DATE OF BIRTH: * GENDER:		CA 95758
	03/03/1963 Male		EMAIL:
	* ADDRESS 1:		
	4711 POWDER COURT		etest@gmail.com
	ADDRESS 2:		
			Cancel Continue

If you need to make changes to your phone number or email address, make the changes and click "CONTINUE". Your email address is used to send you a response about your Open Enrollment request after it has been reviewed and processed by the Employee Benefits Office

For name and address changes, you must contact your Department of Personnel Services Service Team representative for instructions.

A progress bar on the left of the screen keeps you informed of your position through the election process.

TIER

You might have the option to move to Tier B. It is a voluntary decision that can be made only once and is irrevocable once made. There is no cashback or PSI if you are Tier B. Select the appropriate package and click "CONTINUE".

Life Event

DEPENDENTS

BENEFITS

SUMMARY

~

SELECT YOUR TIER

 You have the option to move to Tier B during Open Enrollment and certain life events.
 Once you enroll in Tier B, you will not be able to return to Tier A. Employees in Tier B are not eligiblefor Cash Back or PSI, therefore surrender all entitlements to Cash Back and PSI.

TIER NAME	DESCRIPTION	SELECT
2018-BG80-NO CASH BACK	This option is your Tier A package. Select this option to remain in Tier A.	
2018-BG80-TO TIRB	Select this option to move to Tier B. Once made, the change is irrevocable.	۲

ncel Continue

DEPENDENTS

In this tab you should list any eligible dependent that will be enrolled in any of your coverages. If the dependent(s) listed are accurate, click "**CONTINUE**".

Open Enrollment						
EMPLOYEE 🗸	DEPENDENTS					
TIER NAME DEPENDENTS BENEFITS	REQUIRED DOCUMENT must be submitted to th coverage for your depe	FATION: A marriag he Benefits Office ndent will not be a	ge certificate/bir within 7 days of approved.	th certifica completir	ate/state regis ng your enrollr	tration ment or
SUMMARY	Show More 🗸				Add Dep	endent
	DEPENDENT	SSN	RELATION	AGE	OPTIO	NS
	SPOUSE TEST	**-0000	SPOUSE	53	Select	\sim
	CHILD TEST	**-0000	CHILD	23	Select	~
	Please provide do	cumentation	if required	l by you	Add Doc	er uments

To add a dependent that is not listed:

- > Click "Add Dependent", enter the required dependent information for each family member
- > Click "Add this Dependent" (marriage cert, child's birth cert, and/or SSN are required)

To edit existing dependent information:

Click "Edit" in the Select dropdown box next to that dependent's name, make the changes, click "Update"

To remove a dependent because s/he is no longer your eligible dependent:

- Click "Remove Dependent" next to the dependent to be removed and provide the required reason and effective date, then check the yes box
- Click "Remove Dependent"

To remove a dependent from coverage but keep him/her eligible for future enrollment:

Do not remove him/her here, uncheck him/her from the appropriate benefit coverage in the next section

Once you are satisfied with dependent details, click "CONTINUE".

IMPORTANT:

Adding a dependent to this screen **DOES NOT** enroll or remove them from coverage. You must complete the enrollment/removal process in the Benefits section AND submit the changes in the Summary section.

BENEFITS

This is where you change coverage, and enroll or remove dependents.

WELCOME EMPLOYEE TEST			Home Logout Need Help?	
COUNTY OF SACRAMENTO Active Employees ALL PLANS MESSAGE CENTER MY BENEFITS MY PROFILE MORE ~				
OPEN ENROLLMEN Here is a summary of what's new	T for your employer group be	enefits this year		
Plans with price chan You can keep the same plans as	nges last year, but new prices app	oly.		
PLAN	Last Year YOUR COST PER PAY PERIOD	Next Year YOUR COST PER PAY PERIOD	Net Change	
Medical	\$0.00	\$0.00	\$0.00	
Dental Delta Dental Active	\$0.00	\$0.00	\$0.00	
Voluntary Term Life Prudential Optional Life Option 3	\$27.85	\$27.85	\$0.00	
Group Term Life Prudential Basic Life-\$18K	\$0.00	\$0.00	\$0.00	
No Changes to Far	nily or Benefits	l want to keep the same	coverage as last year.	
Review and Se	elect Plans	I want to review all optic what change to make.	ons before deciding on	

Select **REVIEW AND SELECT PLANS** to start your Open Enrollment. Selecting **CHANGE** will also allow you to add or remove dependents from coverage.

If you only want to change one benefit, you can step directly to the benefit type you want to make changes to by clicking on the benefit type on the left side grid.

If you are waiving voluntary term life insurance coverage, select **CLEAR**.

NOTE: You cannot change the Dental plan; you can only change the dependents that are enrolled.

BENEFITS (Medical Enrollment)

For medical, check the box next to the dependents that should be enrolled, then choose the medical plan you wish to enroll in.

\$0.00

(24 deductions per year)

\$79.42

(24 deductions per year)

\$0.00

(24 deductions per year)

\$70.96

\$0.00

Continue

Select

Select

Select

Select

Select



BENEFITS (Medical Enrollment)

For WHA and Sutter only--Enter the Provider ID that can be retrieved from the provider search links within the instructions and check the box if this is your current doctor. Click "**Continue**".

Primary Care Physician (PCP) Details

PCP SELECTION

VERY IMPORTANT - PLEASE READ CAREFULLY!

- If you are currently participating in a Sutter Health Plus or Western Health HMO plan, you do not need to select a new PCP.
- If you are currently participating in anything other than a Sutter Health Plus or Western Health HMO plan and are electing this HMO for the first time, you will need to provide a PCP provider code. Look up a PCP provider code at

http://www.sutterhealthplus.org/providersearch (ID number is 4 to 8 digits) or https://www.westernhealth.com/search-for-providers/ (ID number is 10 digits). To change your primary provider, contact the carrier directly.

- Enter the required PCP details for this plan to continue with your enrollment.
- No PCP number required for Kaiser enrollees.

Name	Relation	PCP #	Existing Provider?
AMY HAYES	EMPLOYEE		
		Cancel	Continue

BENEFITS (Dental Enrollment)

You are then brought back to the BENEFITS page where you can continue making changes to other benefits as necessary. Be sure the box is checked for any dependent you want covered by the DENTAL plan.

WELCOME EMPLOYEE (ES)			Home Logout Need Help?
COUNTY OF SAC Active Employees	RAMENTO	ALL PLANS MESSAGE CEN	NTER MY BENEFITS MY PROFILE MORE 🛩
Open Enrollment			
EMPLOYEE	Last Year You Cho	se	
	81 A N		
	PLAN		COST PER PAT PERIOD
	Δ DELTA DENTAL		\$0.00
* MEDICAL	Delta Dental-Active		(24 deductions per year)
*DENTAL 🗸	COVERED		RELATION
VOLUNTARY TERM LIFE 🗸	EMPLOYEE TEST		EMPLOYEE
* GROUP TERM LIFE 🗸	ANGIE ACOSTA		SPOUSE
	LAUREN ACOSTA		CHILD
ACCOUNT	This Year's Health	Insurance Options	
FLEXIBLE SPENDING	Coverage levels shown	are based on your selectio	n of dependents below (if applicable.)
ACCOUNT	Select/deselect the che	eckbox next to the depende	nt(s) name to add or remove coverage. If
CRITICAL ILLNESS	you add or remove a d	iependent, you must update	e your benefit election.
	 If you are adding a dep 	pendent, your enrollment w	II not be approved without proper
	documentation (e.g., n	narriage certificate, birth cer	rtificate.) Please provide required
SUMMARY	documentation to the Benefits Office within 7 days of completing your enrollment.		
* Required Enrollment	To change your current election, select the appropriate plan.		
 Selection Completed 	 Type bo Not want to 	renange your current election	si, selete continue.
Diana Calastad	Line -		
(4 of 8)	Hide A		
(4 01 8)	Coverage for:		
Sub Total:	Employee: EMPLOYEE TEST		
\$27.85 / PAV PERIOD	CHILD: CHILD TEST		
2018-BG01-CASH BACK			
	PLAN		COST PER PAY PERIOD
			\$0.00
	Enrolled Plan		Stateductions are smart
	Δ ΠΕΙΤΑ ΡΕΝΠΑΙ'		(14 deddchoni per year)
			Clear
	Delta Dental-Active		
	COVERED		RELATION
	EMPLOYEE TEST		EMPLOYEE
	SPOUSE TEST		SPOUSE
	CHILD TEST		CHILD
		_	
			Cancel Continue

Once you have all family members selected, click "CONTINUE".

BENEFITS (Optional Life Insurance)

You will again be brought back to the BENEFITS page.

Changes to life insurance can be made at any time and are not limited to Open Enrollment. Decreases should be made online and are automatically approved. Be sure the box is checked for any dependent you want covered by the Optional Life plan.

If you are waiving voluntary term life insurance coverage, select CLEAR.



Edit Coverage Amount				
 If you elect to enroll in or make changes to Voluntary Term Life 				
coverage, please select the Benefit Amount for Employee and				
Dependents, if applicable.				
following link for a helpful calculator:				
Life insurance Calculator				
Life Insurance Beneficiary.pdf	Evidence of Ins	urability		×
Life Insurance Form.pdf	Evidence of his	urability		
COST PER PAY PERIOD: \$33.87 per pay period	Coverage	Details		
EMPLOYEE COVERAGE: EMPLOYEE TEST	Name	Relation	Guaranteed	Requested
\$302,000	EMPLOYEE	Employee	\$273,000.00	\$302,000.00
	Spouse	Spouse	\$0.00	\$30,000.00
SPOUSE COVERAGE: SPOUSE TEST				COVERAGE THAT
\$30,000	REQUIRES CARRIER	AND THAT THIS END APPROVAL. I FURT	HER UNDERSTAND TH	IAT THE COVERAGE
	PROVIDED UNTIL S	UCH APPROVAL HA	S BEEN GRANTED OR	DENIED WILL BE

Increases in coverage must be applied for on the two PDF paper forms in this section (Short form & Life insurance enrollment form). Submit these forms to the Benefits Office by fax or email.

Once you are satisfied with your voluntary life options click "Continue".

BENEFITS (Basic Life Insurance)

Please complete and submit the Life Insurance Beneficiary Form to update your beneficiary.

Beneficiary forms are accepted year round and should be updated as your life circumstances change!

Submit this completed form by fax or email to the Benefits Office anytime. Click "Continue".



BENEFITS (HSA)

You will again be brought back to the BENEFITS page. You can now enroll in or change your HSA. If you are already enrolled in the HSA and want to change the amount you are contributing, click **CHANGE**.



The HSA annual limits for 2020 are listed below:

Under age 55

Single: \$3,550 (\$147.92/pay period) Family: \$7,100 (\$295.84/pay period)

Over age 55

Single: \$4,550 (\$189.59/pay period) Family: \$8,100 (\$337.50/pay period)

The HSA is normally deducted over 24 pay periods; the annual amount you enter will be divided by 24 and deducted each pay period in the year. You can change the amount you contribute to your HSA anytime during the year with no life event required. Enter the per pay period amount you want to contribute to your HSA based on your eligibility status, then click **"CONTINUE".**

OPTIONAL (FSA)

Click **Select** under the Flexible Spending Account to enroll in Medical Reimbursement, Dependent Care, or Limited Medical Reimbursement.

To enroll in the Dependent Care Account or Limited Purpose Medical Reimbursement Account, select "**County Limited FSA 2020**", and then click Continue. Note: a General Purpose MRA will turn off your HSA contributions, but you can keep HSA contributions going with a Limited MRA, where reimbursable expenses are limited to only dental and vision expenses.

Enter your annual election in the box provided. Your pay check deduction amount will be based on your annual election, deductions are generally taken twice each month (24 pay periods).

To enroll in the Dependent Care Account or General Purpose Medical Reimbursement Account, select "**County FSA 2020**", then click "Continue". Follow the same steps as above.



OPTIONAL (Critical Illness)

Click **Select** under the Critical Illness to enroll. Be sure the box is checked for any dependent you want covered by the Critical Illness plan. Click "Continue".



OPTIONAL (Voluntary Vision)

If you're enrolled in Sutter or WHA HMO, the cost and coverage for vision benefits are bundled with your HMO selection.

Vision benefits are not included if you enroll in a high deductible plan or you waive medical coverage, so you will need to select Voluntary Vision to have coverage.

If you are enrolled in Kaiser HMO, you may also elect to purchase additional VSP coverage on top of the Kaiser vision benefit

Click **Select** under the Voluntary Vision to enroll. Be sure the box is checked for any dependent you want covered by the Voluntary Vision plan. Click "Continue".

WELCOME EMPLOYEE TEST			Home Logout Need Help?
COUNTY OF SAC Active Employees	RAMENTO ,	ALL PLANS MESSAGE CENTER MY BEI	NEFITS MY PROFILE MORE ~
Open Enrollment			
EMPLOYEE V TIER NAME V DEPENDENTS V MEDICAL V	 This Year's Health Insu If you have selected medica vision plan; your vision is al However, if you have waive want vision coverage, you r 	urance Options al coverage under an HMO plan, DC Iready included with your HMO. d medical coverage or enrolled in a nust enroll for voluntary vision.) NOT enroll in the voluntary High Deductible plan and
* DENTAL 🗸 🗸 VOLUNTARY TERM LIFE 🗸	Hide 🗙 Coverage for:		
GROUP TERM LIFE V HEALTH SAVINGS V ACCOUNT	Employee: EMPLOYEE TEST SPOUSE: SPOUSE TEST CHILD: CHILD TEST		
	PLAN		COST PER PAY PERIOD
	VSP-Voluntary Vision Active		\$2.60 (24 deductions per year) Select
 Required Enraiment Selection Completed 			
Plans Selected (6 of 8) Sub Total: \$30.91 (PAX PERIOD			
2018-BG01-CASH BACK			
		Cancel	Continue

REVIEW & FINAL APPROVAL

You are almost finished! Scroll through and review the Acknowledgement provisions.

WELCOME EMPLOYEE TEST		Home Logout Need Help?		
COUNTY OF SACR. Active Employees	AMENTO ALL PLANS ME	SSAGE CENTER \mid MY BENEFITS \mid MY PROFILE \mid MORE \checkmark		
Open Enrollment EMPLOYEE TIER NAME DEPENDENTS MEDICAL DENTAL UNULINTARY TERM LIFE HEALTH SAVINGS ACCOUNT	SUMMARY Effective date of new plans: 01/01/2018 All plans have a pending status until all documents and information have been approved by your employer.			
PLEXIBLE SPENDING ACCOUNT CRITICAL ILLNESS VOLUNTARY VISION SUMMARY	Medical Medica	Employer Pays: \$296.09 E TEST You Pay: \$0.00	Group Term Life Coverage: S18.000 Charge Details	Employer Pays: \$0.49 You Pay: \$0.00
(6 of 8)	Dental EMPLOYEE Colta Dental Active CHILD TES Change Details	Employer Pays: \$62.50 ETEST EST T You Pay: \$0.00	Health Savings Account HSA Kalter Active EMPLOYEE TEST Contribution Amount: \$2,500.00 Change Details	You Pay: \$104.17
	Voluntary Term Life Voluntary Term Life Prudential Coperang: 5273000 Change Details	E TEST You Pay: EST \$30.91	Flexible Spending Account County FSA 2018 EMPLOYEE TEST Annual Medical: 52,000.00 Change Details	You Pay: \$83.33
	Group Term Life	Employer Pays: \$0.49 E TEST You Pay: \$0.00	Total per pay period - * Does not include contributions to flee	Employer Pays: \$359.08 You Pay: \$30.91 Hilde Speeding and Health Savings Account

Carefully read the Personal Information Summary to confirm your coverage and dependent information are correct. <u>This is your opportunity to ensure the elections you made accurately</u> <u>reflect your intentions</u>. You are not able to make changes to your coverage after Open Enrollment closes, so please review this information carefully. Click "Continue".

If the selections reflect the coverage you want, type in your name, check the "Your Approval: I AGREE" box, and then click "Submit".



Congratulations, PART 1 of the online enrollment has now been submitted for review!

NOTE: If you added dependents or waived medical coverage, <u>your enrollment is not complete</u> <u>until you provide documentation</u> (birth certificates for children, marriage certificate, proof of other coverage, etc.) **by November 1, 2019.** If the documentation is not received, your changes will not be approved-no exceptions.

Documentation can be faxed to the Employee Benefits Office at (916) 874-4621 or emailed to <u>MyBenefits@saccounty.net</u>. **Include your employee ID on all documents.**