

Internal Services

Department of Personnel Services

Employee Benefits Office

Dave Comerchero, Manager



County of Sacramento

September 2019

Dear Employee:

Open Enrollment for 2020 **begins September 30 and ends October 25, 2019**. Open Enrollment is the time of year all employees have the opportunity to make health plan changes without a qualifying event.

For 2020, there will be modest increases to the Tier B medical subsidy amounts and changes to the most 2020 medical premium deductions, but both non-Kaiser High Deductible (HD) plans continue to have no payroll deductions. There is a small decrease in the deductions for the Kaiser High Deductible (HD) plan. Annual deductible limits for the HD medical plans have increased, as well as increases in the maximum Health Savings Account (HSA) limits. All other premium rates for other benefits are unchanged.

The same carriers will be providing coverage to employees next year for medical, dental, vision, life insurance and EAP. The only change in vendors will be for the Flexible Spending Account (FSA) program, which is transitioning from Navia to Health Equity. A separate mailing will be sent to current FSA participants detailing the claims transition to ensure a smooth conversion. Finally, annual re-certification of those employees who receive any cash payment when waiving County medical coverage continues for 2020.

As a reminder, if you are satisfied with your current coverage, you do not need to take any action this Open Enrollment. Exceptions to this include: increasing your HSA contribution amounts to the higher 2020 limits with the ability to select an annual auto increase function, re-enrolling in a Flexible Spending Account (Medical and/or Dependent Care), or continuing to receive cash when waiving County medical coverage. Each of these situations require you to take action for 2020.

The 2020 Medical Contribution and Cashback Matrix is on the last page of this letter detailing the medical deductions for 2020, if any. We encourage you to review the enclosed information thoroughly to provide enough time for you to ask questions, attend events and select the coverage you prefer for 2020.

IMPORTANT BENEFIT INFORMATION FOR 2020

- Medical carriers are unchanged for 2020. Kaiser, Sutter Health Plus and Western Health Advantage will still be available in both Traditional \$15 HMO co-pay plans and High Deductible HMO plans. You should carefully compare the annual difference in payroll deductions between Traditional and High Deductible plans to determine which plan type makes sense, as well as review the benefits of an HSA for long term financial medical cost protection.
- As a result of IRS indexing for 2020, the minimum annual deductibles for HSA qualified High Deductible Health Plans have increased to \$1,400 for Single coverage and \$2,800 for Family Coverage. Single enrollees still have a co-pay corridor for prescription purchase once the \$1,400 deductible has been met up to the \$2,800 maximum Out of Pocket (OOP) limit and then additional covered services are typically no charge.

- Again as result of IRS indexing for 2020, the maximum annual contribution to a Health Savings Account (HSA) for 2020 has increased by an extra \$50 for Single coverage to \$3,550 and for Family coverage by an extra \$100 to \$7,100. A separate HSA only button is available in BenefitBridge if that is the only change you wish to make for 2020. You will need to make an election if you wish to increase your contribution: it is not automatic.
 - New this year is an HSA auto increase check box. If you check the auto increase box, you will not need to return every year to increase your contributions to the annual maximum and you will be automatically increased if the IRS increases the HSA limits.
 - As a reminder, your contributions can be adjusted during the year at any time without any Qualifying Event. Remember, you are only allowed to contribute to a Health Savings Account if you are enrolled in a High Deductible Plan and have no other disqualifying coverage.
- Re-enrollment is required every year for Flexible Spending Accounts (FSA). The new FSA vendor for both the Medical Reimbursement and Dependent Care will be HealthEquity. The 2 1/2 month grace period and run out from any 2019 enrollment will remain with Navia, but if you wish to start or renew an FSA election for 2020, you must enroll during Open Enrollment. A separate mailing to current FSA participants will provide more details about this transition.
- If you are currently receiving any Cashback or Plan Selection Incentive (PSI) while waiving County provided medical coverage, annual re-certification continues due to IRS regulations as a result of the Affordable Care Act. This re-certification does not require you to show proof of other group sponsored coverage which would still apply during a Qualified Life Event or at Open Enrollment when waiving medical. **Failure to submit an affidavit will suspend eligibility for Cashback/PSI until the affidavit is received. Cashback/PSI is only restored prospectively for the duration of the calendar year.** The affidavit can be found on our website at <http://www.personnel.saccounty.net/Benefits> and the affidavit must be returned to the Employee Benefits Office.

THINGS TO KNOW

- The **deadline to make Open Enrollment changes** is October 25 at 11:59 pm and all supporting documentation must be in our office by November 1, at 5:00 PM.
- The **2020 MyBenefits Summary** is a valuable resource and can answer many of your benefits questions. It can be found online at <http://www.personnel.saccounty.net/Benefits/Pages/ActiveEmployee.aspx>. A printed copy is available by request from the Employee Benefits Office.
- Benefits changes should be made using **BenefitBridge** at www.benefitbridge.com/saccounty at work or at home. Instructions for logging in to BenefitBridge and navigating through the system are available at <http://www.personnel.saccounty.net/Benefits/Pages/ActiveEmployee.aspx> and we encourage you to review your coverage selections thoroughly before submitting them for approval. Again, for simplicity, you can increase your HSA contribution amounts without moving through all of your other benefit elections.
- If you are **adding a dependent** to your coverage, the enrollment is not complete until you submit the required dependent documentation (birth certificate, marriage certificate, etc.). Your dependent documentation must be submitted to our office by November 1 at 5:00 pm. Failure to submit the required documentation by the deadline will result in your dependent not being enrolled, and your enrollment request may be denied.

- If you are currently enrolled in County medical plan and are **waiving your medical coverage for 2020**, after making your online election to waive, you must submit proof of your other group coverage by November 1 at 5:00pm. An affidavit will not be acceptable when waiving in this situation. Other group coverage generally means coverage from another employer group or retiree plan; an individual plan or on the Exchange is not considered group coverage for purposes of waiving the County sponsored medical benefit.

HOW TO GET HELP

- ✓ **Employee Benefits Office website**—<http://www.personnel.saccounty.net/Benefits>
- ✓ **Carrier Resources**—Contact the carrier directly to get your questions answered; phone numbers and websites are in the back of the MyBenefits Summary book.
- ✓ **Open Enrollment Events**—Benefits Staff and carrier representatives will be at the below events to answer any questions you may have:

DATE		TIME	LOCATION	
October 7	Monday	8:30-11:30 am	DHA	2450 Florin Rd
October 8	Tuesday	9:00 am-12:00 pm	DHA	5747 Watt Ave
October 10	Thursday	7:30-11:00 am	SASD	10060 Goethe Rd, Valley Oak Room
October 10	Thursday	1:00-4:00 pm	Public Admin	3331 Power Inn Rd, Conf Room 1B
October 17	Thursday	9:00 am-12:00 pm	County Admin	700 H Street - Lobby

All carriers will be present to answer questions

- ✓ If you need personal assistance you may contact the Benefits staff Monday–Friday 8am -5pm by email at MyBenefits@saccounty.net or by calling 916-874-2020. Due to the high volume of inquiries please allow 48 hours for a response.

Sincerely,

Dave Comerchero
Employee Benefits Manager

DISCLAIMER

Information contained in this mailing is confirmed as of the date of print. We strive to provide you accurate information as timely as possible. Benefits are subject to the schedule of covered services and exclusions as prescribed in the applicable Evidence of Coverage (EOC) from the applicable carriers.

2020 Contributions and Cashback Matrix

2020 Rates		Tier B	Tier A (2)		Tier A (1)	
		Hired after 12/31/2006	Units		All Other Units	
			003, 006, 017, 019, 030			
Employer Contribution To Medical	Single Subsidy	\$612.90	\$1,148.80		\$826.90	
	Family Subsidy	\$1,569.04	\$1,148.80		\$826.90	
	Cashback If Waiving Coverage	N/A	Cashback	No Cashback	Cashback	No Cashback (PSI)
			\$894.52	\$0.00	\$535.00	\$150.00
Plan	Total Monthly Premium	Employee Deduction Per Pay Period	Cashback or Deduction (-) Per Pay Period		Cashback or Deduction (-) Per Pay Period	
Kaiser \$15 HMO	\$820.10	(\$103.60)	\$34.56	\$0.00	\$0.00	\$0.00
	\$2,097.16	(\$264.06)	(\$474.18)	(\$474.18)	(\$635.13)	(\$635.13)
Kaiser HD HMO	\$633.00	(\$10.05)	\$121.46	\$0.00	\$0.00	\$0.00
	\$1,618.70	(\$24.83)	(\$234.95)	(\$234.95)	(\$395.90)	(\$395.90)
Sutter \$15 HMO	\$803.30	(\$95.20)	\$42.37	\$0.00	\$0.00	\$0.00
	\$2,053.54	(\$242.25)	(\$452.37)	(\$452.37)	(\$613.32)	(\$613.32)
Sutter HD HMO	\$591.32	\$0.00	\$140.82	\$0.00	\$0.00	\$0.00
	\$1,510.28	\$0.00	(\$180.74)	(\$180.74)	(\$341.69)	(\$341.69)
WHA \$15 HMO	\$766.12	(\$76.61)	\$59.64	\$0.00	\$0.00	\$0.00
	\$1,961.30	(\$196.13)	(\$406.25)	(\$406.25)	(\$567.20)	(\$567.20)
WHA HD HMO	\$583.00	\$0.00	\$144.69	\$0.00	\$0.00	\$0.00
	\$1,492.50	\$0.00	(\$171.85)	(\$171.85)	(\$332.80)	(\$332.80)
Voluntary VSP	\$5.42-Single/\$13.90-Family					
HD = HSA Qualified High Deductible Health Plan						
2020 HSA Contribution Limits: Single= \$ 3,550, Family 7,100 (+\$1000 if over 55).						
Single HD Deductible (Med and Rx) \$1400, Rx co-pay charges after the deductible to \$2800, then 100% paid						
Family HD Deductible/Out of Pocket Max (Med and Rx) is \$2800 annually, then services paid at 100%						