



County of Sacramento

September 2020

TO: All Active Employees

Open Enrollment for 2021 **begins September 28, 2020 and ends October 30, 2020**. Open Enrollment is the time of year all employees have the opportunity to make health plan changes without a qualifying event.

For 2021, there will be modest increases to the Tier B medical subsidy amounts and changes to most 2021 medical premium deductions, but both non-Kaiser High Deductible (HD) plans continue to have no payroll deductions. Annual deductible limits for the HD medical plans have remained the same. The annual HSA maximum has increased slightly. All other benefit premium rates are unchanged.

There are no carrier changes for 2021, so the benefit providers you have come to know will be providing coverage to employees next year for all benefit 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.

The 2021 Medical Contribution and Cashback Matrix is on page 5 of this letter detailing the medical deductions for 2021, if any. We encourage you to review the enclosed information thoroughly to provide enough time for you to ask questions, attend virtual events and select the coverage you prefer for 2021.

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 Health Savings Account (HSA) contribution amounts to the 2021 limits with the ability to select an annual auto increase function,
- re-enrolling in a Flexible Spending Account (FSA - Medical and/or Dependent Care), or
- Continuing to receive cashback when waiving County medical coverage.

Each of the above situations require you to take action for 2021.

THINGS TO KNOW

- The **deadline to make Open Enrollment changes** is October 30 at 11:59 pm and all supporting documentation must be in our office by November 6, at 5:00 PM.
- The **2021 MyBenefits Summary** is a valuable resource and can answer many of your benefits questions. The **MyBenefits Summary** can be found online at <http://www.personnel.saccounty.net/Benefits>
A printed copy is available by request from the Employee Benefits Office.
- All benefit changes must be made online 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> and we encourage you to review your coverage selections thoroughly before submitting them for approval. Again, for simplicity, if your only change is to increase your HSA contribution amounts, you can do so without moving through all of your other benefit elections.
- Re-enrollment is required every year for Flexible Spending Accounts (FSA). The 2 1/2 month grace period and run out for any 2020 claims remains the same for expenses incurred through 3/15/2021 and claims paperwork filed by 4/30/2021.
- 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 6 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 2021**, after making your online election to waive, you must submit proof of your other group coverage by November 6 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.

- Annual re-certification of those employees who receive any cash payment when waiving County medical coverage continues for 2021. 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 by December 19, 2020.

- Submit supporting/affidavit documents to the Employee Benefits Office by fax (916) 874-4621 or email MyBenefits@saccounty.net.

Virtual Open Enrollment

As a part of everyone's commitment to social distancing, we are not scheduling any physical Open Enrollment events and have a new way to provide you with Open Enrollment information and to connect to our benefit providers.

This year's Open Enrollment events will be presented using a virtual website, which can be found at: <https://personnel.saccounty.net/Benefits/Pages/Open-Enrollment.aspx>

The virtual event website contains great resources that can be viewed and shared when it's convenient for you and your family. Information will include links to carrier websites, videos, flyers and detailed information about all of your benefits;

We'll also have scheduled specific Vendor days that allow you (and your dependents) to participate in information sessions that include a presentation by the carrier and then a questions and answer session. The vendor days calendar can be viewed at: <https://personnel.saccounty.net/Benefits/Pages/Training.aspx>

The information flyer included in this package provides additional information regarding the Virtual Open Enrollment activities, vendor days and contests.

HOW TO GET HELP

- **Employee Benefits Office website—**
<http://www.personnel.saccounty.net/Benefits>
- **Carrier Resources—**You can find information to contact the carriers directly to get your questions answered at:
 - <https://personnel.saccounty.net/Benefits/Pages/ContactsandLinks.aspx> .
- 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

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.

2021 Contributions and Cashback Matrix

2021 Rates		Tier B	Tier A2 (Frozen)		Tier A1 (Frozen)	
		All Units Hired After 12/31/2006	Units 003, 006, 017, 019, 030		All Other Units	
Employer Contribution To Medical	Single Subsidy	\$632.26	\$1,148.80		\$826.90	
	Family Subsidy	\$1,618.64	\$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	\$879.56	(\$123.65)	\$6.95	\$0.00	(\$26.33)	(\$26.33)
	\$2,249.20	(\$315.28)	(\$550.20)	(\$550.20)	(\$711.15)	(\$711.15)
Kaiser HD* HMO	\$666.24	(\$16.99)	\$106.02	\$0.00	\$0.00	\$0.00
	\$1,703.70	(\$42.53)	(\$277.45)	(\$277.45)	(\$438.40)	(\$438.40)
Sutter \$15 HMO	\$833.82	(\$100.78)	\$28.19	\$0.00	(\$3.46)	(\$3.46)
	\$2,131.60	(\$256.48)	(\$491.40)	(\$491.40)	(\$652.35)	(\$652.35)
Sutter HD* HMO	\$612.90	\$0.00	\$130.80	\$0.00	\$0.00	\$0.00
	\$1,568.90	\$0.00	(\$210.05)	(\$210.05)	(\$371.00)	(\$371.00)
WHA \$15 HMO	\$790.32	(\$79.03)	\$48.40	\$0.00	\$0.00	\$0.00
	\$2,023.30	(\$202.33)	(\$437.25)	(\$437.25)	(\$598.20)	(\$598.20)
WHA HD* HMO	\$603.30	\$0.00	\$135.26	\$0.00	\$0.00	\$0.00
	\$1,544.52	\$0.00	(\$197.86)	(\$197.86)	(\$358.81)	(\$358.81)
Delta Dental	\$118.50 <i>Is Paid by Employer</i>					
Voluntary Vision (Elect with HDHP)	\$5.42-Single/\$13.90-Family					
*HD = High Deductible Health Plan and Qualified for a Health Savings Account (HSA)						
2021 HSA Contribution Limits: Single= \$ 3,600, Family 7,200 (+\$1000 if over 55).						
Single HD Deductible (Med/Rx) \$1400, Rx co-pay charges after the deductible to \$2800, then 100% paid. Family HD Deductible (Med/Rx) is \$2800 annually, then services paid at 100%						

**Employment Benefit Office
Open Enrollment
Live Chat Session Schedule**

In order to assist employees with their Open Enrollment benefit questions, we have developed a series of Live Chat sessions. The sessions will be conducted over BlueJeans, the County’s on-line meeting platform and will be interactive with benefit information provided by the benefits team, and then a question and answer session.

Questions are encouraged and can be sent in advance to: MyBenefits@saccounty.net, or you may submit a question using the “chat” feature during the BlueJeans session.

If you are unable to attend a Live Chat session, representatives are available Monday – Friday, 8 a.m. – 5 p.m. at: 916-874-2020, or you can use the MyBenefits@saccounty.net to send us an email.

Joining the Session:

Joining from your computer: <https://support.bluejeans.com/s/article/Joining-a-meeting-from-your-computer>

Joining via phone (desk or mobile): <https://support.bluejeans.com/s/article/Dialing-into-a-meeting-from-a-Desk-Telephone>

For mobile phone users to connect to the computer features (video):

Android Users: <https://support.bluejeans.com/s/article/BlueJeans-for-Android>

Apple Product Users: <https://support.bluejeans.com/s/article/iPhone-and-iPad-BlueJeans-app>

All sessions will last for 1 hour

Date	Time	Call In Number	Meeting ID	URL (To join the meeting on a computer or mobile phone)
10/1	2 p.m.	408.419.1715 408.915.6290	216 415 047	https://bluejeans.com/216415047?src=calendarLink
10/08	9 a.m.	408.419.1715 408.915.6290	324 399 051	https://bluejeans.com/324399051?src=calendarLink
10/15	2 p.m.	408.419.1715 408.915.6290	556 964 350	https://bluejeans.com/556964350?src=calendarLink
10/22	2 p.m.	408.419.1715 408.915.6290	585 350 210	https://bluejeans.com/585350210?src=calendarLink
10/29	9 a.m.	408.419.1715 408.915.6290	649 924 409	https://bluejeans.com/649924409?src=calendarLink