

2019 Flex Benefits

Flex Credits & Health Plan Renewal Costs

CR & CM Bargaining Units

Open Enrollment !

**Monday, October 1st
to Thursday, Oct. 25th**

Passive Open Enrollment - The new plan year will be "passive" open enrollment for all County employees. **If you do nothing, your existing elections will automatically carry over into 2019, excluding Spending Accounts and Waiving Medical Coverage.** (See more information about annual re-enrollments on the back page 2 .

How to Enroll

- Open enrollment is online through **Employee Self Service** (Peoplesoft).
- *Employees can only enroll in benefits online using a County computer, at work on County time!*
- Visit the **OPEN ENROLLMENT WEBSITE** for more information. Log into "eBenefits"!

Health Reform

The Affordable Care Act (ACA)

- *County employees covered by Flexible Health Care Benefits are in compliance with the ACA's mandates.*
- *However, the ACA individual mandate will be eliminated in 2019 due to Federal political changes.*

7% Increase in 2019 Flex Benefit Credits

CR & CM Bargaining Unit - Effective January 1, 2019: County Contribution Toward Flexible Benefit Plans

	<i>Biweekly</i>	<i>Per Month</i>	<i>Approximate Annual</i>
Employee Only	\$307	\$614	\$7,368
Employee + 1	\$466.50	\$933	\$11,196
Employee + 2 or more	\$678.50	\$1,357	\$16,284

2019 Health Plan Offerings & Costs

Biweekly Rates Per Paycheck

2018 ENROLLMENT DATA & 2019 COSTS:

81% of County employees (**10,830**) enrolled in Kaiser plans last year. 2019 Kaiser plans increase by **4.42%**

19% of County employees (**2,547**) enrolled in United Healthcare/VEBA plans last year. VEBA plans increase by **5%**

Plan & 2019 Renewal Costs (+/-)	<i>Employee Only</i>	<i>Employee + 1</i>	<i>Employee + 2 or more</i>
Kaiser Traditional HMO (+ 4.42 %)	\$265.39	\$530.79	\$751.06
Kaiser High Deductible (HDHP-HMO) (+ 4.42 %)	\$207.18	\$414.36	\$586.28
VEBA / UHC Performance HMO - Network 1 (+ 5 %)	\$339.37	\$678.65	\$960.24
VEBA / UHC Performance HMO - Network 2 (+ 5 %)	\$430.88	\$861.63	\$1,219.16
VEBA / UHC Signature Value Alliance HMO (+ 5 %)	\$326.21	\$652.32	\$922.98
VEBA / UHC Select Plus PPO (+ 5%)	\$616.77	\$1,233.53	\$1,745.45
VEBA / UHC Select Plus PPO-HDHP- HSA (+ 5 %)	\$488.45	\$976.85	\$1,382.26
Vision Service Plan (VSP) (0 % - No Increase)	\$4.67	\$10.79	\$14.63
Delta Dental (DPPO) (0 % - No Increase)	\$25.13	\$50.25	\$71.75
Delta Dental (DHMO) (5% Increase)	\$7.54	\$13.63	\$17.45

2019 Non-Kaiser Health Plan Offerings are the Same as Last Year !

VEBA / UHC Performance HMO - Network 1 (SHARP)
VEBA / UHC Performance HMO - Network 2 (Regional)
VEBA / UHC Signature Value Alliance HMO - Network 3 (Scripps / UCSD)
VEBA / UHC Select Plus PPO
VEBA / UHC Select Plus PPO-HDHP (HSA)

- ▶ **Pharmacy Benefits (*Non-Kaiser Plans*)** Express Scripts is the vendor providing separate pharmacy coverage for all non-Kaiser plans again in 2019! The out-of-pocket cost maximum is co-mingled with the medical plan. There will be two (2) ID cards, one for medical and one for pharmacy for non-Kaiser plans.

2019 Flex Benefit Q & A

▶ You MUST ANNUALLY RE-ENROLL for Spending Accounts and Medical Coverage Waivers !

- **Spending Accounts:** *This includes the Health Care Flexible Spending Account (HCFSA), Dependent Care Flexible Spending Account (DCFSA), and the Health Savings Account (HSA). If you do not re-enroll, you will not have contributions into a spending account in 2019.*
- **Waiving Medical Coverage:** *If you waived medical coverage in 2018, and want to continue to waive your coverage in 2019, you are required to participate in Open Enrollment. If you do not make a medical plan election or choose to waive coverage during Open Enrollment, your medical election will automatically be defaulted to the KAISER HMO, Employee Only Plan. Excess Flex Credits, if any, will be deposited into a Health Reimbursement Account (HRA). (Last year 3,569 employees waived County employer provided medical coverage)*

▶ What is VEBA / United Healthcare?

- *VEBA means Voluntary Employees' Beneficiary Association. A VEBA is a form of trust fund permitted under United States federal tax law, whose sole purpose must be to provide employee benefits. This UHC medical plan is contracted through the VEBA trust. The program is provided through a multi-employer trust (VEBA) using United Healthcare as medical HMO/insurer.*

▶ What's New for Other Benefits? Did the Rates Change?

- **Met Life:** *No Rate Increase. Rates are guaranteed to December 31, 2019.*
- **Allstate Critical Illness:** *No Rate Increase*
- **Cigna Long Term Disability:** *No Rate Increase*
- **Cigna Short Term Disability:** *No Rate Increase*
- **Health Savings Accounts (HSA):** *The HSA fee through Optum Bank has decreased to \$2 per month*
- **Spending Accounts:** *Healthcare FSA maximum increased to \$2,650.*
- **Spending Accounts:** *Health Savings Account maximums increased to \$3,500 for individuals and \$7,000 for families (Employee + 1 or more Dependents)*

▶ Are the Benefit Co-Pays the Same in 2019?

- **For 2019 Kaiser & United Healthcare/VEBA Members:** *No changes in co-pays in 2019. The co-pays are the same as last year.*

▶ Any Changes for Individual Plans (Tricare)?

- *Unfortunately, in 2019 there are no changes for employees that opt-out of County health coverage, in favor of an individual plan (for example, Tricare, Medicare, Covered California open-market options).*