



**CHIEF EXECUTIVE OFFICE
Risk Management Division
Employee Benefits**

1010 10TH Street, Suite 5900, Modesto, CA 95354
Phone: 209.525.5717 Fax: 209.567.4367

DATE: October 19, 2016
TO: All Stanislaus County Benefit Participants
FROM: Cari Griffin, Employee Benefits Manager
SUBJECT: **2017 OPEN ENROLLMENT**

Each year, the County conducts Open Enrollment to allow eligible participants the opportunity to enroll in health insurance or make health plan changes that best meet their needs. **The Open Enrollment period this year is from October 26, 2016 through November 14, 2016.** Eligible participants are only able to enroll or make changes to their benefit selections for the 2017 plan year during these specific dates. All new enrollments and changes will become effective on January 1, 2017.

This year's Open Enrollment will be "passive," meaning the benefits you currently have will continue into 2017, except for voluntary contributions to your Health Savings Account (HSA) and Flexible Spending Accounts (FSAs). If you are not making any changes to your benefit selections for the 2017 plan year, Employee Benefits does not require you to return the Benefit Enrollment Form. You are only required to submit enrollment documentation if you wish to make changes to your benefit selections, make voluntary contributions using pretax payroll deductions to your HSA account, or you wish to participate in an FSA for the 2017 plan year. Future plan years may require active participation and the "passive" enrollment may change from year to year.

Additionally, no action is required in PeopleSoft Self-Service for Open Enrollment and it will not be open to make 2017 benefit selections. As a reminder, you can review your current benefit enrollment information through Self-Service (see the attached document for information on how to review your benefit elections in PeopleSoft).

If you are making changes to your benefit selections, want to make voluntary contributions using pretax payroll deductions to your HSA, or wish to participate in an FSA for the 2017 plan year, all documentation for your selections must be submitted to Employee Benefits no later than 5:00 p.m., Monday, November 14, 2016. Documentation includes the Benefit Enrollment Form, birth certificate, marriage license, etc. (refer to the Employee Benefit Guide for more details).

Medical Insurance

Medical insurance rates are increasing 4.9% for the 2017 plan year. As in 2016, the County is offering medical plan selections to eligible participants based on where they live. The County is offering the Stanislaus County Partners in Health (SCPH) plans for those participants who live in the local service area. A map of the local service area with applicable zip codes is included in the Benefit Guide for your review (refer to below link). Alternatively, for those participants who live outside the local service area, the County is offering the Anthem Blue Cross plan. The County will continue to offer an Exclusive Provider Organization (EPO) and a High Deductible Health Plan (HDHP) for both medical insurance plans. **If you have moved, you are required to update your address information to ensure that you are enrolled in the correct health plan based on your zip code.**

As a reminder, if you are married and both you and your spouse are employed by the County and both of you are eligible for health benefits, the County will only provide one County-provided HSA contribution to two employees who are married together. Therefore, if two employees who are married together want separate medical plans, one employee must choose an EPO plan and the other employee must choose a HDHP plan. **If you and your spouse are both employees of the County and are both currently enrolled individually in the HDHP, one of you must make a change to your medical insurance selection for the 2017 plan year.**

Health Savings Accounts

The County will continue to provide employees who are enrolled in the HDHP with Health Savings Account (HSA) funds to help pay a portion of the plan deductible. For 2017, the HDHP deductibles remain at \$1,300 for the employee-only plan and \$2,600 for employee + 1 and family plans. Employees enrolled in single HDHP coverage will receive \$1,250, and employees who are enrolled in employee + 1 and family HDHP coverage will receive \$2,100. The way the money is deposited into HSA accounts will not change in 2017. Employees will receive half the funds in January and the other half divided into 12 semi-monthly deposits from July to December.

As many of you are aware, **Wells Fargo recently sold their HSA business to Optum Bank so your Wells Fargo health savings account will be moving to Optum Bank beginning January 1, 2017.** Optum and Wells Fargo have sent information directly to existing HSA account holders to notify you of this change. Optum Bank and Wells Fargo will handle the migration of accounts carefully and securely, keeping you informed along the way. Optum Bank will be mailing "Hello Kits" and debit cards to you in mid-November. You will stop using your Wells Fargo debit cards on December 31, 2016 as your funds will transfer that day and be available through Optum Bank on January 1, 2017. Representatives from Optum Bank will be at our Wellness Connect 2016 events so stop by to meet with them face to face and have your questions answered. You may also contact Optum Bank directly at 844-326-7967 if you have any other questions regarding this transition. All information and questions regarding this banking transition will be referred directly to Optum Bank for assistance, so please make arrangements to meet with Optum Bank staff in person or contact them by phone with any questions.

As a reminder, **annual enrollment is required if you wish to make voluntary contributions using pretax payroll deductions to your HSA.**

Flexible Spending Accounts

As a reminder, **annual enrollment is required if you wish to participate in Flexible Spending Accounts (FSAs).** FSAs are great tools for putting away pre-tax dollars to pay for qualifying health care or dependent care expenses. If you are expecting daycare expenses for your child or paying qualified medical expenses under the County's EPO plan, you should consider using an FSA. Please note that the maximum contribution limit for the health care FSA benefit remains at \$2,550 for the 2017 plan year. **If you are enrolled in an HSA, you are not eligible to enroll in a medical FSA.**

Dental and Vision Insurance

Dental and vision benefits are not changing in 2017. As in 2016, the County will continue to offer the "Core" and "Buy-Up" dental plans to County employees. **Employees who choose the "Buy-Up" dental plan must remain on the plan for three years.** Dental insurance rates for 2017 are increasing 2.06% for the "Core" plan and 19.46% for the "Buy-Up" plan. Vision insurance rates for 2017 are increasing 3.0%.

Other Voluntary County Benefits

The County continues to offer Accident and Critical Illness Insurance, employee and dependent Supplemental Life Insurance, and Long Term Care benefit plans. An increase to plan benefits may

require completion of an evidence of insurability form and in order to enroll a dependent, the employee must be enrolled in at least the same coverage level or greater. Please refer to the 2017 Employee Benefits Guide for valuable insurance information and instructions.

Wellness Connect 2016 – Come to Life!

Because there are no major plan changes, this year’s Open Enrollment will be different in that we will not be having our usual Open Enrollment seminar with formal presentations from our vendor representatives. In lieu of our traditional Open Enrollment presentations, the County has developed a new program entitled Wellness Connect, which will include free flu shots, health screenings, program vendors and a variety of employee wellness themed activities.

Be sure to join us at one of our Wellness Connect 2016 events and come celebrate all things employee health! We have lots of cool prizes donated by our vendors for the Wellness Connect event that will be raffled off to participants in our new Club Wellness program:

- ❖ **Free Fitbits!** We are raffling off four Fitbits during Wellness Connect, one per day, courtesy of POMCO.
- ❖ **\$100 American Express gift card!** All employees who enter the raffle to win a Fitbit will automatically be entered in our raffle to win a \$100 American Express gift card, courtesy of Voya.
- ❖ **Disneyland Tickets!** We are kicking off a new wellness initiative, Walk Across America as part of our new Club Wellness program. Our first destination includes a virtual walk to Anaheim, where you can enter a raffle to win one of three family packs of tickets to Disneyland (each family pack includes four two-day park hopper tickets), courtesy of Hub International.
- ❖ Lots of other fun prizes, including t-shirts, vendor giveaways, etc.!

Wellness Connect 2016 dates and times:

- Wednesday, October 26**, Tenth Street Place9 a.m. - 3 p.m.
- Thursday, October 27**, HSA/BHRS Facility on Scenic Drive.....9 a.m. - 3 p.m.
- Friday, October 28**, CSA Facility on Hackett Road9 a.m. - 3 p.m.
- Monday, October 31**, Harvest Hall on Cornucopia Way.....9 a.m. - 3 p.m.

Open Enrollment Resources

If you have questions regarding your benefits, please be sure to attend a Wellness Connect 2016 event to meet face to face with a vendor representative or County Benefits Staff. To further assist you in evaluating plan choices for 2017, Employee Benefits has posted the Open Enrollment materials online at <http://www.stancounty.com/riskmgmt/risk-eb-open-enrollment-sub-main.shtm>.

For immediate questions regarding the Open Enrollment process or County health insurance information, please send an email to countybenefits@stancounty.com or call 525-5717. Please be advised that during the Wellness Connect 2016 events, we will have limited staff in the office so you may experience delays in response to phone calls and e-mails.

We look forward to seeing you at Wellness Connect 2016!

Don’t forget, the deadline for submitting documentation to Employee Benefits for changes to your benefit selections is 5:00 p.m., Monday, November 14, 2016.