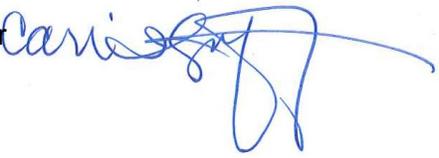




**CHIEF EXECUTIVE OFFICE
Risk Management Division
Employee Benefits**

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DATE: October 6, 2017
TO: Stanislaus County Benefit Participants (*excluding employees represented through SEIU**)
FROM: Cari Griffin, Employee Benefits Manager 
SUBJECT: 2018 OPEN ENROLLMENT

Each year, the County conducts Open Enrollment to allow eligible participants the opportunity to enroll in health insurance or make benefit plan changes that best meet their needs. **The Open Enrollment period this year is from October 9, 2017 through October 20, 2017.** Eligible participants are only able to enroll or make changes to their benefit selections for the 2018 plan year during these specific dates. All new enrollments and changes will be effective on January 1, 2018.

This year's Open Enrollment will be "passive," meaning the benefits you currently have will continue into 2018, **except for voluntary contributions to your Health Savings Account (HSA) and Flexible Spending Accounts (FSAs).** You must submit enrollment selections through PeopleSoft Self Service 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 2018 plan year. Future plan years may require active participation and the "passive" enrollment may change from year to year.

**Note – employees represented through SEIU 521 are not included in this Open Enrollment process; please contact your designated labor representative with any questions related to the status of your benefits program enrollment.*

Elections Must Be Completed in PeopleSoft Self Service

If you wish to make changes to your benefit selections, you must login to PeopleSoft Self Service to review and/or make benefit selections for the 2018 plan year, and submit Open Enrollment selections. To assist you with the Self Service process, there is a tutorial available on the PeopleSoft landing page. Access PeopleSoft from a County computer by navigating to: <http://intranet> > **PeopleSoft.**

You can also access PeopleSoft from a home computer by navigating to: www.stancounty.com > **Online Services > PeopleSoft Self Service.**

Name Change for Stanislaus County Partners in Health (SCPH)

When SCPH was developed by the County for the benefit of employees covered under the County's health insurance program, it was presumed that, at some point, other employers may want to access the SCPH network for their employee health insurance programs. As the network has been in place for nearly six years, other employers have begun to express interest in SCPH and some of these employers will use SCPH in the very near future. To create an identity that is less Stanislaus County-specific, SCPH will be changing its name to Health Partners of Northern California, effective January 1, 2018. **Please note that this is a change in name only and nothing else is changing.** There will be no impact in

benefits, the network composition, the legal structure or management of the network, or anything related to the administration of the County's benefit plan.

Change in Third Party Administrator (TPA) and Out of Local Service Area Network

POMCO, the County's TPA of the benefit plan, was recently acquired by UnitedHealthcare (UHC). Effective January 1, 2018, the County will transition to the UHC platform and TPA services will be provided by UMR, a division of UHC. UMR will handle all claims on or after January 1, 2018 and their customer service team will be available to assist you and answer questions about your health benefits. UMR can be reached at www.umar.com or 800-826-9781.

As a result of this acquisition, the County will also be switching from Anthem Blue Cross to UHC for participants who live outside the local service area. UHC's network has greater than 95% overlap with providers in California.

New Health Insurance ID Cards

All participants of the County's health insurance plans will receive new ID cards in conjunction with the change to UMR. Included on the new cards will be new plan and ID numbers, telephone contacts and other relevant information. Watch your postal mail in late December for your new health insurance cards.

Medical Insurance

In response to the evolution of healthcare in our communities and to better meet the needs of County employees and their covered dependents, the County is making enhancements to our plan designs. Effective January 1, 2018, the County health benefit plans will begin to allow coverage for these services:

- **3D Mammography**
Over the past year, the medical community has achieved consensus about the effectiveness and value of 3D mammograms over the traditional 2D mammograms. 3D mammograms will be allowed for both routine and diagnostic purposes and will be covered under the provisions of the EPO and HDHP plans.
- **Applied Behavioral Analysis (ABA) Therapy for the Treatment of Autism**
ABA Therapy will be covered, subject to determination of medical necessity. Pre-certification through Healthcare Strategies will be required prior to obtaining benefits for ABA.

Medical insurance rates are increasing 5.2% for the 2018 plan year. As in 2017, the County is offering medical plan selections to eligible participants based on where they live. The County is offering the Health Partners of Northern California (HPNC) 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 UnitedHealthcare (UHC) network. 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, only one employee may 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 2018 plan year.**

Health Savings Accounts

The County will continue to provide employees who are enrolled in the County's HDHP with Health Savings Account (HSA) funds to help pay a portion of the plan deductible. For 2018, 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 a County HSA contribution of \$1,250, and employees who are enrolled in employee + 1 and family HDHP coverage will receive a County HSA contribution of \$2,100. Employees will receive half the funds with the first paycheck in January and the other half divided into 12 semi-monthly deposits from July to December.

The 2018 maximum amount you may contribute to an HSA is \$3,450 for employee only and \$6,900 for employee + 1 or family, keeping in mind that the County's contributions are included in the annual contribution limit. As a reminder, **annual enrollment is required if you wish to stop, start, or change voluntary contributions using pretax payroll deductions to your HSA.**

Flexible Spending Accounts

Annual enrollment is required if you wish to participate in Flexible Spending Accounts (FSAs). FSAs are great tools for putting away pretax 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 2018 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 2018. 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 2018 are decreasing 2.63% for the "Core" plan and 9.93% for the "Buy-Up" plan. Vision insurance rates for 2018 are decreasing 7.5%.

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 2018 Employee Benefits Guide for valuable insurance information and instructions.

Wellness Connect 2017 – Come to Life!

This year's Open Enrollment will be similar to last year and we invite you to our second annual Wellness Connect events which will include flu shots, health screenings, program vendors and a variety of employee wellness themed activities. We will not be having an Open Enrollment seminar with formal presentations from our vendor representatives because there are no major plan changes for 2018. At the Wellness Connect events, you will have the opportunity to meet face-to-face with a vendor representative or County Benefits Staff to have your questions about your County benefits answered.

Be sure to join us at one of our Wellness Connect 2017 events and come celebrate all things employee health! We have prize-drawings planned for each of our events, with lots of cool items donated by our vendors; all participants in our Club Wellness program will be eligible to win:

- ❖ **Fitbits!** We are giving away four Fitbits during Wellness Connect, one per day, courtesy of HUB International.

- ❖ **\$350 Bed & Breakfast gift certificate!** All employees who enter to win a Fitbit will automatically be entered in our prize drawing for a \$350 gift certificate, courtesy of Health Care Strategies.
- ❖ **Baseball Tickets!** We are kicking off the next leg of our journey on our virtual Walk Across America to Spring Training in Phoenix, Arizona. Gather a few friends to make a team or sign up individually and we will add you to a team.
- ❖ **Lots of other fun prizes**, including t-shirts, vendor giveaways, and more!

Wellness Connect 2017 dates and times:

Monday, October 9, Tenth Street Place..... 10 a.m. - 2 p.m.

Tuesday, October 10, CSA Facility on Hackett Road 9 a.m. - 3 p.m.

Wednesday, October 11, HSA/BHRS Facility on Scenic Drive 10 a.m. - 2 p.m.

Thursday, October 12, Harvest Hall on Cornucopia Way 10 a.m. - 2 p.m.

Open Enrollment Resources

To further assist you in evaluating plan choices for 2018, 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 209-525-5717. Please be advised that during the Wellness Connect 2017 events, we will have limited staff in the office so you may experience delays in response to phone calls and e-mails.

If you do not have access to the PeopleSoft Self Service system from home or work, please complete a 2018 Benefit Enrollment form located on the Open Enrollment web page at: <http://www.stancounty.com/riskmgmt/risk-eb-open-enrollment-sub-main.shtm>. Once complete, forward the form to your department Human Resources staff and they will forward it to County Benefits. Remember to sign your completed enrollment form before sending.

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 2018 plan year, your selections must be submitted in **PeopleSoft no later than 5:00 p.m., Friday, October 20, 2017**. Copies of any supporting documentation such as proof of other insurance (to receive a waive credit), birth certificate, marriage license, etc. (refer to the Employee Benefit Guide for more details) must be submitted to your department Human Resources staff no later than 5:00 p.m., Friday, October 20, 2017.

We look forward to seeing you at Wellness Connect 2017!