



October 27, 2015

MEMO TO: All Stanislaus County Benefit Subscribers

FROM: Paul Loehr 
Employee Benefits Manager

SUBJECT: 2016 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 28, 2015 through November 20, 2015. Eligible participants will only be able to enroll or make changes to their health benefits during these specific dates. All new enrollments and changes will become effective on January 1, 2016.

Medical Insurance

Great news! Medical insurance rates are only increasing 1% for the 2016 plan year. As in 2015, 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.

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 2016, the HDHP deductibles are increasing to \$1,300 for the employee-only plan and \$2,600 for employee + 1 and family plans as required by the Internal Revenue Service. To offset these increases, employees enrolled in single HDHP coverage will receive \$1,250, which is an increase of \$50 from 2015, and employees who are enrolled in the HDHP under employee + 1 and family options will receive \$2,100, which is an increase of \$100 from 2015. The way the money is deposited will not change in 2016. Employees will receive half the funds in January and the other half divided into 12 semi-monthly deposits from July to December.

Flexible Spending Accounts

Flexible Spending Accounts (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 is increasing to \$2,550 for the 2016 plan year, which means more tax savings potential.

Dental and Vision Insurance

Dental and vision benefits are not changing in 2016. As in 2015, 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 2016 are increasing 3.89% for the "Core" plan and 15% for the "Buy-Up" plan. There is no increase to vision insurance rates for 2016.

Self Service

All benefit eligible employees must login to PeopleSoft Self Service, review and/or make benefit selections, and submit Open Enrollment selections. Since this is an active enrollment process, you must complete the enrollment process even if you do not want to make any changes from 2015. To assist you with the Self Service process, there is a tutorial available on the PeopleSoft login 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**

If you do not have access to the PeopleSoft Self Service system from home or work, please complete a 2016 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, please forward the form to County Benefits using the email contact information below. Please remember to sign your completed enrollment form before sending.

General Information

Please refer to the 2016 Benefit Guide for additional health insurance information and instructions: <http://www.stancounty.com/riskmgmt/docs/eb-forms/2016-benefits-guide.pdf>. In addition, staff will be providing valuable information at upcoming Open Enrollment events starting tomorrow, October 28, 2015. Please refer to the Open Enrollment Calendar located on the Employee Benefits Open Enrollment web page for dates, times, and locations: <http://www.stancounty.com/riskmgmt/risk-eb-open-enrollment-sub-main.shtm>.

Finally, if you have questions or concerns regarding the Open Enrollment process or need additional health insurance information, please email countybenefits@stancounty.com or call 525-5717.