




**CHIEF EXECUTIVE OFFICE  
Employee Benefits**

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**DATE:** November 15, 2019  
**TO:** Stanislaus County Benefit Participants Represented by SEIU  
**FROM:** Cari Griffin, Employee Benefits Manager   
**SUBJECT: 2020 OPEN ENROLLMENT**

**The Open Enrollment period this year for employees represented by SEIU begins on Monday, November 18, 2019 and closes at 5:00 p.m. on Friday, November 22, 2019.** Open Enrollment is your opportunity to enroll in health insurance or make benefit plan changes that best meet the needs of you and your family. Eligible participants are only able to enroll or make changes to their benefit selections for the 2020 plan year during these specific dates. New enrollments and changes will be effective on January 1, 2020.

This year's Open Enrollment will again be "passive," meaning the benefits you currently have will continue into 2020, **except for enrollment in Flexible Spending Accounts (FSAs).** You must submit enrollment selections through PeopleSoft Self Service if you wish to make changes to your benefit elections or wish to participate in an Healthcare or Dependent Care FSA for the 2020 plan year. Future plan years may require active participation and the "passive" enrollment may change from year to year.

**Elections Must Be Completed in PeopleSoft Self Service**

**If you wish to make changes to any of your benefit selections, you must login to PeopleSoft Self Service to review and/or make benefit selections for the 2020 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](http://www.stancounty.com) > **Online Services > PeopleSoft Self Service.** **You must know your login credentials when logging in from home as the ITC Helpdesk will need to assist you during regular business hours if you have forgotten them.**

**Medical Insurance**

We will be required to apply the IRS inflation adjusted limits to the minimum annual deductible for high deductible health plans (HDHP) that were mandated for 2020. The deductible for individual coverage will be \$1,400, an increase of \$50. The deductible for family coverage will be \$2,800, an increase of \$100. Per the health agreement with labor, the County health savings account (HSA) contributions are fixed during the term of the agreement so no additional County contribution to the HSA will be made.

Medical insurance rates are increasing 3% for the 2020 plan year. As in 2019, depending on where you live, you will have access to medical health care providers and facilities participating in either the Health Partners of Northern California (HPNC) or the UnitedHealthcare (UHC) network. If you live in the local service area, you will be automatically enrolled in the local HPNC network. All members who live outside the local service area will be automatically enrolled in the UHC network. A map of the local service area with applicable zip codes is included in the Employee Benefit Guide for your review (refer to link below). The County will continue to offer a choice of an Exclusive Provider Organization (EPO) or a High Deductible Health Plan (HDHP). **If you have moved, you are required to update your address information with your Human Resources Department to ensure that you are enrolled in the correct health plan based on your current 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 2020 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. The County's contribution will remain the same in 2020. Employees enrolled in single HDHP coverage will receive an annual County HSA contribution of \$1,250, and employees who are enrolled in employee + 1 and family HDHP coverage will receive an annual County HSA contribution of \$2,100. Employees will receive half the funds with the first paycheck paid in January and the other half divided into 12 semi-monthly deposits from July to December.

The 2020 maximum annual amount you may contribute to an HSA is \$3,550 for employee only and \$7,100 for employee + 1 or family, keeping in mind that the County's contributions are included in the annual contribution limit. **As a reminder, you should review your voluntary contributions to your HSA to be sure your election is still appropriate.** Additionally, changes to your HSA pretax payroll deductions can be made any time throughout the year.

### **Flexible Spending Accounts**

**Annual enrollment is required if you wish to participate in Flexible Spending Accounts (FSAs) for both Healthcare and Dependent Care. Unless you experience a Qualifying Life Event, Open Enrollment is your only opportunity to elect to participate in FSAs for 2020.** 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. The 2020 maximum amount you may contribute to a health care FSA is \$2,750 and the limit for the dependent care FSA benefit is \$5,000. **If you are enrolled in an HSA, you are not eligible to enroll in a medical FSA.**

### **Dental and Vision Insurance**

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 the 2020 plan year are increasing 4% for the "Core" plan and 1% for the "Buy-Up" plan. While the total rate for the "Buy-Up" plan increased by 1%, per the health agreement with labor, "Any amount of the "Buy-Up" dental premium rate that exceeds the "Core" dental plan premium rate will be paid solely by the employee." This actually reduces the share of cost to the employee for the Buy-Up plan for the 2020 plan year. Vision insurance rates for the 2020 plan year are decreasing 15%.

## **Other Voluntary County Benefits**

The County continues to offer Accident and Critical Illness Insurance, and employee and dependent Supplemental Life Insurance 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 2020 Employee Benefits Guide for valuable insurance information and instructions.

## **Open Enrollment Resources**

To assist you in evaluating plan choices for 2020, Employee Benefits has posted the Open Enrollment materials online at <http://www.stancounty.com/riskmgmt/risk-eb-open-enrollment-sub-main.shtm>.

## **Open Enrollment Deadline**

If you are making changes to your benefit selections or wish to participate in an FSA for the 2020 plan year, your selections must be submitted in **PeopleSoft no later than 5:00 p.m., Friday, November 22, 2019.** Copies of any supporting documentation such as proof of other insurance (to receive a waive credit), certified birth certificate, certified 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, November 22, 2019. **Late enrollments and/or supporting documents will not be accepted.**

If you have further questions regarding the Open Enrollment process or County health insurance information, please send an email to [countybenefits@stancounty.com](mailto:countybenefits@stancounty.com) or call 209-525-5717.