



**CHIEF EXECUTIVE OFFICE
Employee Benefits**

1010 10TH Street, Suite 5900, Modesto, CA 95354
Phone: 209.525.5717 Fax: 209.567.4367
earlyretirees@stancounty.com

DATE: October 4, 2019
TO: Early Retirees
FROM: Cari Griffin, Employee Benefits Manager
SUBJECT: **2020 OPEN ENROLLMENT**

A handwritten signature in blue ink, appearing to be "Cari Griffin", written over the "FROM:" line of the memo.

Fall is in the air and it's time once again for the County's Annual Open Enrollment. **This year's Open Enrollment period is from Monday, October 7, 2019 through Friday, October 18, 2019 at 5:00 p.m.** 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 become effective January 1, 2020.

This year's Open Enrollment will again be "passive" for Early Retirees, meaning the benefits you currently have will continue into 2020. **If you want to make a change in your elections for 2020, you must complete, sign and return the Early Retiree Benefit Enrollment form.** All documentation must be received by Employee Benefits no later than 5:00 p.m., Friday, October 18, 2019. Documentation includes the Benefit Enrollment Form, certified birth certificate, certified marriage license, etc. (refer to the Benefit Guide for more details). If you do not wish to make changes, it is not necessary to complete a new form and the benefits you currently have will continue into 2020.

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 are 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.

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 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 Employee Benefits to ensure that you are enrolled in the correct plan based on your current zip code.**

Deferred Compensation

Please see the enclosed notice with important information related to a transition to Nationwide as the new administrator for our Deferred Compensation plan.

Wellness Connect 2019 – Come to Life!

This year's Open Enrollment will be similar to last year and we invite you to our fourth annual Wellness Connect events which will include free flu shots, health screenings, program vendors and a variety of

wellness themed activities. 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 2019 events:

- Monday, October 7**, Tenth Street Place 10 a.m. - 2 p.m.
- Tuesday, October 8**, County Center III on Oakdale Road 10 a.m. - 2 p.m.
- Wednesday, October 9**, CSA Facility on Hackett Road..... 9 a.m. - 3 p.m.
- Thursday, October 10**, Harvest Hall on Cornucopia Way..... 10 a.m. - 2 p.m.

Open Enrollment Resources

Enclosed is your 2020 Early Retiree Benefit Guide and Benefit Enrollment Form. To assist you in evaluating plan choices for 2020, specific information and details on each of the County's medical benefit plans and instructions on how to access services are located on the [Medical Benefits](#) web page. You can also access the [Early Retiree Open Enrollment](#) materials online.

Again, this year, we are offering **drop in sessions in the Employee Benefits office to assist you with completing your Open Enrollment**. Employee Benefits staff will be available to answer your questions and accept your Benefit Enrollment forms. Employee Benefits staff will be available at 1010 10th Street, 5th Floor Conference Room 5972 during these hours:

- Friday, October 11** 9 a.m. – 1 p.m.
- Monday, October 14**..... 1 p.m. – 4 p.m.
- Tuesday, October 15**..... 9 a.m. – 1 p.m.
- Wednesday, October 16** 1 p.m. – 4 p.m.
- Thursday, October 17** 10 a.m. – 3 p.m.

If you are making changes to your benefit selections, your Benefit Enrollment form along with copies of any supporting documentation such as certified birth certificate, certified marriage license, etc. must be **received by Employee Benefits staff no later than 5:00 p.m., Friday, October 18, 2019**. You can submit your signed and completed form:

- Via scan and email to earlyretirees@stancounty.com
- Via fax to 209-525-5779
- Via U.S. postal mail to: Stanislaus County
Chief Executive Office
Employee Benefits
1010 10th Street, Suite 5900
Modesto, CA 95354

If you have further questions regarding the Open Enrollment process or County health insurance information, please send an email to earlyretirees@stancounty.com or call 209-525-5717. Please be advised that during the Wellness Connect 2019 events, we will have limited staff in the office, so you may experience delays in response to phone calls and e-mails.

Finally, if you have a change in mailing, home or email address or phone number, be sure to contact Employee Benefits as soon as possible. Please update the enclosed notice and return it to Employee Benefits if you have any changes. Keeping your contact information current will help us keep you informed.

We hope to see you at Wellness Connect 2019!