




CHIEF EXECUTIVE OFFICE
Human Relations Division
Employee Benefits

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DATE: October 16, 2020
TO: Stanislaus County COBRA Benefit Subscribers
FROM: Cari Griffin, Employee Benefits Manager 
SUBJECT: 2021 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 begins on Monday, October 19, 2020, and closes at 5:00 p.m. on Friday, October 30, 2020.** Eligible participants are only able to enroll or make changes to their benefit selections for the 2021 plan year during these specific dates. All new enrollments and changes will be effective on January 1, 2021.

This year's Open Enrollment will be "passive," meaning the benefits you currently have will continue into 2021. **If you wish to make changes to your benefit selections you must complete, sign, and return the COBRA Benefit Enrollment form with supporting documentation if required.** All documents must be received by Employee Benefits by 5:00 p.m., Friday, October 30, 2020.

Medical Insurance

We are very pleased to report that our health plans continue to perform very well. Medical insurance rates are decreasing 1% for the 2021 plan year. The County will continue to offer a choice of an Exclusive Provider Organization (EPO) or a High Deductible Health Plan (HDHP).

There are no IRS 2021 mandated inflation adjusted limits to the minimum annual deductible for high deductible health plans (HDHP). The deductible for individual coverage will remain \$1,400 and the deductible for family coverage will remain \$2,800.

As in 2020 your place of residence determines which provider Network to which you will be assigned, 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. **If you have moved, you are required to update your address information with countybenefits@stancounty.com to ensure that you are enrolled in the correct health plan provider network based on your current zip code.** A map of the local service area with applicable zip codes is included in with this correspondence for your review or ([click here to see local service area map](#)).

Dental and Vision Insurance

Dental and vision benefits are not changing in 2021. The County will continue to offer the "Core" and "Buy-Up" dental plans to County COBRA participants. **Participants who choose the "Buy-Up" dental plan must remain on the plan for three years.** Dental insurance rates for the 2021 plan year are decreasing 15% for the "Core" plan and 20% for the "Buy-Up" plan. Vision insurance rates for the 2021 plan year will be unchanged and remain the same as 2020.

Open Enrollment Resources

To assist you in evaluating plan choices for 2021, specific information and details on the County's health plan benefits can be accessed online at [Open Enrollment](http://www.stancounty.com/riskmgmt/risk-eb-open-enrollment-sub-main.shtm) (<http://www.stancounty.com/riskmgmt/risk-eb-open-enrollment-sub-main.shtm>).

If you are making changes to your benefit selections, your COBRA Benefit Enrollment form and supporting documentation must be **received by Employee Benefits no later than 5:00 p.m., Friday, October 30, 2020**. You can submit your signed and completed form:

- Via scan and email to countybenefits@stancouty.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

New Rates for 2021

Please remember that new rates go into effect January 1, 2021. Please be sure submit the correct payment amount for your January benefits. The new rates can be found on the COBRA Benefit Enrollment form.

Questions

If you have further questions regarding the Open Enrollment process or County health insurance information, please send an email to countybenefits@stancounty.com or call 209-525-5717 as soon as possible and don't wait until the last day. The two weeks of Open Enrollment are a very busy time so you may experience delays in response to phone calls and e-mails. Please be patient and we will respond to your inquiries within 24 hours.

Finally, if you have a change in mailing or home address, email address, or phone number, please be sure to contact Employee Benefits as soon as possible. Keeping your contact information current will help us keep you informed.