




CHIEF EXECUTIVE OFFICE
Human Relations Division
Employee Benefits

1010 10TH Street, Suite 5900, Modesto, CA 95354
Phone: 209.525.5717 Fax: 209.525.5779
countybenefits@stancounty.com

DATE: October 15, 2021
TO: Stanislaus County COBRA Benefit Subscribers
FROM: Cari Griffin, Employee Benefits Manager 
SUBJECT: 2022 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 18, 2021, and closes at 5:00 p.m. on Friday, October 29, 2021.** Eligible participants are only able to enroll or make changes to their benefit selections for the 2022 plan year during these specific dates. All new enrollments and changes will be effective on January 1, 2022.

This year's Open Enrollment will be "passive," meaning the benefits you currently have will continue into 2022. **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 29, 2021.

Medical Insurance

We are very pleased to report that our health plans continue to perform very well. Medical insurance rates are decreasing 10% for the 2022 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 2022 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.

Your place of residence continues to determine the provider Network you will be assigned. If you live in the local service area, you will automatically be enrolled in the local Health Partners of Northern California (HPNC) network. All members who live outside the local service area will automatically be enrolled in the UnitedHealthcare (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 physical home address 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 2022. 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 2022 plan year are increasing 15% for the "Core" plan and 20% for the "Buy-Up" plan. Vision insurance rates for the 2022 plan year are increasing 5%.

Open Enrollment Resources

To assist you in evaluating plan choices for 2022, 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>).

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 29, 2021**. 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 2022

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.