




**CHIEF EXECUTIVE OFFICE
Employee Benefits**

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DATE: October 16, 2020
TO: Stanislaus County Benefit Participants
FROM: Cari Griffin, Employee Benefits Manager 
SUBJECT: 2021 OPEN ENROLLMENT

As the days are getting cooler and it's starting to feel like fall, it's time once again for the County's Annual Open Enrollment. **The Open Enrollment period this year begins on Monday, October 19, 2020 and closes at 5:00 p.m. on Friday, October 30, 2020.** 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 2021 plan year during these specific dates. 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, **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 a Health Care or Dependent Care FSA for the 2021 plan year. Future 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 2021 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 Self Service from a home computer by navigating to: www.stancounty.com > **Online Services > PeopleSoft Self Service.** **You must know your login credentials when logging in from home and the ITC Helpdesk will need to assist you during regular business hours if you have forgotten them.**

Medical Insurance

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

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. As in 2020, 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 eGuide for your review. 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.**

For those employees who were grandfathered in our **Medical Premium Reimbursement** program, please remember that per the Health Insurance Agreement between the County and all Labor Organizations, this program is ending December 31, 2020. The last reimbursement will be paid on the December 16, 2020 paycheck. Open Enrollment is your opportunity to enroll in one of the County's health plans for the 2021 plan year. If you choose to remain on your current non-County health plan, you will no longer receive any reimbursement from the County in the 2021 plan year.

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 2021 plan year.**

If you are electing to **waive your medical plan coverage**, in order to receive the standard medical waive credit, you must enroll in a non-County qualified medical insurance program group coverage, meeting minimum standards under the Affordable Care Act (ACA). Additionally, **you must complete the Proof of Other Coverage form and provide us with proof of your other medical coverage.**

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 2021. 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 in January and the other half divided into 12 semi-monthly deposits from July to December.

The 2021 maximum annual amount you may contribute to an HSA is \$3,600 for employee only and \$7,200 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 Health Care and Dependent Care. Unless you experience a Qualifying Life Event, Open Enrollment is your only opportunity to elect to participate in FSAs for 2021. 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 dependent child under the age of 13 or paying qualified medical expenses under the County's EPO plan, you should consider using an FSA. Be sure to estimate your annual contributions carefully as these funds are use it or lose it and unused funds will NOT be returned to you or carried over to the following year. 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. Both of these limits may be adjusted by the IRS for 2021 but they have not been released yet. **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 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.

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 2021 Employee Benefits eGuide for valuable insurance information and instructions.

Review Your Beneficiary Designations Regularly, Please!

For your own peace of mind and the well-being of your loved ones, now is a great time to review your beneficiaries. It is essential for you to review and update the beneficiary designations on all of your accounts on a regular basis and you may also want to check your beneficiaries whenever you have a major change in personal circumstances such as a marriage, divorce, birth or adoption of a child, or the death of a spouse to ensure the information is both current and correct. You can update your County paid and Supplemental Life Insurance beneficiaries in PeopleSoft. You must contact Nationwide, Optum Bank and StanCERA directly to designate your beneficiaries for those plans.

Wellness Connect 2020 – Gone Virtual!

Forget what you know about Wellness Connect, the platform has changed. Our fifth annual Wellness Connect event is going virtual and like years past, this is something you will not want to miss. Come celebrate all things Wellness and join us on this new adventure.

If you missed the opportunity to make an appointment for the free onsite flu vaccine, **medical plan participants can still obtain a free flu vaccine by visiting your pharmacy** and presenting your medical insurance card. Due to safe distancing guidelines, appointments are required at our onsite flu vaccination events and unfortunately, we will not be able to accept drop-ins.

We are offering several prerecorded video trainings as well as virtual TEAMS trainings scheduled during the two-week Open Enrollment period of October 19 thru October 30. You must register for the TEAMS training through PeopleSoft Self Service and Nationwide classes through the link in the Course Catalog. Please check out our new [Wellness Connect](#) intranet website for all the important details.

Open Enrollment Resources

To assist you in evaluating plan choices for 2021, Employee Benefits has posted the Open Enrollment materials online on our new intranet website at [Wellness Connect](#). Be sure to check out our new and improved Benefits eGuide.

This year Employee Benefits staff will be offering one-on-one virtual appointments to assist you with completing your Open Enrollment in PeopleSoft. Please call Employee Benefits at 525-5717 to schedule your appointment. You will be sent a TEAMS meeting appointment and must be logged into your PeopleSoft account (you will need to know your PeopleSoft login credentials prior to your appointment). By sharing your screen with Employee Benefits staff, they will walk you through the enrollment process and answer your questions. Appointments will be available during the following times:

Friday, October 23	9 a.m. – 1 p.m.
Monday, October 26	1 p.m. – 4 p.m.
Tuesday, October 27	9 a.m. – 1 p.m.
Wednesday, October 28	1 p.m. – 4 p.m.
Thursday, October 29	10 a.m. – 4 p.m.

If you are making changes to your benefit selections or wish to participate in an FSA for the 2021 plan year, your selections must be submitted in **PeopleSoft no later than 5:00 p.m., Friday, October 30, 2020**. Copies of any supporting documentation such as proof of other insurance (to receive a medical waive credit), certified birth certificate, certified marriage license, etc., (refer to the Employee Benefit eGuide for more details) must be submitted to your department Human Resources staff no later than 5:00 p.m., Friday, October 30, 2020. **Late enrollments and/or supporting documents will not be accepted.**

For those of you who do not have access to the PeopleSoft Self Service system from home or work, please complete a 2021 Benefit Enrollment form located on the [Open Enrollment](#) web page. Forward the completed and signed form to your Human Resources Department and they will forward it to Employee Benefits.

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. Please be advised that 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.

We hope you will Crush It! with us and look forward to seeing you virtually at Wellness Connect 2020!