



DATE: October 12, 2022
TO: Early Retirees
FROM: Cari Griffin, Employee Benefits Manager
SUBJECT: 2023 OPEN ENROLLMENT

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

Welcome to the County's Annual Open Enrollment. **The Open Enrollment period this year begins on Monday, October 17, 2022, and closes at 5:00 p.m. on Friday, October 28, 2022.** 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 2023 plan year during these specific dates. New enrollments and changes will be effective on January 1, 2023.

This year's Open Enrollment is "passive," meaning the benefits you currently have will continue into 2023. **Only submit a completed and signed enrollment form if you wish to make a change to your medical benefits for the 2023 Plan Year.** Please note that future years may require active participation and the "passive" enrollment may change from year to year.

Medical Insurance

The Board of Supervisors approved a 15% rate increase for the County's medical insurance plans for 2023 with no change in plan design. This rate increase includes the restoration of the 2022 rate decrease of 10%. The County will continue to offer a choice of the Exclusive Provider Organization (EPO) or High Deductible Health Plan (HDHP).

The IRS announced an increase to the inflation adjusted limits to the minimum annual deductible for high Deductible health plans mandated for 2023. The deductible for individual coverage will increase to \$1,500 and the deductible for family coverage will increase to \$3,000.

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 earlyretirees@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 with this correspondence.

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 on your deferred compensation and health savings accounts, as well as any other personal accounts or life insurance you may have. It is essential for you to review and update the beneficiary designations on all 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 must contact Nationwide and Optum Bank directly using their online resources as outlined below:

Nationwide (Deferred Comp 457(b) accounts):

www.stanislausdc.com

Brenda DeVecchio, Retirement Specialist, 209-337-4574, devecb1@nationwide.com

Retirement Resources Group, 888-401-5272, nrsforu@nationwide.com

Optum Bank (Health Savings Account):

www.optumbank.com

844-326-7967

Open Enrollment Resources

The 2023 Early Retiree Benefit Enrollment Form, 2023 Early Retiree Rate Sheet, and Local Service Area map are enclosed to assist you in evaluating plan choices for 2023. 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 (<http://dev.stancounty.com/riskmgmt/risk-eb-medical-benefits-sub-main.shtm>). You can also access the Early Retiree Open Enrollment materials and the Early Retiree Benefit Guide online (<http://www.stancounty.com/riskmgmt/risk-eb-earlyretirees-sub-main.shtm>) or contact us for a copy to be mailed to you.

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 28, 2022**. You can submit your signed and completed form with any required supporting documentation to us:

- 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

New Rates for 2023

Please remember that new rates go into effect January 1, 2023. Please be sure to submit the correct payment amount for your January benefits. If your benefit premiums are being deducted from your StanCERA pension check, those amounts will be adjusted on your January 2023 paycheck. The new rates can be found on the enclosed 2023 Early Retiree Rate Sheet.

Questions

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 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, be sure to contact Employee Benefits immediately. Keeping your contact information current will help us keep you informed.