



**CHIEF EXECUTIVE OFFICE  
Employee Benefits**

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[earlyretirees@stancounty.com](mailto:earlyretirees@stancounty.com)

**DATE:** October 15, 2020  
**TO:** Early Retirees  
**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 again be "passive," meaning the benefits you currently have will continue into 2021. Only if you wish to make a change to your medical benefit will you be required to submit a completed enrollment form. Please note that future years may require active participation and the "passive" enrollment may change from year to year.

**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 [earlyretirees@stancounty.com](mailto:earlyretirees@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 with this correspondence or ([click here to see local service area map](#)).

**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. 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](http://www.stanislausdc.com)

Brenda DeVecchio, Retirement Specialist, 209-337-4574, [devecb1@nationwide.com](mailto:devecb1@nationwide.com)

Retirement Resources Group, 888-401-5272, [nrsforu@nationwide.com](mailto:nrsforu@nationwide.com)

Optum Bank (Health Savings Account):

[www.optumbank.com](http://www.optumbank.com)

844-326-7967

## **Open Enrollment Resources**

The 2021 Early Retiree Benefit Enrollment Form, 2021 Early Retiree Rate Sheet, and Local Service Area map are enclosed to assist you in evaluating plan choices for 2021. 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](http://dev.stancounty.com/riskmgmt/risk-eb-medical-benefits-sub-main.shtm) web page (<http://dev.stancounty.com/riskmgmt/risk-eb-medical-benefits-sub-main.shtm>). You can also access the [Early Retiree Open Enrollment](http://www.stancounty.com/riskmgmt/risk-eb-earlyretirees-sub-main.shtm) 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 30, 2020**. You can submit your signed and completed form with any required supporting documentation to us:

- Via scan and email to [earlyretirees@stancounty.com](mailto:earlyretirees@stancounty.com)
- Via fax to 209-525-5779
- Via U.S. postal mail to: Stanislaus County  
Chief Executive Office  
Employee Benefits  
1010 10<sup>th</sup> 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 enclosed 2021 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](mailto: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 as soon as possible. Keeping your contact information current will help us keep you informed.