

Open Enrollment Information

Plan Year 2021

Open Enrollment November 1, 2020 through November 30, 2020

Health Plan Coverage Period

December 27, 2020 - December 25, 2021

Flexible Spending Accounts (FSA) & Health Savings Account (HSA) Coverage Period

FSA's January 1 - December 31, 2021- must enroll each year

HSA's January 1 - December 31, 2021- enrollment rolls over from year-to-year as long as you remain enrolled in the HDHP medical plan



2021 Health Plans

All health plans continue to be offered with no plan changes, except a plan enhancement to MetLife Dental

Medical Plans

Ventura County HealthCare Plan (VCHCP)
Blue Shield Trio HMO (ACO Network)
Blue Shield Access + HMO (Full Network)
Blue Shield High Deductible PPO

Dental

MetLife Dental

Vision

MES Vision

For detailed plans information review Chapters 2, 3 & 4 of the Benefit Plans Handbook on the 2021 Health Plans Benefits page. Bi-weekly plan rates information is found on your Personal Enrollment Worksheet, online in VCHRP Open Enrollment and on the COV Benefits website.

2021 Changes & Updates

Blue Shield

Electronic Medical Cards available by registering on their website. New Pharmacy claims vendor as of 01/01/21, use new card.

New Medical Opt-Out Certification Process

All current and new Medical Opt-Outs must log into VCHRP during open enrollment and provide, or review and certify your medical opt-out information, using the new Medical Opt-Out Certification screen.

MetLife Dental

In-Network Out-Of-Pocket-Maximum benefit enhancement from \$2,000 to \$2,500 per covered individual

Health Care Flexible Spending Accounts – New enrollment required

Increase maximums for Health Care FSA and accounts and Health Saving Accounts

Maximums increase to \$114.58 per pay period which equals up to \$2,749.92 per year

Health Saving Accounts- Enrollment rolls over as long as enrollment in HDHP plan continues

Maximums increase to \$150 Employee Only or \$300 EE+1 per pay period which equals max \$3,600 for EE Only or \$7,200 for EE+1 per year

\$1,000 additional per year contributions for 55 or older

Personal Enrollment Worksheet

Please do not return your Personal Enrollment Worksheet unless you have plan changes, or need to enroll in FSA plans and you did not make those changes in VCHRP. This could cause confusion with your enrollment elections and have changes made you did not intend. Your current Medical, Dental, Vision and Health Saving Account Enrollment will continue for 2021 plan year, unless you make changes to them. Flexible Spending Accounts are the only plans you need to elect from year-to-year if you want to be enrolled in them for the new plan year.

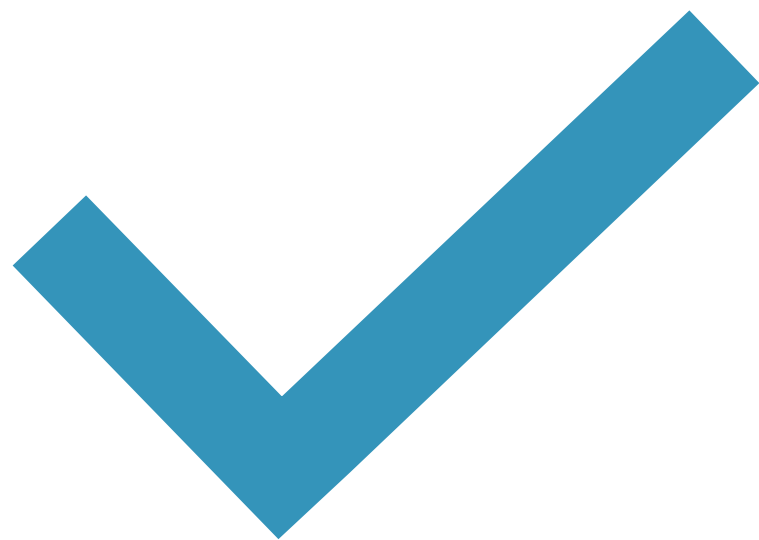
On-line Enrollment Process in VCHRP Employee Self Service

- ▶ Logon to VCHRP
 - ▶ Logon to VCHRP by the quick link at <https://vchrp.co.ventura.ca.us/>
(available until November 30th at 11:59 pm)
- ▶ Required to know
 - ▶ Employee Identification Number (Empl ID)
 - ▶ Password
- ▶ For more information about plan options <https://hr.ventura.org/benefits/py2021>

Password Assistance



- ▶ Forgot password:
- ▶ Very important. Set up “Change or set up forgotten password help” in VCHRP. Main Menu> My System Profile, Click on Change or set up forgotten password help.
- ▶ Contact your agency’s IT representative for password reset help if needed or Benefits Service Rep.



A Few Things to Point Out When Completing Your Online Open Enrollment in VCHRP

VCHRP Online Open Enrollment-Tip No. 1

Access your Open Enrollment in VCHRP under Employee Self Service > Open Enrollment Tile



VCHRP Online Open Enrollment-Tip No. 2

Cancel **Medical** Done

Prior to selecting a new plan, please be sure to compare plans, providers, benefits, and co-payments, as well as premiums. You may compare plans by clicking on the "Overview of All Plans" button below or reviewing Chapter 2 of the Benefit Plans Handbook.

▼ **Enroll Your Dependents**

Dependents that the employee has registered are listed here. To enroll a dependent on this plan type, place a checkmark in the box next to their name. To add a new dependent that is not listed here, click on the Add/Update Dependent button below. You must also submit your supporting documentation to County Benefits (i.e. copy of marriage/birth certificate or first page of your most recent tax returns). Supporting documentation can be emailed to Benefits.ServiceRep@ventura.org, brown mailed to #1370, or faxed to (805) 654-2685.

Dependent(s)	Relationship
<input type="checkbox"/> Rhonda K. Doe	Spouse
<input type="checkbox"/> Liam K. Doe	Child

Add/Update Dependent

▼ **Enroll in Your Plan**

The cost showing is based on the number of dependents enrolled (those that are checked above). To see the cost of other coverage options, select the help icon next to each plan option or select the "Overview of All Plans" button below. Please note: Plans that do not offer coverage for dependents are not available to select if you have dependents enrolled above.

Plan Name	Proof of Coverage	Before Tax Cost	After Tax Cost	Before Tax Credit	After Tax Credit	Pay Period Cost
Select Waive	Proof Required					\$0.00
<input checked="" type="checkbox"/> VC Health Care Plan		\$642.92		\$447.00		\$195.92
Select BlueShield HMO Tho		\$651.23		\$447.00		\$204.23
Select BlueShield HMO Access+		\$759.57		\$447.00		\$312.57
Select BlueShield High-Deductible PPO		\$545.25		\$447.00		\$98.25
Select Opt Out						\$0.00

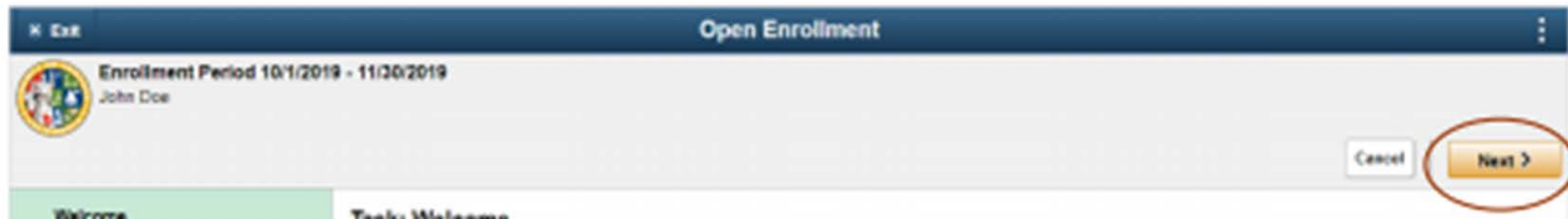
Overview of All Plans

Adding Dependents Not Shown in VCHRP

If you need to enroll a new dependent, not listed- Add their information using the "Add/Update Dependent" button under the "Medical" section. After you add their information, you will still need to add them under each plan you want them enrolled, by adding a checkmark next to their name in each plan type (medical, dental, vision). You also need to provide proof of dependent status to HR/Benefits. Please **do not** add dependent information in VCHRP unless enrolling them in health plans.

VCHRP Online Open Enrollment-Tip No. 3

To move from one screen to the next, you need to click the “Next” button. Sometimes it takes a second to load, but will appear.



VCHRP Online Open Enrollment-Tip No. 4

When you have made all of your Open Enrollment elections, make sure to click the **green "Submit Enrollment"** button on the Benefits Enrollment tab, before clicking the "Next" button. This is what will generate your Benefits Statement on the Benefits Statements page.

The screenshot displays the 'Benefits Enrollment' interface. At the top right, there are navigation buttons: 'Cancel', '< Previous', and 'Next >'. On the left, a sidebar shows the navigation menu with 'Benefits Enrollment' selected and marked as 'Visited'. The main content area is titled 'Task: Benefits Enrollment' and includes instructions: 'This Enrollment Overview displays which benefit options are open for edits. Review your options by clicking on the tiles below. If the "Contact Information/Resources" panel on the right side of this screen is overlapping your benefit options, you may click on the small blue tab to close this panel. When you are finished making your election edits, please click the green "Submit Enrollment" button.' Below this, an 'Enrollment Summary' section shows: 'Your Pay Period Cost \$-13.52', 'Status Pending Review', 'Excess Credit Cash', 'Full Cost \$458.48', 'General Credits \$0.00', and 'Plan Credits \$-472.00'. A green 'Submit Enrollment' button is circled in blue. On the right, there are panels for 'Contact Information' (Phone: 805/654-2570, Email: Benefits.ServiceRep@ventura.org, Address: Web: hr.ventura.org/benefits) and 'Resources' (Benefit Plans Handbook).

VCHRP Online Open Enrollment-Tip No. 5

Once you've clicked the green "Submit Enrollment" button in the previous slide you can view a Statement of your Open Enrollment Changes. If you make additional changes during Open Enrollment and click the green "Submit Enrollment" button in the Benefits Enrollment tab, you will have a new Statement with your latest elections which will replace your previous statement.

The screenshot displays the 'Employee Self Service' interface for 'Benefit Details'. The user is identified as Jennifer Coray, Personnel Analyst I. The 'Benefit Statements' section is active, showing a table of statements. A 'Statement Type' dropdown menu is visible above the table. The table has four columns: Event Date, Issue Date, Enrollment Event, and Statement Type. Two rows are shown, with the first row highlighted in yellow. A mouse cursor is pointing at the 'Issue Date' of the first row.

Event Date	Issue Date	Enrollment Event	Statement Type
12/27/2020	10/10/2020	MGMT OE PY 2021	Enrollment Preview
12/29/2019	11/12/2019	MGMT OE PY 2020	Enrollment Preview

Opt-Out Information

New Open Enrollment Medical Opt-Out

- ▶ Electronic Opt-Out Certification for new and existing Opt-Out enrollments
 - ▶ Employees who are currently enrolled or newly enrolling during Open Enrollment - The system will auto-generate an email to the employee with a link to certify their other group medical insurance. If a card is required but not yet available, employees will continue to receive an email every five days until they provide the information and it has been reviewed and approved by CEO HR/Benefits.
 - ▶ In lieu of a copy of the ID card, employees can provide a signed letter on letterhead from the sponsoring employer showing employee is enrolled in group medical. This document should include the group plan information and effective date of coverage.
- ▶ If other group medical coverage is effective after 12/27/20, employees will need to Opt-Out as of 01/10/21, and therefore cannot make the change during Open Enrollment. This is considered a mid-year change.
- ▶ Medical Opt-Out is not "Waive" under the Medical enrollment section. If you click to "Waive" under Medical, it means you will not participate in the County's Flexible Benefit Program and will not receive any portion of the bi-weekly Flexible Credit Allowance. Most employees intend to Opt-Out of medical because they have other employer group health coverage. For detailed information regarding "Waive" and "Opt-Out," see the Benefit Plans Handbook, including Pages 2-6 & 2-7.

Ongoing Opt-Out Certification

- ▶ There is a new Opt-Out Certification page in VCHRP (Employee Self-Service > Benefits tile) where an employee can review and edit his/her other group medical coverage information. Employees should update this screen throughout the year if they have a major change in coverage information. Major changes include employer group ID, insurance plan information, or subscriber ID# change.

The screenshot shows the 'Benefit Details' page for Tracy Sewell, a Program Management Analyst. The page is titled 'Opt-Out Certification' and contains the following sections:

- Instructions:** Select the Type of Your Current Medical Coverage.
 - I am covered by an External Group Insurance Provider
 - I am covered as a dependent of a Ventura County EmployeeDetails Updated On 10/20/2020
- Enter Details of Your Current Coverage:**

Subscriber's Name	John Smith	Subscriber's ID No.	123123123
Subscriber's SSN	555-55-5555	Group No.	123
Subscriber's ZIP Code	93004	Medical Plan Insurance Company	KAISER
Subscriber's Date of Birth	05/05/1955	Medical Plan Telephone Number	800/555-5555
Relationship To You	Spouse	Coverage Effective Date	01/01/2020
Sponsoring Employer	Amgen		
- Upload Proof of Medical Coverage:** Upload Document
- I certify that I have read, understand, and agree to:**

I authorize the County of Ventura HR/Benefits to perform any investigation necessary to verify my current enrollment/eligibility for the above-named medical insurance plan, and I attest to the accuracy of the information contained within this form. I further acknowledge that at any time while opting-out of medical coverage, I lose other eligible group medical plan coverage. I will notify County Benefits within 31 days, in order to enroll in an available County medical plan.

I agree to comply with the County's Flexible Benefit Program which includes providing updated proof of other eligible group medical plan coverage and meeting eligibility requirements. Failure to comply with these terms and annual audit may result in collection of retroactive medical premiums and/or repayment of cash back received for any period in which I was not able to demonstrate eligibility.

I Agree and Sign

Proof of Eligibility/Additional Documentation

- ▶ Eligibility Documentation is required if adding a new dependent not currently shown in the VCHRP system.
- ▶ If you're adding a Domestic Partner to plans, you will also need to complete and return the last page of the Domestic Partner Packet found on the 2021 Benefit Plans Information Page of the COV Benefits site.
<https://hr.ventura.org/benefits/py2021>
- ▶ Email documentation to Benefits.ServiceRep@ventura.org including your Employee ID, name and Open Enrollment Documentation in the subject line.
- ▶ All forms/supporting documents must be submitted to County HR/Benefits by November 30, 2020 at 5:00 p.m. However, please submit as soon as you make your online enrollment changes, so you don't forget. Changes made without documentation, will not be processed after open enrollment closes.



FSA & HSA Accounts for PY 2021

- ▶ Re-Enrollment is required for participation in:
 - ▶ Health Care FSA (including Limited Purpose FSA) and/or
 - ▶ Dependent Care FSA accounts
- ▶ FSA & HSA Plan Year 01/01/21-12/31/21 (calendar year)
 - ▶ First contribution on pay date 01/15/21
- ▶ FSA & HSA Contribution Periods = 24, first and second checks of each month only
 - ▶ No contributions taken on any third pay check in a month
 - ▶ No contributions on pay dates (07/30/21 & 12/30/21)

See Chapter 5 of the Benefit Plans Handbook for detailed information about FSA & HSA accounts. Contact the administrators of the plans if you have specific questions, such as specific claims questions, etc.

Manual Process

- ▶ If the employee is unable to complete their enrollment in VCHRP, they may fill out their 2021 Personal Enrollment Form, attach any required supporting documentation, and sign and date the form.
- ▶ Email completed 2021 Personal Enrollment Worksheets to County HR/Benefits by November 30th at:
 - ▶ Benefits.ServiceRep@ventura.org
 - ▶ Mail your Personal Enrollment Worksheet with changes to Hall of Admin, but allow mailing time. Manual process is discouraged because employees can enter their elections through VCHRP and can now print a confirmation statement before they log out.

It is strongly encouraged to complete open enrollment online in VCHRP so employees can view and print a confirmation statement of changes made for peace of mind!

Online enrollment limits errors and lost paperwork, and it's easy!

Online enrollment is available through November 30th, 11:59 pm

Please do not to discard either their Personal Enrollment Worksheet OR Confirmation Statement as they are sometimes required and not easily recreated!



Open Enrollment Materials

- ▶ Benefit Plans Handbook- Available electronically on the Benefits website
<https://hr.ventura.org/benefits/py2021>
- ▶ 2021 Personal Enrollment Worksheets & Benefits Bulletin

- Employee Benefits Desk
 - ▶ Benefits.ServiceRep@ventura.org
 - ▶ (805) 654-2570

- Benefits Intranet Website
 - ▶ <http://myvcweb/index.php/benefits>

- Benefits Internet Website-Visit for detailed plan information, links to insurance plan sites, the Benefit Plans Handbook, plan contact information if you have specific plan questions and bi-weekly rate information.
 - ▶ <https://hr.ventura.org/benefits>
 - ▶ <https://hr.ventura.org/benefits/py2021>

Open Enrollment Assistance and Resources