

Open Enrollment Plan Year 2023

Open Enrollment: November 1, 2022, through November 30, 2022

Coverage Periods: Health Plans - December 25, 2022, through December 23, 2023 FSAs elections – January 1, 2023, through December 31, 2023- Must enroll each year, plans do NOT roll over HSA changes and enrollments are effective beginning January 1, 2023

#### Current Medical Opt-Out Re-Certification Required during Open Enrollment

- Current and new Medical Opt-Out participants should receive an email to certify/recertify their medical opt-out information.
   Follow the instructions on the email, which says to navigate to the Opt-Out Certification page and enter your medical opt-out details as well as upload documentation.
- Current medical opt-outs must recertify during Open Enrollment Nov 1<sup>st</sup> – 30<sup>th</sup> or will be enrolled in a plan.

C Employee Self Service	Benefit Details		Q	:	۲
Benefits Summary		New Window	Help	Persona	alize Page
Life Events					
Benefits Enrollment	Opt-Out Certification  Instructions				
Benefit Statements	Select the Type of Your Current Medical Coverage				
🟛 Affordable Care Act 🛛 🗸	I am covered by an External Group Insurance Provider     I am covered as a dependent of a Ventura County Employee	ated On 10/20/20	)20		
2 Opt-Out Certification	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 IP 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       Image: Coverage Effective Date [01/01/2020]				
	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 m 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 cover 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 an requirements. Failure to comply with these terms and annual audit may result in collection of retroactive medical premiums and/or repayment of cash i period in which I was not able to demonstrate eligibility. I Agree and Sign	rage, I lose other Id meeting eligibili	ity		

## **Important Information**

•All County Sponsored Medical Plans in 2022 continue to be offered in 2023 with a change to our vison provider, as well as an increase to the annual contribution amounts for FSAs and HSA accounts.

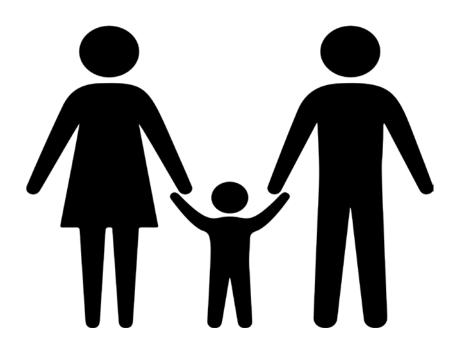
• If you do <u>NOT</u> want to make any plan changes, and you do <u>NOT</u> want to be enrolled in any Flexible Spending Accounts, no action is required. Your coverage will roll over to the 2023 plan year.

•<u>However, if you are currently enrolled in any Flexible Spending accounts and want to be enrolled in them in</u> 2023, you must make a new enrollment. IRS requires a new enrollment election by the employee each year for all FSA plans. FSA enrollment never rolls over from year to year.

•If you are currently enrolled in an HSA plan and continue to be eligible because you are enrolled in a County High Deductible Health Plan, your HSA enrollment will roll over to the 2023 plan year unless you change your election or terminate your enrollment in the plan.

Note: As stated previously current medical opt-outs must recertify in VCHRP, Employee Self-Service, Benefit Details, Opt-Out Certification.

## Are you adding any dependents to your health plans?



- If you enroll a dependent who has not previously been enrolled in one of your health plans, you must provide proof of dependent documentation (i.e., birth certificate, marriage certificate, most recent tax return with dependents listed) as soon as you make the open enrollment change, and no later than 5:00 p.m. November 30<sup>th</sup>, or the dependent will be termed as if never enrolled.
- Send email with the documentation to: Benefits.ServiceRep@ventura.org.
  - Include your Employee ID#
  - Name
  - And "OE Dependent Proof" in the subject line
  - If multiple pages are being submitted, they should be submitted as one document.
  - Use a delivery and read receipt if you would like proof of receipt. Contact your agency HR Department if you need help with this.

## 2023 Medical Plan Rates Per Pay Period

Plan	Coverage Tier	PY 2022 Biweekly Rates	PY 2023 Rates
	EE only	365.03	346.10
VCHCP HMO	EE + 1	634.89	691.87
	EE + 2 or more	810.24	899.33
BlueShield	EE only	417.58	410.73
Access+ HMO	EE + 1	723.22	759.70
(Full HMO Network)	EE + 2 or more	891.29	987.49
BlueShield Trio	EE only	352.81	333.79
HMO (ACO	EE + 1	614.90	632.80
Network)	EE + 2 or more	767.44	822.54
BlueShield	EE only	459.72	467.07
HDHP PPO	EE + 1	755.38	834.17
	EE + 2 or more	923.46	1,083.90
Opt-Out Fee	N/A	334.75	352.06

## Flexible Spending Accounts (FSA)

Non-taxable accounts for the purpose of reimbursement of eligible expenses. FSA accounts are use it or lose it, meaning that any funds left unused at the end of the year/grace period are forfeited. See complete details in Chapter 5 of the Benefits Plans Handbook.

- FSA accounts available:
  - Health Care (Health Care expenses for you and your family)
  - Limited Purpose HealthCare (HDHP/H.S.A. enrollees only)
  - Dependent Care (Daycare Expenses dependents to age 13 & qualifying disabled dependents)

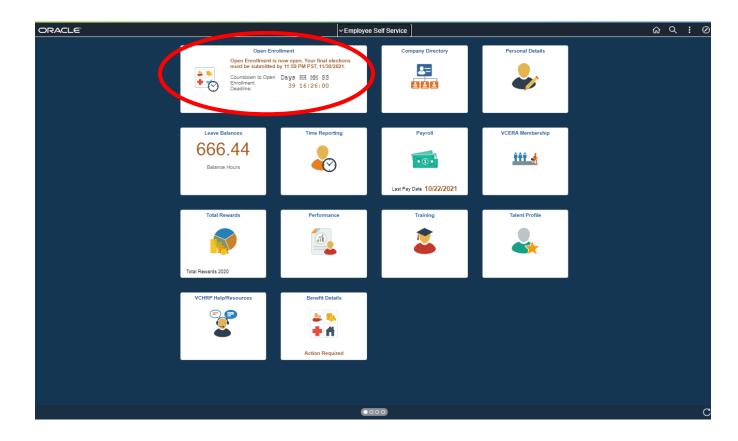
# Navigating VCHRP Open Enrollment

Step-by-Step

### Log into VCHRP

by using the link on the County Benefits Open Enrollment page: <u>https://hr.ventura.org/benefits/py2023</u> Or at: <u>https://vchrp.co.ventura.ca.us</u>

If you need password or login help and you have not setup the "Forgot Your Password" feature, contact your agency for help. Once logged in make sure to setup Forgot Your Password help for email link retrieval for future login issues.



## Open Enrollment Welcome Page

Review the "Welcome" page. If you have not yet reviewed the Benefits Plans Handbook, or need information about any plans, rates or to view the "Who Do I Contact" list to contact the plans directly if you have questions about each plan, you can click on the link provided on this page to the County's Benefits Open Enrollment page.

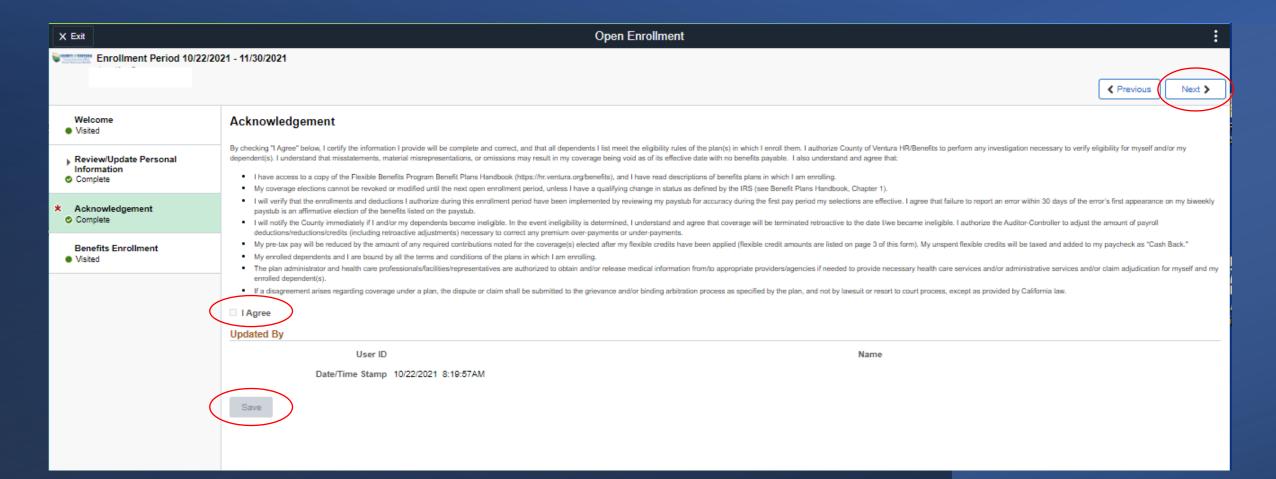
X Exit	Open Enrollment	:
Enrollment Period 10/22/20	21 - 11/30/2021	Next >
Welcome ● Visited	Welcome	
Review/Update Personal Information     Complete	Open enrollment is your annual opportunity to modify your benefit choices. This process will guide you through the necessary steps to complete your enrollment. If you are adding a dependent NOT previously enrolled in one of your health plans during this Open Enrollment Period, you <u>must</u> send proof of dependent documentation to County Benefits.ServiceRep@ventura.org or fax (805) 654-2665). Acceptable documentation includes a copy of the marriage/birth certificate or the first page of your most recent tax return (with 1 ID and name in the subject line of the e-mail and on all supporting documentation. Dependents will be dropped as if never enrolled if proper dependent documentation is not received.	fits as soon as you make the enroliment election. (email financial data redacted). <u>Please make sure to include your employee</u>
<ul> <li>Acknowledgement</li> <li>Complete</li> </ul>	For additional information about Open Enrollment, including an instructional video and detailed information about benefits available to you, please visit our Open Enrollment website: https: Click the "Next" button above to proceed to the next step.	s://hr.ventura.org/benefits/py2022.
Benefits Enrollment Visited		

## Update Your Contact Information (If Needed)

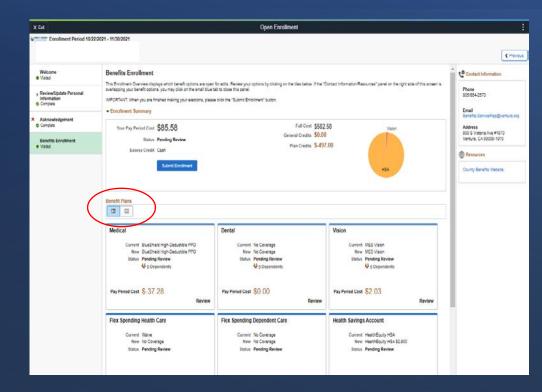
X Ext			Open Enrollment			-	
Enrollment Period 10/22/ Jennifer Coray	2021 - 11/30/2021						< Previous
Welcome Visited	Review/Update Personal Int	formation - Contact Information					
A Review/Update Personal	+						
Complete	Number	Extension	Туре	Preferred			
Home and Mailing Address Complete			Mobile	~	>		
Contact Information Complete	[ <u> </u>		Home				
Acknowledgement     Complete	Email						
	+						
Benefits Enrollment Visited	Email Address		Туре	Preferred			
			Work	~	>		

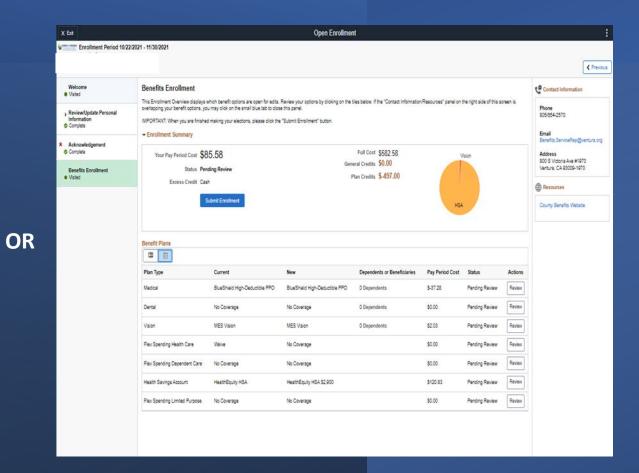
X Exit		Open Enrollmer	nt	:
Enrollment Period 10/22/20 Jennifer Coray	21 - 11/30/2021			Previous     Next >
Welcome • Vished	Review/Update Personal Informa	tion - Home and Mailing Address		
		Current	>	
Home and Mailing Address Complete	Mailing Address			
Contact Information © Complete		Current	>	
Acknowledgement     Complete				
Benefits Enrollment Visited				

## Acknowledgment Page A Required Step



## Benefits Enrollment Page





Cancel Medica	al	
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 cl Benefit Plans Handbook.	Resources	
▼ Enroll Your Dependents	VC Health Care Plan	
Dependents that the employee has registered are listed here. To enroll a dependent on this plan type, place a check in the box next to their name. To add below.	Blue Shield of CA	
Dependent(s)	Relationship	
	Spouse	
	Child	
	Child	
		a

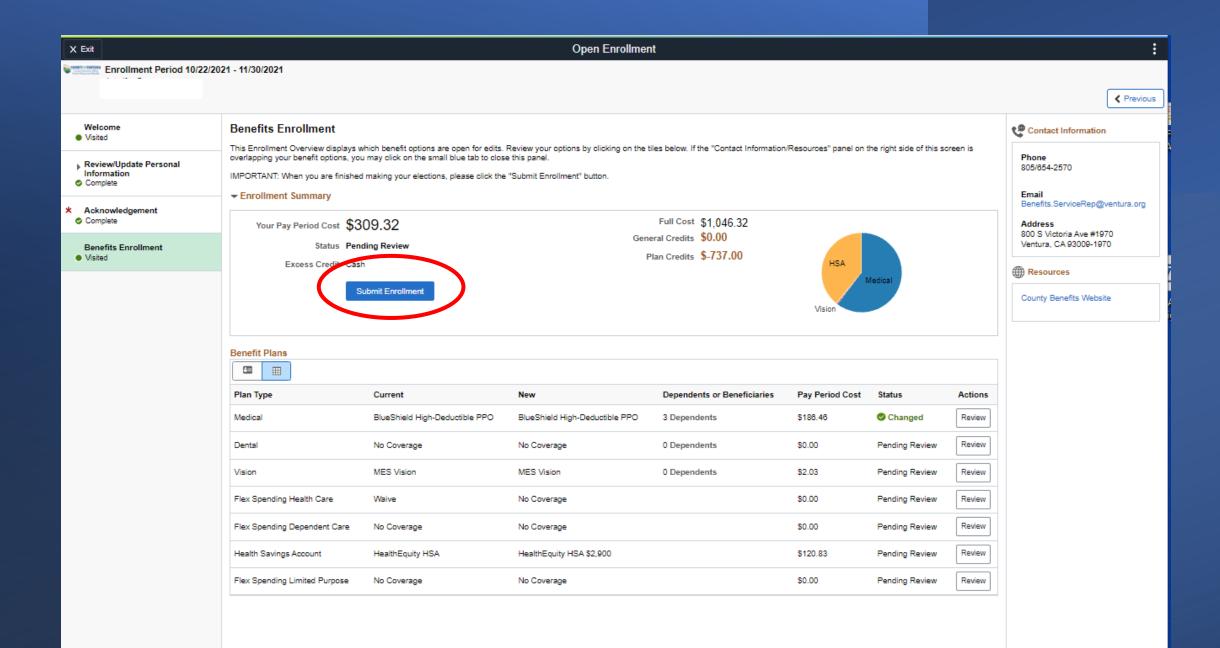
#### Enroll in Your Plan

Add/Update Dependent

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
Select VC Health Care Plan	0	\$365.03		\$497.00		\$-131.97
Select BlueShield HMO Trio	0	\$352.81		\$497.00		\$-144.19
Select BlueShield HMO Access+	0	\$417.58		\$497.00		\$-79.42
<ul> <li>BlueShield High-Deductible PPO</li> </ul>	0	\$459.72		\$497.00		\$-37.28
Select Opt Out	0	\$334.75		\$497.00		\$-162.25

Overview of All Plans



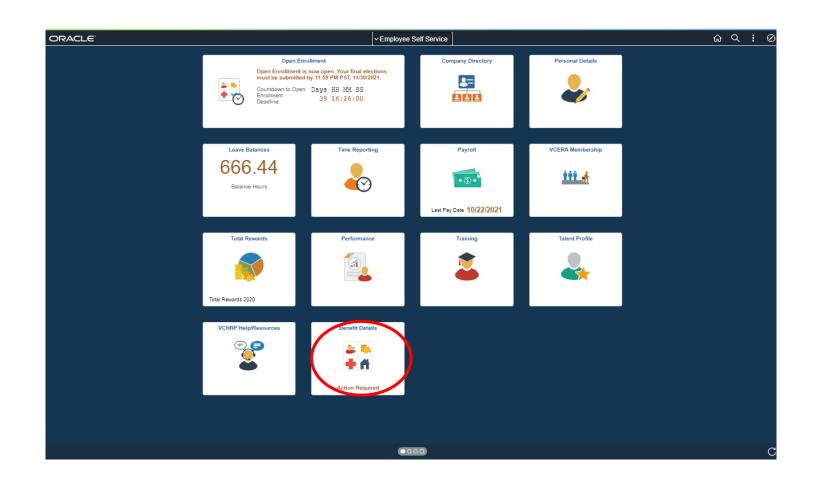
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		_		
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County of Ventura			ELECTIONS PREVIEW	
MGMT M4 Employe		<b>VENTURA</b> (ecutive Office	MGMT OE PY 2022	_
		ources/Benefits	Event Date: 12/26/2021	
			Employee II	
This election preview reco	rds your benefit selections, costs, and d	ependent information for th	is event. If no additional changes are made	
before this event closes, the	ese elections will be finalized (after Co se visit the County Benefits website (htt	inty Benefits has confirmed	d eligibility for plan and/or dependent changes). ). You may also contact County Benefits at	
Benefits.ServiceRep@ver	turn.org or (805) 654-2570. Please keep	a copy of this form for yo	ur records.	
PERSONAL INFORM	IATION			
Home Address	104 Gorrion Ave , Ventura, CA	93004		
Mailing Address	104 Gorrion Ave , Ventura, CA			
Email Address Birthdate	1973-06-04			
BIWEEKLY COST S		AMOUN	т	
Total Pay Period Dedu	tion from Pay	\$ 309.3	32	
Total Pay Period Cost		\$ 1,046.3		
Total Pay Period Credit	1	\$ 737.0	0	
Credit Rollover to		Cas	sh	_
ELECTION SUMMA Benefit		ual Pledge	Your Biweekly Cost	_
BlueShield High-Dedu	tible PPO EE+Family	and the second sec	\$ 186.46	_
Dental MES Vision	No Coverage EE Only		\$ 2.03	_
Flex Spending Health (	are No Coverage			
Flex Spending Depend HealthEquity HSA		2,899.92	\$ 120.83	
Flex Spending Limited	Purpose No Coverage			
DEPENDENTS	Date of Birth Relation	shin		
1410	Spouse	sup		
	Child			
	Calif			
DEPENDENT ENRO	LLMENTS			
Benefit Option	Dependen			
BlueShield High-Dedu	tuble PPO			
Jennifer Coray	Pa	ige 1 of 1	10/22/2021 8:31 AM	
-		-		

X Exit	Exit Open Enrollment						
Enrollment Period 10/22/20	21 - 11/30/2021	Previous					
Welcome Visted Review/Update Personal Information © Complete	Benefits Enrollment 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. IMPORTANT: When you are finished making your elections, please click the "Submit Enrollment" button. The Enrollment Summary	Contact Information Phone 805/854-2570 Email Benefits.ServiceRep@ventura.org					
Acknowledgement     Complete  Benefits Enrollment  Complete	Your Pay Period Cost \$309.32 Status Submitted 10/22/2021 8:31AM Excess Credit Cash Submit Errollment	Address 800 S Victoria Ave #1970 Ventura, CA 93009-1970 Resources County Benefits Website					

Your elections have NOT been saved if you did not click the blue "Submit Enrollment" button to save your changes, click "No." Note that you can return to this Open Enrollment event until the close of Open Enrollment and make changes if needed. Do you want to Exit?

		Yes No				
Plan Type	Current	New	Dependents or Beneficiaries	Pay Period Cost	Status	Actions
Medical	BlueShield High-Deductible PPO	BlueShield High-Deductible PPO	3 Dependents	\$186.46	Changed	Review
Dental	No Coverage	No Coverage	0 Dependents	\$0.00	Pending Review	Review
Vision	MES Vision	MES Vision	0 Dependents	\$2.03	Pending Review	Review
Flex Spending Health Care	Waive	No Coverage		\$0.00	Pending Review	Review
Flex Spending Dependent Care	No Coverage	No Coverage		\$0.00	Pending Review	Review
Health Savings Account	HealthEquity HSA	HealthEquity HSA \$2,900		\$120.83	Pending Review	Review
Flex Spending Limited Purpose	No Coverage	No Coverage		\$0.00	Pending Review	Review

### After Open Enrollment Ends

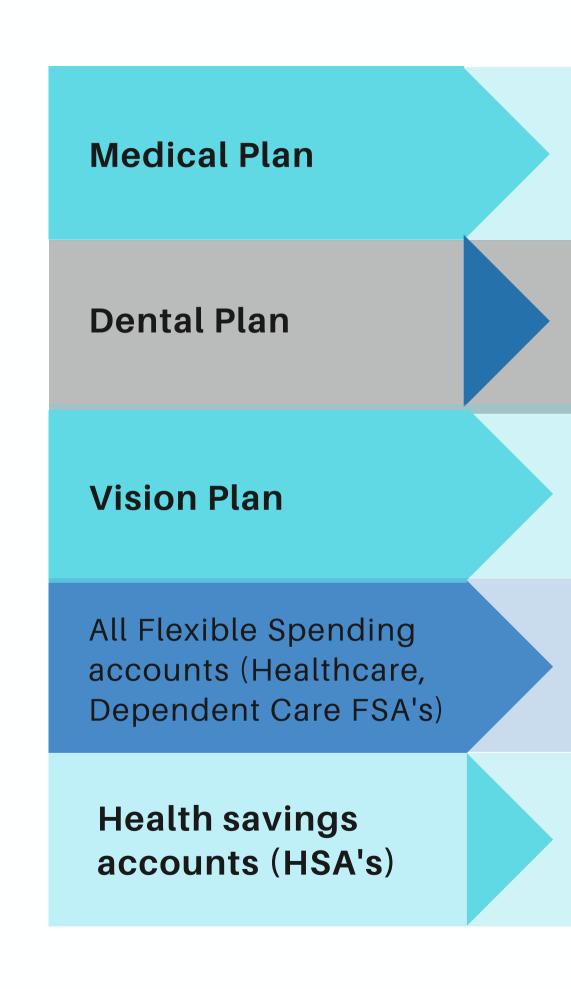


Employee Self Service		Benefit Details		ଜ ୧ : ଡ			
🛅 Benefits Summary				Contact Information			
🙌 Life Events	Benefits Summary	Benefits Summary					
🖗 Dependent/Beneficiary Info	To view your benefits as of another date, enter the date and select	To view your benefits as of another date, enter the date and select Refresh					
🖗 Designate Beneficiaries	My Benefits on	10/22/2021 🗰 Refresh		Email Benefits.ServiceRep@ventura.org Address			
😼 Benefits Enrollment	Benefit Plans			800 S Victoria Ave #1970 Ventura, CA 93009-1970			
🏦 Affordable Care Act 🗸 🗸			_t↓	Resources			
🚯 Benefit Statements	Medical	Vision	Life	County Benefits Website			
a Opt-Out Certification	Plan BlueShield High-Deductible PPO Coverage Employee Only \$ 0 Dependents	Plan MES Vision Coverage Employee Only	Plan Basic Management Life Coverage \$50000				
	- Dependents	T U Dependents					
	Review	Review	Review				
	Keview	Keview	Review				
	Long-Term Disability	401(k)	Sick				
	Plan Long Term Disability - Class 1 Coverage 86.868% of Salary	Plan MGMT 6% - 100% contribution Coverage 6% Before Tax	Plan No Accrual Sick Plan Coverage Enrolled				
	Review	Review	Review				
	Vacation	Holiday PTO	COVID-19 Supl Paid Sick Leave				
	Plan Annual Leave MGMT/CJAA<10yrsFT Coverage Enrolled	Plan Holiday Banked - PTO Coverage Enrolled	Plan COVID-19 Supl Paid Sick Leave Coverage Enrolled				
	Review	Review	Review	<b>•</b>			

# 2023 Benefits Open Enrollment Outcomes at a Glance

If no changes are submitted by November 30, 2022, your 2023 coverage will be the following based on the plan type shown.





Current 2022 election remains in effect.

Current 2022 election remains in effect.

Current 2022 election remains in effect (carrier will change from MESVision to EyeMed).

No participation-Enrollment terminates

2022 election remains in effect as long as you remain enrolled in a qualified High Deductible Health Plan.

#### More Information Visit:

https://hr.ventura.org/benefits/py2023

Reference the Benefit Plans Handbook 2023 Benefit Plans Handbook

Contact each plan individually for specific plan questions. Reference the <u>Who Do I Contact</u> sheet on the 2023 Open Enrollment Benefits page link noted above.

Contact your agency's HR Department Rep found at <u>HR Department Representative Contact Information</u> found on the Open Enrollment website.

Or

Benefits Service Representative <u>Benefits.ServiceRep@ventura.org</u>, 805-654-2570 if you have questions about the enrollment process.