

# BENEFIT'S BULLETIN

## 2024 Flexible Benefits/Program Updates



### Benefit Plan Options for Plan Year 2024

#### MEDICAL INSURANCE OPTIONS

- Ventura County Health Care Plan HMO ([vchealthcareplan.org](http://vchealthcareplan.org))
- Blue Shield Trio ACO HMO "limited network" ([blueshieldca.com/ventura](http://blueshieldca.com/ventura))
- Blue Shield Access+ HMO ([blueshieldca.com/ventura](http://blueshieldca.com/ventura))
- Blue Shield High-Deductible PPO (HDHP) ([blueshieldca.com/ventura](http://blueshieldca.com/ventura))

Please review Chapter 2 of the Benefit Plans Handbook for more information about these plans (<https://hr.ventura.org/benefits/py2024>).

Medical Opt-Out Participants: If you are currently enrolled or newly enrolling in the Medical Plan Opt-Out option, you will receive an email to verify your other group insurance coverage during the Open Enrollment period. Please follow the steps in this email to complete the re-certification process.

You can find a Summary of Benefits and Coverage (SBC) for each County-sponsored medical plan on our website: (<https://hr.ventura.org/benefits/py2024>).

#### DENTAL & VISION INSURANCE OPTIONS

We will continue to offer the MetLife Dental PPO and EyeMed Vision in Plan Year 2024. Please review Chapters 3 and 4 of the Benefit Plans Handbook for more information about these plans.

#### FLEXIBLE SPENDING ACCOUNTS (FSA)

All current and new participants who wish to elect a Health Care, Dependent Care, or a Limited-Purpose FSA for Plan Year 2024 **must make a new enrollment election**. Please note that the Limited-Purpose FSA is only available to those who are enrolled in the County-sponsored Blue Shield High-Deductible PPO. FSA deductions are taken on the first and second paychecks of each month, so there are only 24 contributions each Plan Year. FSAs will continue to be administered by Chard Snyder.

#### HEALTH SAVINGS ACCOUNT (HSA)

The HealthEquity HSA option is only available to those who enroll in the County-sponsored Blue Shield High-Deductible PPO (HDHP).

### Plan Year 2024 Highlights

HEALTH COVERAGE PLAN YEAR  
12/24/23 - 12/21/24

FSA/HSA PLAN YEAR  
1/1/24-12/31/24

CURRENT MEDICAL, DENTAL, AND  
VISION PLANS WILL REMAIN IN PLACE  
FOR  
PLAN YEAR 2024

THE HDHP PPO INDIVIDUAL  
DEDUCTIBLE WILL INCREASE TO  
\$3,200 FROM \$3,000

THE FAMILY HDHP PPO DEDUCTIBLE  
WILL REMAIN AT \$6,000

HEALTHCARE FLEXIBLE SPENDING  
ACCOUNT ANNUAL MAXIMUM  
CONTRIBUTION WILL INCREASE TO  
\$3,049.92

DEPENDENT CARE FLEXIBLE SPENDING  
ACCOUNT ANNUAL MAXIMUM  
CONTRIBUTIONS WILL REMAIN AT  
\$4,999.92

HEALTH SAVINGS ACCOUNT ANNUAL  
MAXIMUM CONTRIBUTIONS  
WILL INCREASE TO \$4,149.84  
FOR INDIVIDUAL COVERAGE AND  
\$8,299.92  
FOR FAMILY COVERAGE





# ONLINE OPEN ENROLLMENT GUIDE

[HTTPS://VCHRP.CO.VENTURA.CA.US](https://vchrp.co.ventura.ca.us)

Log in and click the Open Enrollment Tile:

Open Enrollment

Open Enrollment is now open. Your final elections must be submitted by 11:59 PM PST, 11/30/2023.

Countdown to Open Enrollment Deadline:	Days: 08 HR: 14 MM: 47 SS: 18
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**If you do not need to change** your medical, dental, or vision plans, there is no action needed.

**If you need to make changes** to your benefits, or enroll in a 2024 Health Care or Dependent Care FSA Account, it's essential to **click the "Submit Enrollment"** button within your open enrollment event. If you miss this step, pending changes will not be processed after open enrollment closes.

**Please keep in mind, FSA contribution elections do not automatically carry over, and you need to reelect on an annual basis.**

For further guidance on the online process, and to view the 2024 Flexible Benefits Program Plan Rates and Flexible Credits Guide, please visit our website at: <https://hr.ventura.org/benefits/py2024>.

**VCHRP will be unavailable during the following times:**



- 11/01: Noon through 11/02 at 7:30 am
- 11/13: From 10-12
- 11/15: Noon through 11/16 at 7:30 am
- 11/27: From 10-12
- 11/29: Noon through 11/30 at 7:30 am

**PLEASE PLAN ACCORDINGLY**



## SPECIAL NOTE FROM THE AUDITOR-CONTROLLER'S OFFICE

### VACATION BUYDOWNS

VACATION BUYDOWN ANNUAL ELECTIONS FOR CALENDAR YEAR 2024 WILL BE AVAILABLE IN VCHRP EMPLOYEE SELF-SERVICE NOVEMBER 1 THROUGH DECEMBER 31, 2023.

TO MAKE YOUR ANNUAL ELECTION FOR A VACATION BUYDOWN IN CALENDAR YEAR 2024, LOG INTO VCHRP AT:

- [HTTPS://VCHRP.CO.VENTURA.CA.US/](https://vchrp.co.ventura.ca.us/) > EMPLOYEE SELF-SERVICE (HOMEPAGE) > PAYROLL (TILE) > VACATION BUYDOWN (FOLDER) > ANNUAL ELECTION (MENU ITEM)

PLEASE NOTE THAT ELECTION AND ELIGIBILITY REQUIREMENTS ARE DETERMINED BY YOUR BARGAINING UNIT'S MEMORANDUM OF AGREEMENT (MOA), WHICH CAN BE FOUND AT : [HTTPS://HR.VENTURA.ORG/POLICIES-MEMORANDUM](https://hr.ventura.org/policies-memorandum)

FOR MORE INFORMATION, CONTACT AUDITOR-CONTROLLER PAYROLL AT [AC.PAYROLL@VENTURA.ORG](mailto:AC.PAYROLL@VENTURA.ORG).

**THIS BULLETIN CAN ALSO BE FOUND ON THE BENEFITS WEBSITE**

# RESOURCES

WEBSITE:  
[HTTPS://HR.VENTURA.ORG/BENEFITS/PY2024](https://hr.ventura.org/benefits/py2024)

EMAIL: [BENEFITS.SERVICEREP@VENTURA.ORG](mailto:benefits.servicerep@ventura.org)

PHONE:  
(805) 654-2570

PLAN WEBSITES:

- VCHCP - [vhealthcareplan.org](http://vhealthcareplan.org)
- Blue Shield - [blueshieldca.com/ventura](http://blueshieldca.com/ventura)
- MetLife Dental - [metlife.com/countyofventura](http://metlife.com/countyofventura)
- EyeMed Vision - [eyemed.com](http://eyemed.com)
- Chard Snyder (FSAs) - [chard-snyder.com](http://chard-snyder.com)
- HealthEquity (HSA) - [healthequity.com](http://healthequity.com)



## SAVE THE DATE HEALTH AND WEALTH FAIR

The Health & Wealth Fair will be held November 8, 2023, from 10am-1pm, in the Outdoor Courtyard at the Government Center (between HOA & HOJ). Benefits staff and health plan partners will be there to answer questions. A virtual offering of the fair will also be available through all of November. Watch your e-mail for more details.