

# BENEFIT'S BULLETIN

## 2025 Flexible Benefits Program Updates



**OPEN ENROLLMENT NOVEMBER 1-30, 2024**

## Benefit Plan Options for Plan Year 2025

### 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/py2025>).

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/py2025>

### DENTAL & VISION INSURANCE OPTIONS

We will continue to offer the MetLife Dental PPO and EyeMed Vision in Plan Year 2025. 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 2025 **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 2025 Highlights

HEALTH COVERAGE PLAN YEAR  
12/22/24 - 12/20/25

CURRENT MEDICAL, DENTAL, AND VISION PLANS WILL REMAIN IN PLACE FOR PLAN YEAR 2025

THE HDHP PPO INDIVIDUAL DEDUCTIBLE WILL INCREASE TO \$3,300 FROM \$3,200

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

HEALTHCARE FLEXIBLE SPENDING ACCOUNT ANNUAL MAXIMUM CONTRIBUTION WILL INCREASE TO \$3,199.92

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

HEALTH SAVINGS ACCOUNT ANNUAL MAXIMUM CONTRIBUTIONS WILL INCREASE TO \$4,299.84 FOR INDIVIDUAL COVERAGE AND \$8,550.00 FOR FAMILY COVERAGE





# ONLINE OPEN ENROLLMENT GUIDE

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

Log in and click the Open Enrollment Tile:

Open Enrollment  
Open Enrollment is now open.

Countdown to Open Enrollment Deadline: **Days** HH MM SS  
**51 14:47:18**

**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 2025 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 2025 Flexible Benefits Program Plan Rates and Flexible Credits Guide, please visit our website at: <https://hr.ventura.org/benefits/py2025>.



DUO multi-factor authentication software is now required for all employees who log in to VCHRRP on an external device. If you need to make open enrollment changes and do not have DUO, you will need to complete your open enrollment on a computer within the County network or get DUO. Please contact your agency's IT team or the IT Services Desk at 805-658-HELP (4357) or [it.servicedesk@ventura.org](mailto:it.servicedesk@ventura.org) if you need help with DUO registration.

## REMEMBER! → SPECIAL NOTE FROM THE AUDITOR-CONTROLLER'S OFFICE

**VACATION BUYDOWN** annual elections for calendar year 2025 will be available in VCHRRP Employee Self Service from November 1 through December 31, 2024.

To make your annual election for a vacation buydown in calendar year 2025 log into VCHRRP at: <https://vchrrp.co.ventura.ca.us/> > Employee Self Service (homepage) > Payroll (tile) > Vacation Buydown Election (tile)

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>

For more information, contact Auditor-Controller Payroll at [AC.Payroll@ventura.org](mailto:AC.Payroll@ventura.org).

# RESOURCES

## WEBSITE:

[HTTPS://HR.VENTURA.ORG/ BENEFITS/PY2025](https://hr.ventura.org/benefits/py2025)

## EMAIL:

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

## PHONE:

(805) 654-2570

- 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)

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

- 11/11: 10-11:00 (1 hour)
- 11/13: 11:45 AM - 11/14 at 7:00 AM
- 11/25: 10-11:00 (1 hour)
- 11/27:11:45 AM- 11/28 at 7:00 AM

*\*Times are approximate*

## SAVE THE DATE HEALTH AND WEALTH FAIR

The Health & Wealth Fair will be held November 6, 2024, from 10 a.m. to 1 p.m. in the Outdoor Courtyard at the Government Center. Benefits staff and health plan partners will be available to answer questions, and a virtual version of the fair will be accessible throughout November.

Watch your e-mail for more details.

