

Open Enrollment Plan Year 2025

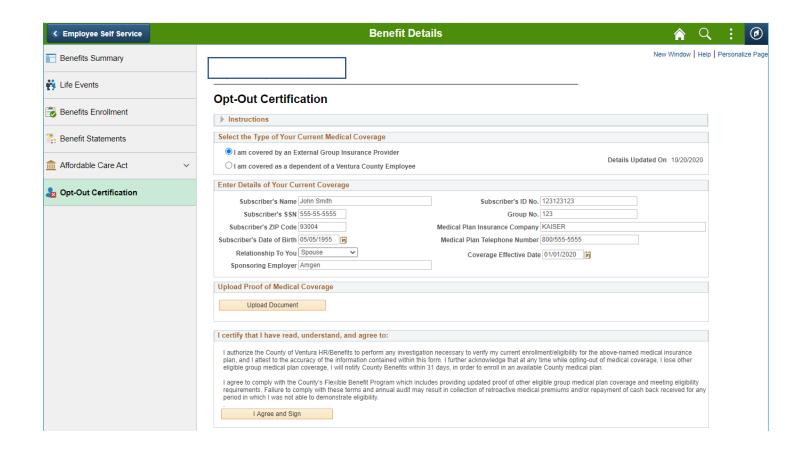
Open Enrollment: November 1, 2024, through November 30, 2024

Coverage Periods:

Health Plans - December 22, 2024, through December 20, 2025 FSAs elections – January 1, 2025, through December 31, 2025- Must enroll each year, plans do NOT roll over HSA changes and enrollments are effective beginning January 1, 2025

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 1st – 30th or will be enrolled in a plan.

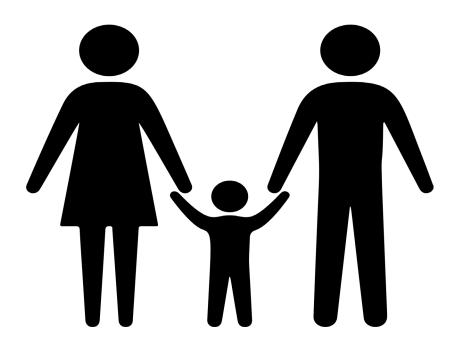


Important Information

- •All County Sponsored Medical Plans in 2024 continue to be offered in 2025 with no vendor or plan design changes except for an increase in the deductible for the Blue Shield HDHP PPO individual deductible to \$3,300. There have also been increased annual contribution maximums for HealthCare FSAd 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 2025 plan year.
- •However, if you are currently enrolled in any Flexible Spending accounts and want to be enrolled in them in 2025, 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 2025 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 30th, 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.

2025 Medical Plan Rates Per Pay Period County-Sponsored Plans

Plan Name	Biweekly Premiums
Pidii Naille	
COUNTY-SPONSORED MEDICAL	
Ventura County Health Care Plan (Full HMO Netw	ork)
Employee Only	\$ 412.59
Employee + 1	\$ 824.26
Employee + 2 or more	\$ 1071.26
Blue Shield Trio HMO (ACO Network)	
Employee Only	\$ 3 44 .18
Employee + 1	\$ 687.45
Employee + 2 or more	\$ 893.40
Blue Shield Access+ HMO (Full HMO Network)	
Employee Only	\$ 440.66
Employee + 1	\$ 880.40
Employee + 2 or more	\$1,144.25
Blue Shield High-Deductible PPO	
Employee Only	\$ 532.25
Employee + 1	\$ 984.40
Employee + 2 or more	\$ 1,279.03

COUNTY-SPONSORED DENTAL	
MetLife Dental PPO	
Employee Only	\$ 22,22
Employee + 1	\$ 42.35
Employee + 2 or more	\$ 64.04
COUNTY-SPONSORED VISION	
EyeMed Vision Plan	
Employee Only	\$ 2.03
Employee + 1	\$ 3.66
Employee + 2 or more	\$ 5.24

• 2025 Dental and Vision Plan Rates Per Pay Period



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)

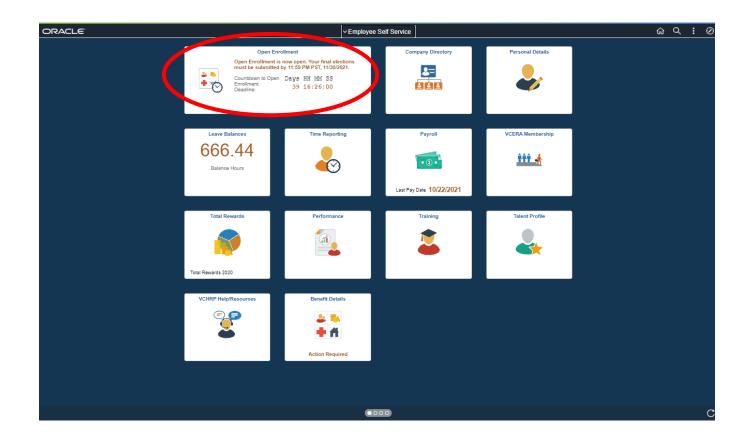
Navigating VCHRP Open Enrollment

Step-by-Step

Log into VCHRP

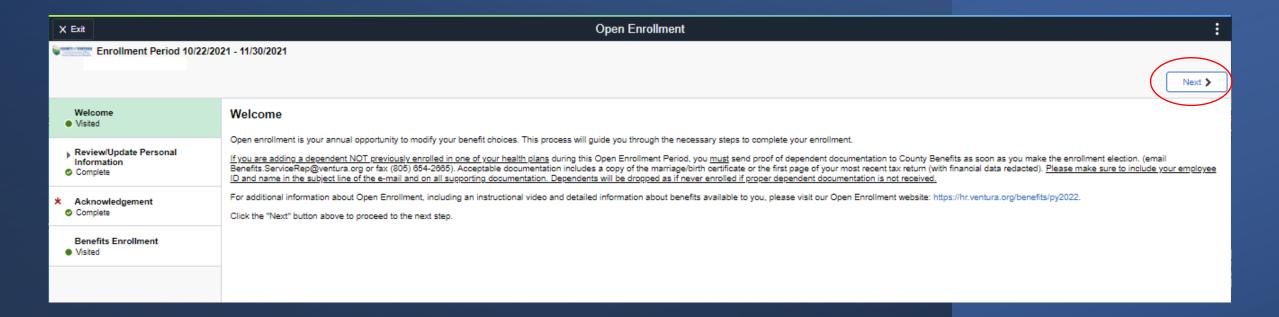
by using the link on the County Benefits Open Enrollment page: https://hr.ventura.org/benefits/py2025
Or at: https://vchrp.co.ventura.ca.us

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.

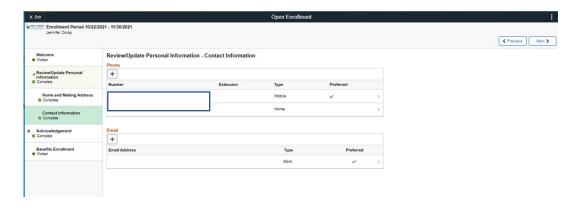


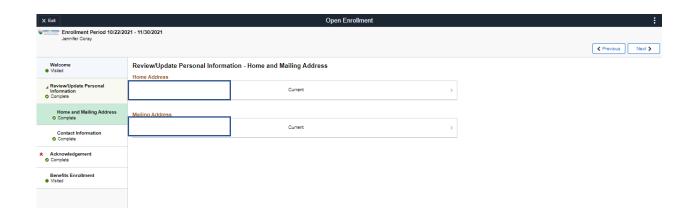
Open Enrollment Welcome Page

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.

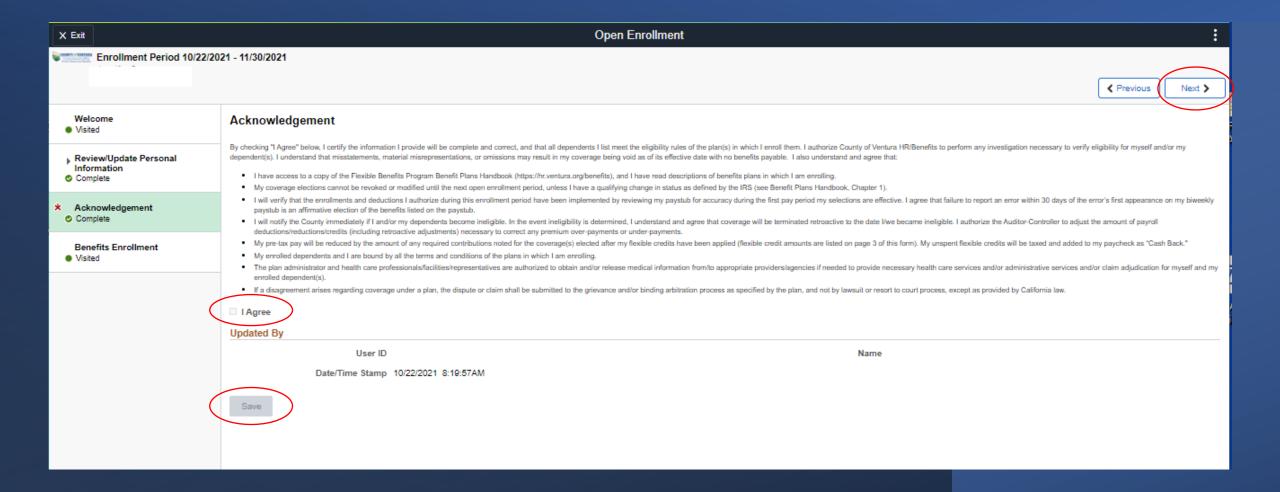


Update Your Contact Information (If Needed)

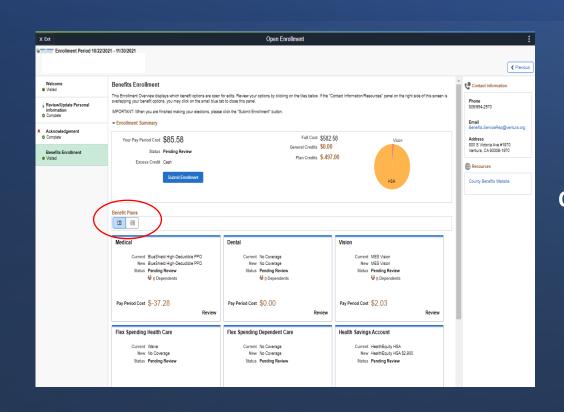


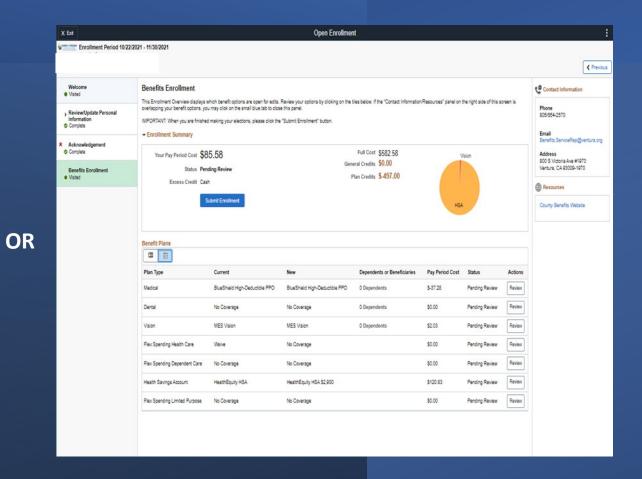


Acknowledgment Page A Required Step



Benefits Enrollment Page





Medical

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.

Resources

▼ Enroll Your Dependents

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 a new dependent that is not listed here, click on the Add/Update Dependent button below.

VC Health Care Plan
Blue Shield of CA

Dependent(s)	Relationship
	Spouse
	Child
	Child

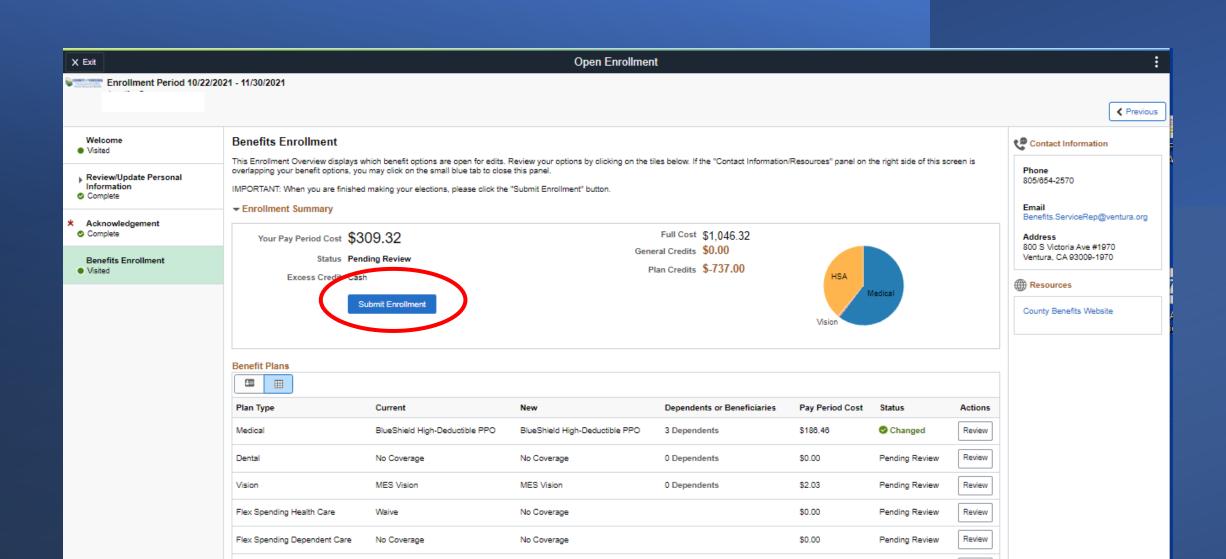
Add/Update Dependent

▼ 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
Select	VC Health Care Plan	•	\$365.03		\$497.00		\$-131.97
Select	BlueShield HMO Trio	•	\$352.81		\$497.00		\$-144.19
Select	BlueShield HMO Access+	0	\$417.58		\$497.00		\$-79.42
~	BlueShield High-Deductible PPO	0	\$459.72		\$497.00		\$-37.28
Select	Opt Out	0	\$334.75		\$497.00		\$-162.25

Overview of All Plans



HealthEquity HSA \$2,900

No Coverage

Health Savings Account

Flex Spending Limited Purpose

HealthEquity HSA

No Coverage

Pending Review

Pending Review

\$120.83

\$0.00

Review

Review



County of Ventura MGMT M4 Employees

GMT M4 Employees	County Executive Office	MGMT OE PY 2022 Event Date: 12/26/2021
	Human Resources/Benefits	
		Employee II
-		•

ELECTIONS PREVIEW

This election preview records your benefit selections, costs, and dependent information for this event. If no additional changes are made before this event closes, these elections will be finalized (after County Benefits has confirmed eligibility for plan and/or dependent changes). For plan information, please visit the County Benefits website (https://ht.ventura.oru/benefits). You may also contact County Benefits at Benefits. Service/Rep@ventura.oru/ or (805) 654-2570. Please keep a copy of this form for your records.

PERSONAL INFORMATION

Home Address 104 Gorrion Ave , Ventura, CA 93004 Mailing Address 104 Gorrion Ave , Ventura, CA 93004

Email Address

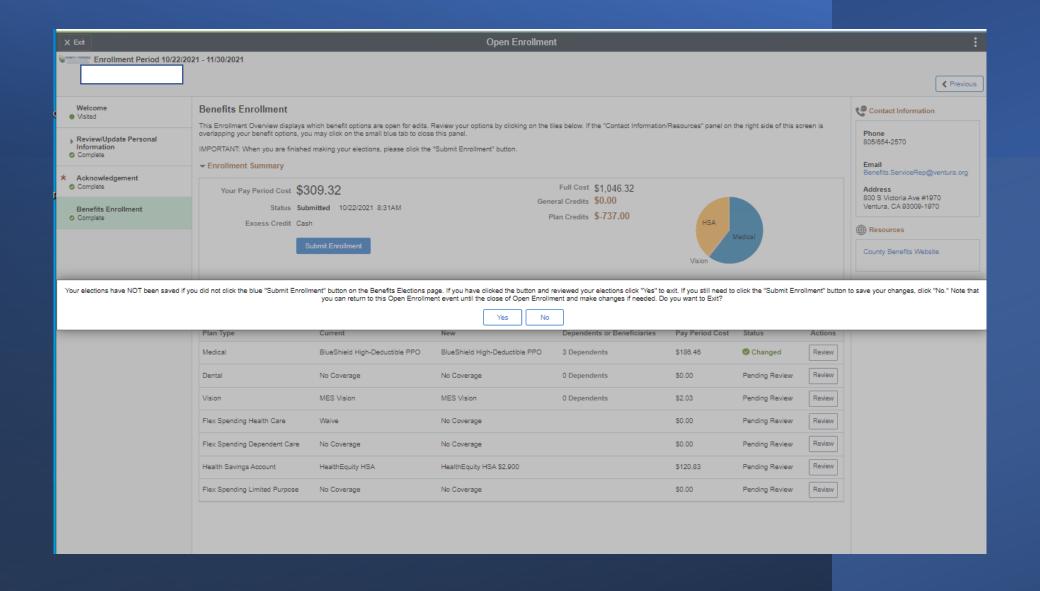
Birthdate 1973-06-04

BIWEEKLY COST SUMMARY	AMOUNT
Total Pay Period Deduction from Pay	\$ 309.32
Total Pay Period Cost	\$ 1.046.32
	7.00
Total Pay Period Credit	\$ 737.00
Credit Rollover to	Cash

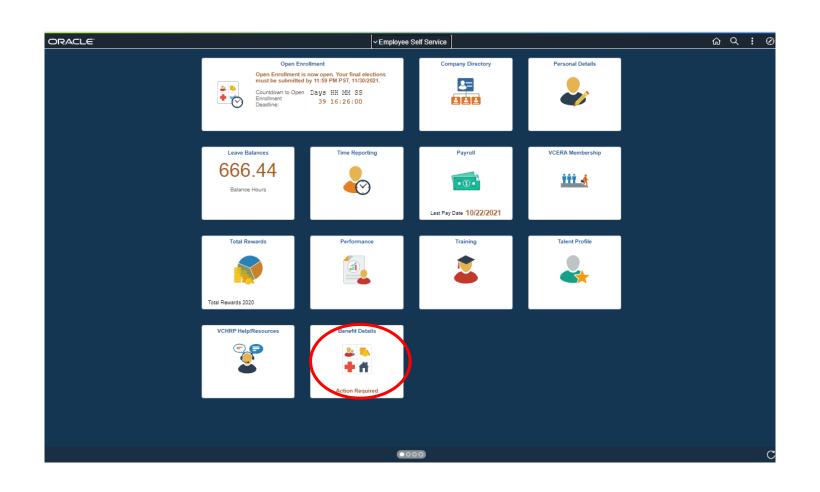
ELECTION SUMMARY			
Benefit	Coverage	Annual Pledge	Your Biweekly Cost
BlueShield High-Deductible PPO	EE+Family		\$ 186.46
Dental	No Coverage		
MES Vision	EE Only		\$ 2.03
Flex Spending Health Care	No Coverage		
Flex Spending Dependent Care	No Coverage		
HealthEquity HSA	X //-	\$ 2,899.92	\$ 120.83
Flex Spending Limited Purpose	No Coverage		

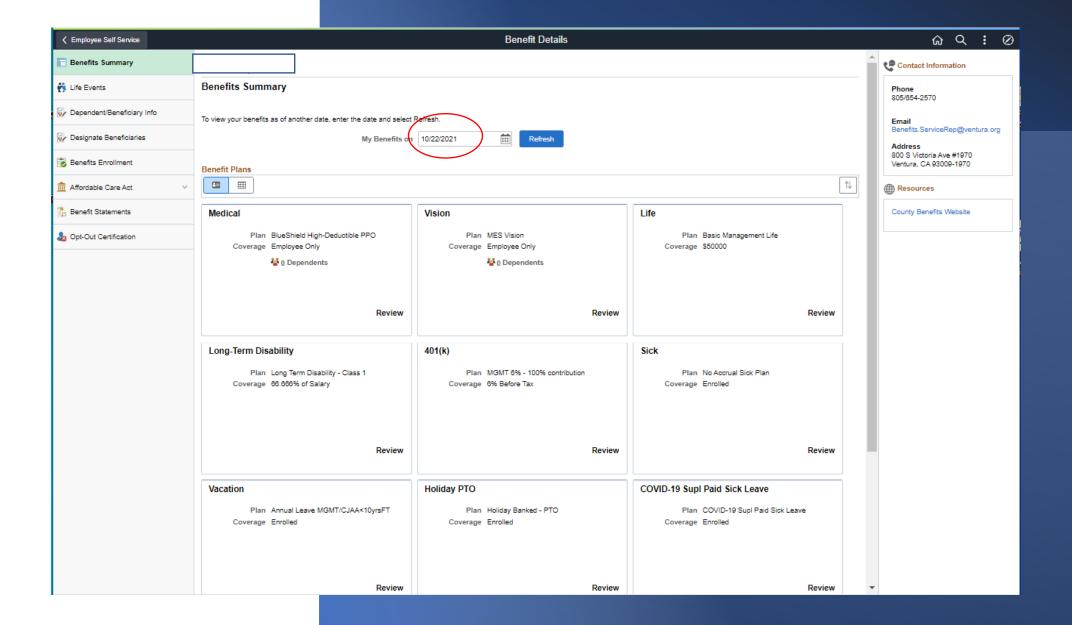
Name	Date of Birth	Relationship	
		Spouse	
		Child	
		Child	

DEBENDENT ENDOLLMENTS		
DEPENDENT ENROLLMENTS		
Benefit Option	Dependent	
BlueShield High-Deductible PPO		
_		



After Open Enrollment Ends





More Information Visit:

https://hr.ventura.org/benefits/py2025

Reference the Benefit Plans Handbook 2025 Benefit Plans Handbook

Contact each plan individually for specific plan questions. Reference the Who Do I Contact sheet on the 2025 Open Enrollment Benefits page link noted above.

Contact your agency's HR Department Rep found at HR Department Representative Contact Information 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.