

2020 FLEXIBLE BENEFITS PROGRAM OPEN ENROLLMENT

NOVEMBER 1, 2019 - NOVEMBER 30, 2019



MEDICAL INSURANCE

Ventura County Health Care Plan HMO: The VCHCP HMO plan will continue to be offered in Plan Year 2020, with only minor changes to pharmacy co-pays for oral cancer and specialty drugs.

Blue Shield Plans: In Plan Year 2020, the County will continue to offer the following Blue Shield plans:

- Blue Shield Trio ACO HMO (*limited network*)
- Blue Shield Access+ HMO
- Blue Shield High-Deductible (HDHP) PPO

The copayment for Teladoc services for the Trio HMO plan only will decrease from \$5.00 per visit to \$0.00 per visit.

Please note that the Blue Shield HDHP PPO is a High-Deductible Health Plan and the deductible, which must be met before the plan benefits are payable, applies to *all* expenses (except preventative care). The deductibles for Plan Year 2020 will remain at \$3,000 for employee-only coverage and \$6,000 for family coverage.

Medical Opt Out Participants: An Opt Out Certification Form is *only* required for those who are newly enrolling in the Medical Plan Opt Out option or who have experienced a change in their other employer group medical coverage.

Summaries of Benefits and Coverage (SBCs): As required by the Patient Protection and Affordable Care Act (Health Care Reform), you will find a Summary of Benefits and Coverage (SBC) for each County-sponsored medical plan on our intranet and internet websites (see side panel for links).

DENTAL AND VISION INSURANCE

We will continue to offer the MetLife Dental PPO and MES Vision plans in Plan Year 2020. Both plans will have no changes in plan copayments or deductibles.

FLEXIBLE SPENDING ACCOUNTS

All current and new participants who wish to elect a Flexible Spending Account (FSA) for Plan Year 2020 **must make a new enrollment election**. The annual maximum for the Health Care FSA will increase to \$2,700.00 (\$112.50 semi-monthly), and the annual maximum for the Dependent Care FSA will remain at \$4,999.92 (\$208.33 semi-monthly). 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. If you enroll in the Blue Shield HDHP PPO, you are ineligible to enroll in a Health Care FSA.

HEALTH SAVINGS ACCOUNT

The HealthEquity Health Savings Account (HSA) option is only available to those who enroll in the County-sponsored Blue Shield High-Deductible (HDHP) PPO. The 2020 annual contribution limits are as follows:

- Individual coverage - \$3,550 (if age 55 or older, add \$1,000 to this amount)
- Family coverage - \$7,100 (if age 55 or older, add \$1,000 to this amount)

For additional information on the Health Savings Account, please refer to Chapter 5 of the Benefit Plans Handbook.

PLAN YEAR 2020 HIGHLIGHTS

- ❖ Current medical, dental and vision plans will remain in place for Plan Year 2020.
- ❖ Health Care Flexible Spending Account annual maximum contribution is increasing to \$2,700.00 (\$112.50 semi-monthly).
- ❖ New Limited-Purpose Health Care Flexible Spending Account option will be available to any employee enrolled in the Blue Shield High-Deductible PPO and the HealthEquity HSA

2020 Health Coverage Plan Year
12/29/19 - 12/26/20
1st deduction on 1/3/20 paycheck

2020 FSA/HSA Plan Year
1/1/20 – 12/31/20
1st deduction on 1/3/20 paycheck

The Benefit Plans Handbook can be viewed on the Benefits websites:

Internet:

<https://hr.ventura.org/benefits>

Intranet:

<http://myvcweb/index.php/benefits>

LIMITED-PURPOSE FLEXIBLE SPENDING ACCOUNT

To establish a Limited-Purpose Flexible Spending Account (LPFSA), you must be enrolled in both the High-Deductible PPO plan and the HealthEquity Health Savings Account (HSA). Under current IRS rules, you cannot deposit money into an HSA if you participate in a standard healthcare FSA. However, because an LPFSA restricts reimbursements to specific dental and vision care expenses, the IRS allows you to participate in both an LPFSA and an HSA at the same time. By having both accounts, you can maximize your tax and savings benefits. The annual maximum for the LPFSA will be \$2,700.00 (\$112.50 semi-monthly). For additional information about this plan, please visit: <https://www.chard-snyder.com/benefits/flexible-spending-account-fsa/limited-eligible-expenses/>.

RESOURCES FOR INFORMATION

- ✓ The Benefit Plans Handbook is available online at: <https://hr.ventura.org/benefits> or <http://myvcweb/index.php/benefits>
- ✓ Your Personal Enrollment Worksheet is enclosed with this Benefits Bulletin. This worksheet includes your current 2019 Plan Year plans and dependents, and a list of your plan options and rates for the new 2020 Plan Year.
- ✓ CEO/HR/Benefits staff is available via telephone or email from 8:00 AM to 5:00 PM each business day.
- ✓ Contact information for the health plans is listed on the back cover of the Benefit Plans Handbook.

Contact Us

Benefits Service Representative
(805) 654-2570

Email: Benefits.ServiceRep@ventura.org

Intranet: <http://myvcweb/index.php/benefits>

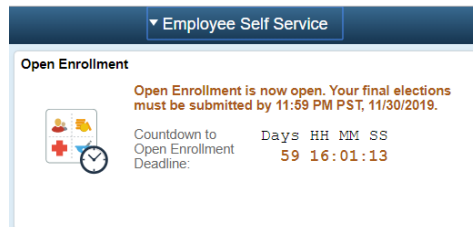
Internet: <https://hr.ventura.org/benefits>

ONLINE OPEN ENROLLMENT GUIDE

You can access the Benefits online enrollment system through the County's HR/Payroll system, VCHRP: <https://vchrp.co.ventura.ca.us>

Use your Employee Identification Number and password to log on (your Empl ID is listed on your enclosed enrollment form). If you do not remember your password, please contact your department IT staff or the Benefits Service Rep to have it reset.

Once logged in, just click on the Open Enrollment tile on the Employee Self Service homepage:



For additional instructions on how to use the online Open Enrollment process, please refer to the Online Open Enrollment User Guide on our website: <https://hr.ventura.org/benefits/open-enrollment>

Please review your Confirmation Statement that will be sent to your home in early December. If any errors have been made in recording your elections, please note your corrections on the statement and return it to County Benefits no later than 12/27/19.

SPECIAL NOTE FROM THE AUDITOR-CONTROLLER'S OFFICE:

VACATION BUYDOWNS

Vacation buydown **annual elections** for calendar year 2020 will be available via Self Service in VCHRP from November 1 through December 31, 2019: <https://vchrp.co.ventura.ca.us>



To make your annual election for vacation buy-down hours for calendar year 2020, select the following in VCHRP:

Employee Self Service (homepage) > **Payroll** (tile) > **Vacation Buydown** (folder) > **Annual Election** (menu item)

PDF forms are available on the Auditor-Controller's website (<http://www.ventura.org/auditor-controller/payroll-information>), however for efficiency and tracking purposes, we encourage all employees to use the online system to make their election.

Please note that election and eligibility requirements are determined by your bargaining unit's Memorandum of Agreement (MOA), a copy of which can be found at <http://www.ventura.org/human-resources/memorandums-of-agreement>