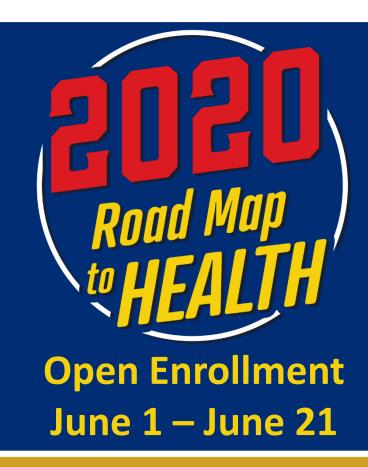


Human Resources Department Employee Benefits and Services Division





What's New for 2020-21 Open Enrollment?

PROTECTED MEDICAL LEAVES ADMINISTRATION

Protected leaves and disability benefits will be administered by Metropolitan Life Insurance Company (MetLife), with the addition of Employee Assistance Program (EAP) benefits effective July 18, 2020. More details will be provided in coming weeks.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

MetLife's EAP services include 5 short-term, solution focused, counseling consultations per incident per calendar year to each eligible employee, which can be accessed via in person, video, phone, or chat. Consultation topics include coaching on finance & legal, parenting, health & wellness, and many more areas.

FLEXIBLE SPENDING ACCOUNT (FSA)

The annual maximum contribution for flexible spending accounts (FSA) will increase to \$2,750. FSA is a great way to save money by paying for certain medical care expenses with pre-tax dollars.

MODIFIED BENEFIT OPTION (MBO)

Additional classifications have been added. For more information visit the MBO web page at

http://cms.sbcounty.gov/hr/Benefits/BenefitCampaigns/OpenEnrollment/Modified BenefitOption.aspx



Employee Assistance Program

How to use the Employee Assistance Program

EAP is a confidential and free service offered by the County of San Bernardino that provides assistance with a variety of personal challenges. Professionally trained advisors are available to help with family problems, marital concerns, financial and legal matters, stress, depression, and other challenges that may be affecting your personal life. Advisors are available to help 24 hours a day, 7 days a week, 365 days a year.

What does EAP offer?

The EAP can provide support, referrals, and resources related to many life challenges including adoption, alcohol and drug abuse, anxiety, budgeting, child care, crisis and trauma, domestic abuse, education, elder care, gambling, grief and loss, and many more.

The EAP is designed to address short-term challenges and to identify resources and referrals for emergency and long-term challenges. Services include 5 consultations per incident per calendar year. When in doubt, contact the EAP for help or support. Effective July 18, 2020, you may call the EAP toll-free, any time, 24/7, 365 days a year at (800) 234-2939.



READY, SET, ENROLL!



Overview

Voluntary participation
Convenient pre-tax payroll contributions
Elections must be made every year
New Mobile App Coming Soon!!



FSA

Open Enrollment:
June

Plan Year: July - July

Maximum Election: \$2,750

\$500 rollover next year

What's Changed with FSA

OTC medications are now approved without a prescription

| Approved OTC Medications without a Prescription | | | | | |
|---|------------------------------|--|--|--|--|
| Acid controllers | Laxatives or stool softeners | | | | |
| Acne medicine | Lice treatments | | | | |
| Aids for indigestion | Motion sickness medicines | | | | |
| Allergy and sinus medicine | Nasal sprays or drops | | | | |
| Anti-diarrheal medicine | Ointments for cuts & burns | | | | |
| Baby rash ointment | Pain relievers | | | | |
| Cold and flu medicine | Sleep aids | | | | |
| Eye drops | Stomach remedies | | | | |
| Feminine anti-fungal or | Menstrual care products | | | | |
| anti-itch products | (tampon, pad, etc.) | | | | |
| Hemorrhoid treatment | Toothache pain reliever | | | | |

August 12 paycheck deductions will reflect FSA contribution changes

| Plan | C | Caiser Choice HMO | Tra | Kaiser ditional HMO | A | e Shield ccess + HMO | Sig | e Shield gnature HMO | | Blue Shield PPO | 5 | Blue Shield dles PPO |
|----------------------|----|-------------------------|-----|---------------------------|----|----------------------------|-----|----------------------------|------|-----------------------|------|----------------------------|
| Employee Only | \$ | 272.16 | \$ | 313.40 | \$ | 238.13 | \$ | 274.09 | \$ | 509.02 | \$ | 574.48 |
| Employee +1 | \$ | 542.31 | \$ | 624.78 | \$ | 474.28 | \$ | 546.19 | \$: | 1,035.30 | \$ 1 | 1,168.08 |
| Employee + 2 or more | \$ | 766.53 | \$ | 883.21 | \$ | 670.28 | \$ | 772.03 | \$ | 1,605.82 | \$ 1 | 1,808.86 |

| Plan | DeltaCare USA DHMO | | Del | Delta Dental PPO | |
|----------------------|--------------------|-------|-----|------------------|--|
| Employee Only | \$ | 9.88 | \$ | 25.09 | |
| Employee +1 | \$ | 15.94 | \$ | 46.80 | |
| Employee + 2 or more | \$ | 20.77 | \$ | 80.11 | |

Plan Summaries

HMO Plan Comparison Chart

Blue Shield Kaiser **Blue Shield** Kaiser **Signature HMO Traditional HMO Choice HMO Access+ HMO** Level I & II **Deductibles/Maximums** Calendar year (CY) Deductible None None None None Out-of-Pocket annual maximum (individual/family) \$1,500 / \$3,000 \$3,500 / \$7,000 \$1,500 / \$3,000 \$3,500 / \$7,000 **Office/Outpatient Care** \$10 copay \$40 copay Level I: \$10 copay \$40 copay. Self-referral within Office visits Level II: \$30 copay PCP's **Emergency Medical Care** \$50 copay \$50 copay Emergency room (waived if admitted) \$150 copay \$50 copay \$10 copay \$40 copay \$10 copay \$40 copay **Urgent care Diagnostic Services Laboratory and Pathology Tests** No charge \$10 copay No charge 40% copay **Hospital Services** No charge for approved services \$500 per day No charge \$100/admission plus 20% for Hospital care facility services **Mental Health Care Treatment** \$10 copay/\$5 copay group \$40 copay/\$20 copay group 1-3 visits - No charge \$40 office visit **Outpatient services** \$10 per visit thereafter No charge \$500 per day No charge \$100 admission Inpatient services **Prescription Drugs** Prescription drugs (per fill) Pharmacy (100-day supply): Pharmacy (30-day supply): Pharmacy (30-day supply): Pharmacy (30-day supply): Includes Diabetic drugs and Generic – \$10 copay Generic – \$15 copay Generic – \$5 copay Tier 1 – \$5 testing supplies Brand - \$15 copay Brand – \$35 copay Brand - \$10 copay Tier 2 - \$10 Specialty – 30%, not to exceed \$200 Tier 3 - \$25 Tier 4 - 20% copay up to a max of \$200/prescription

| | DeltaCare USA DHMO | Delta D | Dental PPO |
|---|---|--------------------|--|
| | In-Network Only | In-Network | Out-Of-Network |
| Deductibles/Maximums/Providers | | | |
| Calendar year (CY) Deductible | None | None | None |
| Calendar year (CY) Maximum | None | \$1,700 per person | (excluding orthodontia) |
| Diagnostic and Preventative Services | | | |
| Periodic Oral Examination | No Charge | No Charge | No Charge |
| Prophylaxis (cleanings) 2 per calendar year | No Charge | No Charge | No Charge |
| Full Mouth X-Ray | No Charge | No Charge | No Charge |
| Crowns and Bridges | | | |
| Crown – resin with predominantly base metal | \$60 copay | 25% | 30% |
| Crown – full cast high noble metal (gold) | \$160 copay | 25% | 30% |
| Crown – porcelain/ ceramic substrate | \$195 copay | 25% | 30% |
| Restorative Dentistry | | | |
| Amalgam ("silver" fillings) | No Charge | No Charge | 10% |
| Resin composite (white fillings, anterior) | No Charge | No Charge | 10% |
| Resin composite (white fillings, posterior) | \$45 - \$75 copay | No Charge | 10% |
| Endodontics | | | |
| Root Canal | \$30 - \$90 copay | No Charge | 10% |
| Oral Surgery | | | |
| Local Anesthesia | No Charge | No Charge | No Charge |
| Extraction | \$0 – \$40 copay | No Charge | 10% |
| Orthodontics | | | |
| Ortho Treatment Plan and Records | \$200 | | |
| Comprehensive orthodontic treatment | \$490, plus \$40 per month for usual and customary 24-month treatment | | ost + any cost over \$1,700 ne benefit \$1,700) |

Blue Shield of California

- Teladoc
 - \$0 Co-pay
 - 24 hours 7 days a week
 - Each member must <u>preregister</u>
- Easy access Urgent Care Shield Signature members can visit any Blue Shield Urgent Care, not just the Urgent Care associated with their medical group
- HMO Signature Plan offers Level II access to PPO providers without a referral for \$30 copay



Kaiser Permanente

- Telemedicine
 - \$0 Co-pay
 - 7:00 a.m. to 7:00 p.m. (Mon-Fri)
- Call (888)750-0036
- CLINIC
 - Target CVS Locations
 - Fontana North (909) 646-7231
 - Riverside Arlington (951) 276-9319
 - Hemet (951) 765-4310
 - Montclair (909) 447-6785



Premium Rates – County Subsidy = Out of Pocket Cost

| | Plan | EE Only | EE +1 | EE 2+ |
|----------|-------------|-----------|-------------|-------------|
| ser | Choice | \$ 272.16 | \$ 542.31 | \$ 766.53 |
| Kai | Traditional | \$ 313.40 | \$ 624.78 | \$ 883.21 |
| <u>7</u> | Access+ | \$ 238.13 | \$ 474.28 | \$ 670.28 |
| Shield | Signature | \$ 274.09 | \$ 546.19 | \$ 772.03 |
| lue (| PPO | \$ 509.02 | \$ 1,035.30 | \$ 1,605.82 |
| M | Needles | \$ 574.48 | \$ 1,168.08 | \$ 1,808.86 |
| elta | DHMO | \$ 9.88 | \$ 15.94 | \$ 20.77 |
| De | DPPO | \$ 25.09 | \$ 46.80 | \$ 80.11 |

Example:

Full-time Eligibility Worker I (General MOU) Employee-only coverage

\$ 274.09 Blue Shield Signature Premium

+ 9.88 Dental DHMO Premium

- 240.72 Medical Premium Subsidy (MPS)

9.46 Dental Premium Subsidy (DPS)

\$ 33.79 Out of Pocket Cost

(deducted every paycheck)

Example: Full-time Office Assistant III (General MOU), who is a relatively healthy individual and goes to the doctor for check-ups, electing employee only coverage Blue Shield Access+ HMO or Blue Shield Signature HMO

| Blue Shield | Access + HMO | Signature HMO |
|------------------------|--------------|---------------|
| Physical Exam | \$ 0 | \$ 0 |
| Urgent Care | \$ 40 | \$ 10 |
| Specialist | \$ 40 | \$ 10 |
| Well Woman Exam | \$ 0 | \$ 0 |
| Total Copays | \$ 80 | \$ 20 |
| Annual Premiums | \$ 0 | \$ 900.99 |
| Annual Cost | \$ 80 | \$ 920.99 |

| Blue Shield Access + HMO | | | | | | | |
|--------------------------|-------------|-------------------------|--|--|--|--|--|
| \$ | 238.13 | Medical Premium | | | | | |
| | 240.72 | Medical Premium Subsidy | | | | | |
| \$ | 0.00 | Out-of-pocket cost | | | | | |
| | | | | | | | |
| | <u>Blue</u> | Shield Signature HMO | | | | | |
| \$ | 274.09 | Medical Premium | | | | | |
| _ | 240.72 | Medical Premium Subsidy | | | | | |
| \$ | 33.37 | Out-of-pocket cost | | | | | |

Example: Full-time District Attorney IV electing family coverage (Employee + 2 or more) and wants to select one of the Kaiser HMO plans. Aside from his children getting occasional ear infections or fevers, they are a fairly healthy family and typically go to the doctor just for their preventative screenings including annual physicals, well child, and well woman exams.

| Kaiser | Choice HMO | Traditional HMO | |
|------------------------|-------------|-----------------|--|
| Office Visits | \$ 40 | \$ 10 | |
| Urgent Care | \$ 40 | \$ 10 | |
| Specialist | \$ 50 | \$ 10 | |
| Well Woman Exam | \$ 0 | \$ 0 | |
| Total Copays | \$ 130 | \$ 30 | |
| Annual Premiums | \$ 6,637.14 | \$ 9,787.50 | |
| Annual Cost | \$ 6,767.14 | \$ 9,817.50 | |

| Kaiser Choice HMO | | | | | | |
|--------------------------|------------------------------|--|--|--|--|--|
| \$ 766.53 | Medical Premium | | | | | |
| 520.71 | 0.71 Medical Premium Subsidy | | | | | |
| \$ 245.82 | Out-of-pocket cost | | | | | |
| | | | | | | |
| K | aiser Traditional HMO | | | | | |
| \$ 883.21 | Medical Premium | | | | | |
| 520.71 | Medical Premium Subsidy | | | | | |
| \$ 362.50 | Out-of-pocket cost | | | | | |

County of San Bernardino

Benefits Calculator for Out of Pocket Cost

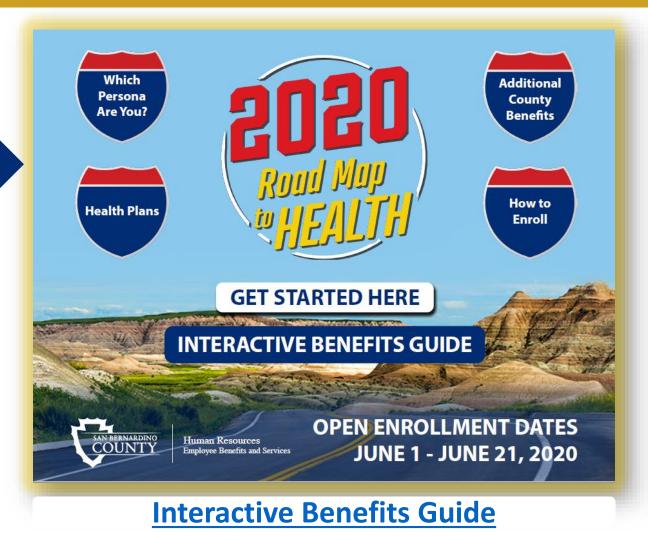
Human Resources Department

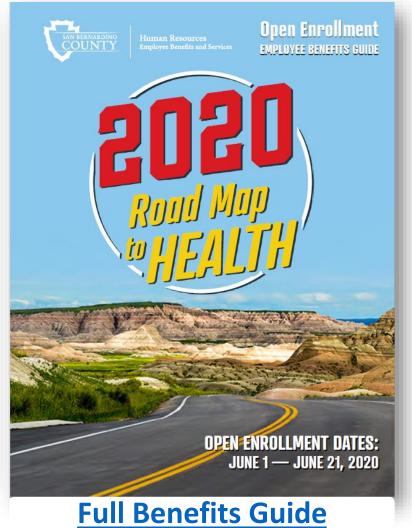
| Benefit Option: | Traditional Benefit Option (TBO) | Modified Benefit Option (M | мво |) |
|-----------------------------|--|----------------------------|-----|---|
| Job Title: | Please type in a job title or select a job title from the job list at right. | t a job title] | • | |
| Hours: | [Select Work Hours] ▼ | | | |
| Medical Plan Options: | [Select health provider] ▼ | Coverage Level: | 0 0 | Employee Only Employee + 1 Employee + 2 or more |
| OptOut Waive: | OptOut/Waive | | | |
| | ■ Needles Location Needles Subsidy Disclosure Please check this button if work location is in Needles, Trona or Baker. | | | |
| Dental Plan Options: | [Select dental provider] | Coverage Level: | 0 0 | Employee Only Employee + 1 Employee + 2 or more |

http://cms.sbcounty.gov/hr/Benefits/Medical,DentalVisionPlans/Calculator.aspx



NEW





Traveling Tracy



Traveling Tracy is an Eligibility Worker II in the General – Technical and Inspection (TI) unit. She is a healthy employee that only sees the doctor for check-ups and physicals when needed. Tracy has elected Blue Shield Access + HMO and DeltaCare USA DHMO employee only. She does the same for her dental check-ups and only sees the dentist once every 6 months. When Tracy goes to the doctors, she utilizes her Flexible Spending Account (FSA) to pay for eligible expenses such as her copays, dental procedures, and glasses using her pre-tax dollars.

Tracy is part of the TI unit; therefore, she receives the County paid Basic Life Insurance coverage of \$35,000.

She is also participating in the County's 457(b) Voluntary Retirement Savings.

Below is a Summary of Tracy's Benefit Elections

- ✓ Blue Shield Access + HMO, Employee Only
- ✓ Delta Care DHMO, Employee Only
- ✓ EyeMed employer paid benefit, Employee Only
- ✓ FSA \$10 bi-weekly contribution
- √ 457(b) Voluntary Retirement Savings

| Plan | Premium | Subsidy | Out-of-Pocket |
|--|----------|----------|---------------|
| Medical – Employee Only | \$238.13 | \$240.72 | - |
| Dental – Employee Only | \$9.88 | \$9.46 | \$0.42 |
| FSA – \$10 Contribution | | | \$10.00 |
| 457(b) Voluntary Retirement Savings – \$15 | | | \$15.00 |
| Total | \$248.01 | \$250.18 | \$25.42 |

Expecting Ellie



Expecting Ellie is a Social Service Practitioner I in the Professional unit. Ellie is a newlywed who anticipates having a child within the year. Ellie elects Blue Shield Signature HMO employee +1 coverage for herself and her spouse because of the Level II PPO access provided by the plan. Looking for a low-cost dental plan that allows her to save money and use her current dental provider, Ellie also elects employee +1 coverage for DeltaCare USA DHMO.

Along with her medical and dental enrollments, Ellie elects to participate in the Flexible Spending Account (FSA), which will help cover herself and her spouses' co-pays and eligible expenses.

To ensure Ellie has a comfortable retirement, Ellie chose to participate in the 457(b) retirement plan where she will contribute \$20 bi-weekly and after one year of continuous service with the County, the County will match ½ of her contribution up to half a percent.

Not only is Ellie preparing for retirement but she is also preparing for the worst-case scenario by electing supplemental life insurance coverage for herself and her spouse.

Below is a Summary of Ellie's Benefit Elections

- Blue Shield Signature HMO, Employee +1
- Delta Dental DHMO, Employee +1
- EyeMed employer paid benefit, Employee Only
- FSA \$20 bi-weekly contribution
- √ 457(b) Voluntary Retirement Savings
- Life Insurance Basic, Spouse Supplemental

| Plan | Premium | Subsidy | Out-of-Pocket |
|---|----------|----------|---------------|
| Medical – Employee +1 | \$546.19 | \$351.71 | \$194.18 |
| Dental – Employee +1 | \$15.94 | \$9.46 | \$6.48 |
| FSA – \$20 contribution | | | \$20.00 |
| Supplemental Life Insurance – \$20,000 coverage | | | \$0.59 |
| 457(b) Voluntary Retirement Savings – \$20 | | | \$20.00 |
| Total | \$562.13 | \$361.17 | \$241.55 |

Family Frank



Family Frank is a Staff Analyst II in the Administrative Services unit and has a spouse and two kids. Frank and his family like to travel and are active, so having great medical and dental coverage that includes emergency services, hospitalization services and orthodontia is a top priority. He has elected Kaiser Permanente Traditional HMO plan and Delta Dental PPO.

Frank knows his family will incur healthcare expenses so he has enrolled in the County's Flexible Spending Account (FSA).

Frank wants to be sure his family is taken care of if something were to happen to him or his spouse, so he's enrolled in Supplemental Life and Accidental Death & Dismemberment (AD&D) insurance.

He is also participating in the County's 457(b) Voluntary Retirement Savings.

Below is a Summary of Frank's Benefit Elections

- Kaiser Permanente HMO, Employee +2 or more
- Delta Dental DPPO, Employee +2 or more
- EyeMed employer paid benefit, Employee Only
- FSA \$40 bi-weekly contribution
- 457(b) Voluntary Retirement Savings
- Life Insurance Basic, Spouse Supplemental, Voluntary AD&D

| Plan | Premium | Subsidy | Out-of-Pocket |
|--|----------|----------|---------------|
| Medical - Employee +2 or more | \$883.21 | \$640.14 | \$243.07 |
| Dental - Employee +2 or more | \$80.11 | \$9.46 | \$70.65 |
| FSA - \$40 contribution | | | \$40.00 |
| Supplemental Life Insurance – \$500,000 coverage (self) | | | \$12.25 |
| Supplemental Life Insurance – \$70,000 coverage (spouse) | | | \$2.07 |
| Supplemental Life Insurance – \$20,000 coverage (child) | | | \$0.92 |
| AD&D Insurance Plan 7 – Maximum Family Coverage | | | \$3.45 |
| 457(b) Voluntary Retiremement Savings - \$25 | | | \$25.00 |
| Total | \$963.32 | \$649.60 | \$397.41 |

Independent lan



Ian is a single, healthy full-time Registered Nurse II in the Nurses unit at ARMC. He has opted-out of medical and dental coverage due to being covered under his parent's employer sponsored health benefits. Due to opting out of County coverage, he receives \$40.00 per pay period. His job classification is eligible for the Modified Benefit Option (MBO) therefore he has elected to participate and will be provided an additional \$2.00 per hour.

As a Registered Nurse Ian understands the importance of insurance policies. He has enrolled in the County's Supplemental and Accidental Death & Dismemberment voluntary insurance and has elected valuable financial protection.

Below is a Summary of Ian's Benefit Elections

- ✓ Opt-out of medical/dental receiving \$40.00 per pay period
- EyeMed employer paid benefit, Employee Only
- Enrolled in the Modified Benefit Option to receive an additional \$2.00 per hour above his base rate of pay
- Supplemental Life Insurance
- Accidental Death and Dismemberment (AD&D) 457(b) Voluntary Retirement Savings

| Plan | Premium | Subsidy | Out-of-Pocket |
|---|---------|---------|---------------|
| Supplemental Life Insurance – \$250,000 coverage | | | \$9.26 |
| Accidental Death and Dismemberment – \$250,000 coverage | | | \$2.30 |
| 457(b) Voluntary Retirement Savings – \$10 | | | \$10.00 |
| Total | | | \$21.56 |

Proof of eligibility for all newly enrolled dependents must be submitted to Employee Benefits by 5:00 pm on Thursday, July 2, 2020

Include name, OE 2020, and employee ID# on documentation

- Marriage certificate
- Domestic partnership certificate
- Birth certificate/ adoption orders

Newly Enrolled Dependent



 Proof of spouse/domestic partner's employersponsored coverage that includes the effective date

Opt-Out/Waive



 Disabled Dependent Certification is required for dependents who are over the age of 26 and permanently disabled

Disabled Dependent (OAD)



Update Your Beneficiaries



Emergency Contacts

- EMACS Self-Service
- Paper form submitted to department payroll specialist

Last Paycheck (warrant) Beneficiary Designation

Paper form submitted to department payroll specialist

Life Insurance

- EMACS Self-Service
- Paper form submitted to department payroll specialist

SBCERA

Paper form submitted to SBCERA

Voya Accounts

Paper form submitted to Voya



Forms for updating each of these items located on the

EMACS Forms website

During Open Enrollment you will have the opportunity to make changes to your benefits by using EMACS Self Service. EMACS Self Service is available online 24/7 from work, home, or your mobile device during the Open Enrollment period of June 1, 2020 - June 21, 2020.

How to access EMACS Self Service

- Go to the EMACS Sign-in page
- Enter your User ID and Password
- Click the "Sign In" button

To view current elections in EMACS

 Click on Self Service>Benefit Details>Benefits Summary

Enrollment Process

- To start the enrollment process, view/make changes to your current plans
 - Click on Self
 Service > Benefit
 Details > Benefits
 Enrollment

Benefits Enrollment Page

- Click "Info" icon for general information
- Click "Select" to begin the enrollment process
- Review the information provided on the Section 125 Premium Conversion Plan, which explains tax options
- Click "OK"

Enrollment Summary Page

- Review your current benefit elections (scroll down the page to view all benefits)
- Click "Edit" to view and make changes as necessary

Submitting Final Changes

- Submit final elections by 11:59 pm on Sunday, June 21
- Print confirmation page

Adding Dependents in EMACS

- Click on "Add a Dependent or Beneficiary" and enter the required information
- Click "Save" and then click "OK"
- Click 'Return to Dependent/Beneficiary Summary' to go back to the summary page

Removing Dependents in EMACS

- Review the listing of dependents and/or beneficiaries
- Click on the dependent name to be modified and then "Edit"
- Edit information as necessary, then click "Save"
- Click "OK"
- Click to go back to the Dependent/Beneficiary Summary page to review

Modifying Dependents in EMACS

- Click on the name and then "Edit"
- Edit information as necessary then click "Save"
- Click "OK"
- Click to go back to the Dependent/Beneficiary Summary page



If you're having difficulties enrolling a dependent onto your benefit plans who is currently only listed as a beneficiary, please contact **Employee**Benefits at (909) 387-5787 for assistance



https://blueshieldca.webex.com/blueshieldca/ldr.php?RCID=c6 6ca82add14ad12ecaffe23a8f35cc0



https://www.brainshark.com/kp/CoSB2020-



• https://video.deltadentalins.com/videoplayer/112316 HD Co unty of San Bernardino active



Employee Benefits

• Phone: (909) 387-5787

E-mail: <u>ebsd@hr.sbcounty.gov</u>

Employee Benefits Website

www.sbcounty.gov/Benefits

2020 Open Enrollment Website

• www.link.sbcounty.gov/Open-Enrollment

Benefits Calculator

http://cms.sbcounty.gov/hr/calculator



We will be posting important Open Enrollment information on Social Media!

Follow us @SBCountyCareers





