



MAKE THE MOST OF YOUR BENEFITS

Open Enrollment Frequently Asked Questions

1. What changes can I make during Open Enrollment?

You can: enroll, cancel or change health plans; change dental plans; add or delete dependents to your medical, dental or vision plans; enroll or re-enroll in the County's pre-tax programs, such as H-Care, D-Care and/or FSA (Flexible Spending Account) and increase your supplemental life insurance. If you choose to continue opting out of County group coverage you must provide the County with proof of and attestation to coverage on an annual basis during open enrollment.

2. I am making an Open Enrollment change. Where can I get the required forms?

During the Open Enrollment period all necessary forms can be found online on the Benefits Webpage at www.santacruzcounty.us/benefits or at the Benefits Office at 701 Ocean Street, Room 510, Santa Cruz, CA 95060.

3. When and where do I submit the forms?

You can submit forms only during the Open Enrollment period. Forms will not be accepted prior to the start or end of Open Enrollment. Forms can be submitted via DocuSign Forms, by email to benefits.questions@santacruzcounty.us, by mail or in person to the Benefits Office at 701 Ocean Street, Room 510, Santa Cruz, CA 95060.

4. Where can I find the Evidence of Coverage to know what each health plan covers?

Evidence of Coverage for the current Plan Year is found on the CalPERS website at <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>. On this same website, you can also be able to find the Health Benefits Summaries for a comparison of health plan co-pays and deductibles (these are also available on our Benefits [webpage](#)). Additionally, you can also contact the health plan's customer service with questions.

5. What happens if my current health plan is no longer available?

CalPERS will notify you in advance and inform you to choose a different health plan during Open Enrollment. **If you do nothing, CalPERS will automatically enroll you in a plan of their choice.**

6. Is my health premium rate going to change?

Yes. CalPERS health plan premium rates change every year, in some cases, rates can increase significantly. During the Open Enrollment period, Insurance Rate Sheets for your bargaining unit are available online at <http://www.santacruzcounty.us/benefits>, when you click the Open Enrollment link.

7. **What do I do if I choose to waive (opt out), or continue to waive, or cancel the County group medical coverage?** You must submit the following forms: **HBD-12, Health Insurance Waiver/Annual Certification and provide proof of alternate coverage (i.e. insurance cards, letter of coverage)**. To receive the cash benefit for this you must have: minimum essential coverage as defined by the IRS through another group health plan (or other plan deemed acceptable by the IRS) for yourself and for all dependents you reasonably expect to claim a personal exemption deduction for the taxable plan year to which the opt out payment applies; and you must provide the County with proof of and attestation to coverage on an annual basis during Open Enrollment.
8. **I have a Parent Child Relationship (PCR) dependent. What is my dependent eligible for?**
Parent Child Relationship dependents are eligible for medical, dental, vision and child life insurance. Eligibility ends when the Parent Child Relationship terminates.
9. **I have a Flexible Spending Account (FSA) with PayFlex. Does my current contribution amount automatically rollover to the new plan year?**
No. You must re-enroll on an annual basis during Open Enrollment. The maximum calendar-year contribution amount is in accordance with IRS limits.
10. **What are the eligible expenses covered by FSA?**
For a list of eligible expenses, visit www.payflex.com or www.irs.gov
11. **I have Child Supplemental Life Insurance. Are all my children covered under this policy?**
Children enrolled in Child Supplemental Life Insurance are covered under this policy. If there has been a change (i.e. birth of a child, adoption, etc.) you must update the Child Supplemental Life Insurance enrollment form to guarantee coverage. The Child Supplemental Life Insurance is extended to children from a Parent-Child Relationship, Domestic Partner's children, and Step Children.
12. **I need to update my Beneficiaries, how can I do that?**
Beneficiary Forms for County group life insurance and/or group supplemental life insurance, and Deferred Compensation Program are available online on the Benefits Webpage at www.santacruzcounty.us/benefits, at the Benefits Office at 701 Ocean Street, Room 510, Santa Cruz, CA 95060. Forms can be submitted via DocuSign Forms, by email to benefits.questions@santacruzcounty.us, by mail or in person to the Benefits Office at 701 Ocean Street, Room 510, Santa Cruz, CA 95060.
13. **I switched health plans during Open Enrollment. Why was I assigned a different doctor?**
This happens often. To switch back to your doctor, you will need to call your new health plan directly to make the change and/or check the status of your new medical cards.
14. **I made an Open Enrollment change, what is next?**
- All changes will be effective January 1st.
 - Medical Premiums are paid in advance. Changes to your premium will be reflected on the first paycheck received in December.
 - If you changed health plans, check your new medical card or log into your CalPERS account at <https://my.calpers.ca.gov/> to ensure it reflects the new plan.
 - Dental and Vision plans do not offer cards. Your provider will verify coverage using your social security number.
 - PayFlex issues cards to new enrollees or to replace a current expired card. If you need a new card (i.e. card lost, name change, etc.), contact PayFlex directly (800) 284-4885.

NOTE: Link to Open Enrollment forms: www.santacruzcounty.us/benefits, click Open Enrollment.
All forms are accessible via DocuSign Forms.