



MAKE THE MOST OF YOUR BENEFITS

Open Enrollment: September 19, 2022 – October 14, 2022

Take a closer look at your benefit choices for plan year 2023. Open Enrollment is the time to make changes to County Benefits. Employees can add dependents, change health plans, change dental plans, enroll in H-Care, enroll or re-enroll in D-Care, enroll or re-enroll in FSA (PayFlex), enroll or increase Supplemental Life Insurance.

Health Plans

HMO (Health Maintenance Organization)

- Blue Shield Access+
- Blue Shield Trio
- Anthem HMO Select
- Anthem HMO Traditional
- Health Net SmartCare
- Kaiser

PPO (Preferred Provider Organization)

- PERS Gold
- PERS Platinum
- PORAC (only for members of Peace Officers Association)

Dental Plans

- Delta Dental Basic (PPO)
- Delta Dental Buy Up (PPO)
- Cigna (DHMO)

Vision Plan

- Vision Service Plan (VSP)

Complete Open Enrollment forms are available on the Benefits Webpage at www.santacruzcounty.us/benefits, by clicking the 2023 Open Enrollment link or at the Benefits Office at 701 Ocean Street, Room 510, Santa Cruz, CA 95060.

On Monday, September 19, 2022 beginning at 8:00AM 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. **The deadline to submit forms is Friday, October 14, 2022, at 5:00PM. Forms received prior to the start or after the end of Open Enrollment will not be accepted for processing.**

WHAT'S NEW

- The Benefits Team will be available to meet with County employees by appointment via Microsoft Teams and/or phone on selected dates during the Open Enrollment period. The schedule and scheduling instructions will be sent via Benefits Flash and posted on the Benefits Webpage www.santacruzcounty.us/benefits by clicking the 2023 Open Enrollment link on Monday, September 19, 2022.
- The Benefits Team will hold onsite meetings to meet with employees in person. On Tuesday, September 27th from 8:30am – 4:30pm at 18 W. Beach Street, Training Room 2 in Watsonville. On Thursday, September 29th and October 6th from 11:00am – 2:00pm, and on Friday, October 14th 8:30am – 5:00pm at 501 Ocean Street, Fifth Floor Redwood Room in Santa Cruz. The onsite meetings schedule will be sent via Benefits Flash and posted on the Benefits Webpage www.santacruzcounty.us/benefits by clicking the 2023 Open Enrollment link on Monday, September 19, 2022.
- Blue Shield Trio expands to Monterey County.
- Online Health Enrollment Self-Service for Active Employees is available in myCalPERS. The County has elected to participate in this option during the Open Enrollment period and will accept active employee transactions to change health plans only.
- During this Open Enrollment employees can elect/increase Supplemental Life Insurance coverage up to the guaranteed issue limit amount of \$125,000 without the need of Medical Underwriting approval. Employees can elect Supplemental Life Insurance coverage of the guaranteed issue limit amount of \$20,000 for Spouse or Domestic Partner without the need of Medical Underwriting approval.

REMINDERS

- To add dependents, you will need:
 - Copies of Social Security Cards for all dependents.
 - Copies of Birth Certificates to enroll children.
 - Copy of the Marriage Certificate or Affidavit of Domestic Partnership to enroll spouse/partner.
- Open Enrollment changes are effective January 1, 2023.
- Medical premiums are paid one month in advance. Changes to your contribution amount will be reflected on your December 2, 2022, paycheck (pay period 24).
- If you changed health plans, a new medical card will be issued by the new plan. Review the information on your new card and if you need to change your provider, contact the health plan.
- Employees who opt out (waive) of County medical coverage or continue to waive County medical coverage, must submit an HBD-12, Health Insurance Waiver/Annual Certification, and proof of alternate coverage (i.e., insurance cards, letter of coverage). To receive the cash stipend the alternate group coverage (or other plan deemed acceptable by the IRS) must provide minimum essential coverage as defined by the IRS for yourself and all dependents you reasonably expect to claim a personal exemption deduction for the plan year which the opt out payment applies.
- **Completed forms and supporting documentation must be submitted to the Benefits Office between 8:00AM on September 19, 2022, and 5:00PM on October 14, 2022.**

