



2023 EMPLOYEE BENEFITS PRESENTATION

WHO'S ELIGIBLE FOR BENEFITS?



Employees

- Employees in a budgeted position working 20 or more hours per week

Dependents

- Spouse or Domestic Partner
- Natural, adopted or stepchildren up to age 26
- Domestic Partner's child(ren)
- Disabled dependent children over age 26
- Dependent from a certified Affidavit of Parent-Child Relationship

CHANGING YOUR BENEFITS



Outside of an open enrollment period, you can change your benefits if you experience a life event:

- Marriage or Divorce
- Domestic Partnership
- Birth or adoption
- Employment that affects eligibility (you or dependents)
- Address change that affects access to network providers
- Loss of health coverage outside of County offered health plan



MEDICAL PLANS

Anthem Traditional HMO

Anthem Select HMO

Blue Shield Access+ HMO

Blue Shield Trio HMO

Health Net Smartcare HMO

Kaiser Permanente HMO

PERS Platinum PPO

PERS Gold PPO

PORAC (must be a member of PORAC Assoc)

DENTAL PLANS

Delta Dental Basic PPO

Delta Dental Buy-Up PPO

Cigna Dental HMO

VISION PLANS

VSP Vision PPO

CalPERS Resources

- Click [here](#) to get a full copy of your CalPERS plan Summary of Benefits and Coverage (SBC) or Evidence of Coverage (EOC)
- Click [here](#) to view your CalPERS Health Plans
- To find health plans available in your area, refer to [Health Plan Search by ZIP Code](#)

Medical Plans

Anthem Blue Cross	Optum Prescriptions	Kaiser Permanente	Blue Shield of CA	Health Net SmartCare
<p>No benefit changes for 2023. Plans include:</p> <ul style="list-style-type: none"> • Anthem HMO Select • Anthem HMO Traditional • PERS Platinum PPO • PERS Gold PPO <p>Click here to visit the Anthem CalPERS website</p>	<p>No benefit changes for 2023.</p> <p>OptumRx manages prescription benefits for:</p> <ul style="list-style-type: none"> • Anthem HMO Select • Anthem HMO Traditional • PERS Platinum PPO • PERS Gold PPO • PORAC • HealthNet SmartCare HMO <p>Click here to watch a video about OptumRx.</p>	<p>No benefit changes for 2023.</p> <p>Kaiser Permanente administers their own prescriptions.</p> <p>Click here to visit the Kaiser CalPERS website</p>	<p>No benefit changes for 2023. Plans include:</p> <ul style="list-style-type: none"> • Blue Shield Access+ HMO • Blue Shield Trio HMO <p>Blue Shield of California administers their own prescriptions.</p> <p>Click here to view the Blue Shield CalPERS website.</p>	<p>No benefit changes for 2023. Plans include:</p> <ul style="list-style-type: none"> • Health Net SmartCare HMO <p>Click here to view the Health Net CalPERS website.</p>

DENTAL



Dental insurance makes it easier and less expensive to get the care you need to maintain good health

Covers four types of care:

- **Preventive care** — checkups, cleanings, x-rays
- **Basic care** — fillings, root canals, gum disease treatment
- **Major care** — bridges, crowns, dentures
- **Orthodontia** — child & adult (Dental HMO plan only)

Delta Dental PPO

	Delta Dental Basic PPO		Delta Dental Buy-Up PPO	
	In Network Benefits	Out-of-Network Benefits	In Network Benefits	Out of Network Benefits
Annual Deductible	\$50 per individual per lifetime		None	
Annual Plan Maximum	\$1,500 per individual	\$1,200 per individual	\$2,000 per individual	
Diagnostic & Preventive	100% after deductible	100% after deductible	100%	100%
Basic Services	100% after deductible	80% after deductible	100%	90%
Major Services	60% after deductible	50% after deductible	60%	60%
Orthodontia	Not covered	Not covered	Not covered	Not covered

Cigna Dental HMO

	Schedule of Benefits
Annual Deductible	\$0 per individual \$0 per family
Annual Plan Maximum	Unlimited
Diagnostic & Preventive	100% (see contract for fee schedule)
Basic Services	100% (see contract for fee schedule)
Major Services	100% (see contract for fee schedule)
Orthodontia	100% (see contract for fee schedule) (Unlimited lifetime max) Children: Covered Adults: Covered

VISION



Vision coverage helps with the cost of eyeglasses or contacts

- Create an account at vsp.com to:
 - Review your coverage, or
 - Find a network doctor
- Where you can find the perfect eyewear:
 - VSP Independent Doctor's offices
 - Visionworks, Costco, Sam's Club
 - [Eyeconic[®]](https://www.eyeconic.com)
- Visit vsp.com/specialoffers to enjoy exclusive Member Extras

VISION PLAN

	VSP Vision PPO	
	In-Network	Out-of-Network
Copay	<p>Exam: \$25 copay then 100%</p> <p>Materials: \$25 copay then 100% (combined with exam)</p>	<p>Exam: 100% (reimbursed up to \$50)</p> <p>Materials: 100% (see schedule below)</p>
Frames	Up to \$200, plus a 20% discount from the remaining balance	Reimbursed up to \$70
Lenses	<p>Single Vision: 100% of basic lens (materials copay applies)</p> <p>Bifocal: 100% of basic lens (materials copay applies)</p> <p>Trifocal: 100% of basic lens (materials copay applies)</p>	<p>Single Vision: Reimbursed up to \$50</p> <p>Bifocal: Reimbursed up to \$75</p> <p>Trifocal: Reimbursed up to \$100</p>
Contacts (Elective)	Up to \$200, plus a 15% discount from the remaining balance (copay waived; instead of eyeglasses)	Reimbursed up to \$105 (in-network limitations apply)
Frequency	<p>Exam: 1 x every 12 months from last date of service</p> <p>Frames: 1 x every 24 months from last date of service</p> <p>Lenses: 1 x every 12 months from last date of service</p> <p>Contacts (Elective): 1 x every 12 months from last date of service</p>	

FLEXIBLE SPENDING ACCOUNT (FSA)



**MUST RE-ENROLL EVERY
YEAR DURING OPEN
ENROLLMENT**

5 reasons to consider the FSA

- 1** Tax-free account for healthcare expenses
- 2** Pay for eligible healthcare expenses—office visits, lab tests, dental and vision care, prescriptions, over-the-counter eligible items
- 3** Use for spouse and tax dependent children even if they are not covered by your health plan
- 4** Funded by pre-tax contributions from your paycheck—up to **\$2,800** for the 2023 plan year
- 5** Funds available on first day of plan year

FSA Healthcare Expenses

Eligible Expenses (partial list)

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth
- Birth control treatment
- Blood sugar test kits for diabetics
- Breast pumps, lactation supplies
- Chiropractor
- Contact lenses and solutions
- Crutches
- Dental treatments
- Doctor's office visits and copays
- Drug addiction treatment
- Drug prescriptions
- Eyeglasses (Rx and reading)
- Fluoride treatments
- Hearing aids and batteries
- Infertility treatment
- Inpatient alcoholism treatment
- Insulin
- Laboratory fees
- Laser eye surgery
- Menstrual care products
- Orthodontics
- Orthotic inserts
- Over-the-counter medications without a prescription
- Prescription drugs
- Speech therapy
- Surgery, excluding cosmetic
- Telehealth visits
- Vasectomy
- Vision exam
- Walker, cane, wheelchair

Ineligible Expenses (partial list)

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Cosmetics and skin care
- Cosmetic surgery
- Cotton swabs
- Dental floss
- Deodorants
- Hair re-growth supplies & services
- Health club membership dues
- Humidifier
- Lotion
- Low-calorie foods
- Mouthwash
- Petroleum jelly
- Shampoo and conditioner



ENGAGE WITH YOUR HEALTH

- The right care at the right time
- Preventive care
- Health enhancing programs

KNOW WHERE TO GO

Type	Appropriate for	Access	Cost
Nurseline 	Quick answers from a trained nurse, home care advice	24/7	\$0
Online visit 	Minor illnesses and conditions (colds, allergy, rash), mental health issues	24/7	\$
Office visit 	Preventive and routine medical care (illness, injuries, physical and mental health)	Office Hours	\$\$
Urgent care, Walk-in clinic 	Non-life-threatening conditions requiring prompt attention (cuts, sprains, flu)	Vary, up to 24/7	\$\$
Emergency room 	Life-threatening conditions requiring immediate medical expertise (heart attack, stroke, difficulty breathing)	24/7	\$\$\$\$

ALTERNATIVE FACILITIES

Need	Alternative	Features	Average Savings (In-Network)
Surgery	Ambulatory Surgery Center (ASC)	<ul style="list-style-type: none"> • Same-day surgeries • Cataracts, colonoscopies, upper GI endoscopy, orthopedic surgery and more • Held to same safety standards as hospitals 	Up to 50% over hospital
Physical Therapy	Physical therapy center	<ul style="list-style-type: none"> • Recovery after an injury or surgery 	40 to 60% over hospital
Sleep Study	Home testing	<ul style="list-style-type: none"> • Diagnoses sleep apnea and other conditions • Cost often covered by insurance if medically necessary 	Approx. \$4,500
Infusion Therapy	Home or outpatient infusion therapy	<ul style="list-style-type: none"> • Intravenous injections, or epidurals • Delivered by licensed infusion therapy provider • Maintain normal lifestyle and comfort 	Up to 90% over hospital

PREVENTIVE CARE



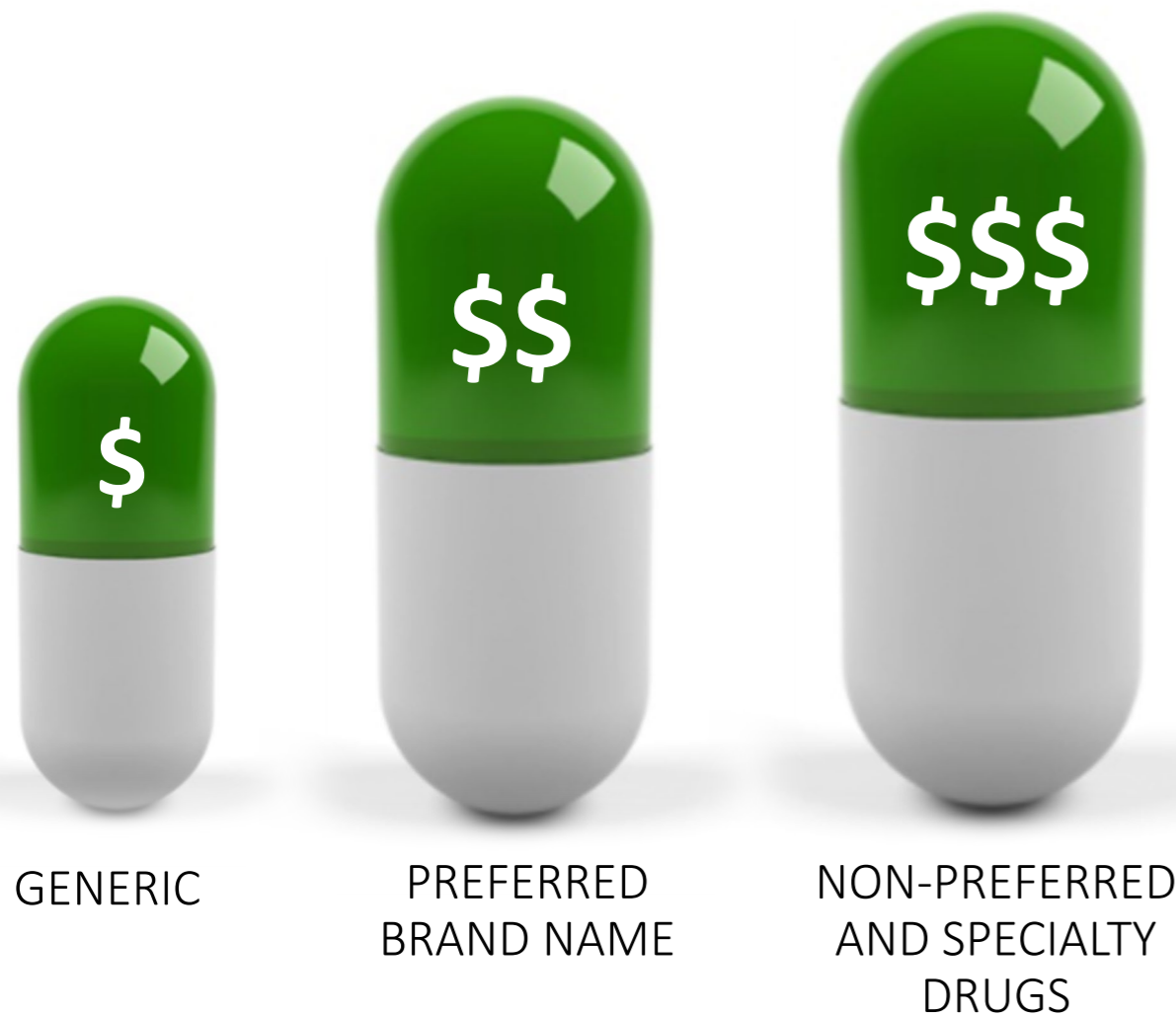
Preventive care is covered in full **IN-NETWORK**

- Preventive care = annual exam and lab tests to monitor health and detect potential issues
- Not all exams and tests are considered preventive
- Check with your health plan if you have questions

TYPICAL SCREENINGS FOR ADULTS

- Blood pressure
- Cholesterol
- Diabetes
- Colorectal cancer screening
- Depression
- Mammograms
- OB/GYN screenings
- Prostate cancer screening
- Testicular exam

PRESCRIPTION DRUGS



Money saving tips

- Always ask your doctor if a generic drug is available.
- Check the plan's formulary (approved drug list). Visit the plan website or call Member Services.
- Ask about 90-day mail order supply for maintenance medications.



LIFE & DISABILITY INSURANCE

- Fill financial gaps
- Continue income during recovery from pregnancy, injury or illness
- Provide for family after a loss

BASIC LIFE AND AD&D INSURANCE



**COST PAID IN FULL BY
COUNTY OF SANTA CRUZ**

Life and AD&D - \$20,000

General Representation Bargaining Unit, including Special District Employees of: Pajaro Valley Public Cemetery

Life and AD&D - \$50,000

Correctional Officer, Deputy Probation Officer, Law Enforcement, Sheriff's Supervisory, Law Enforcement Middle Management, District Attorney Inspectors, Government Attorneys Association, Middle Management, Executive Management (unrepresented), and Management Employees in Special Districts, such as; Local Agency Formation Commission (LAFCO), and all employees of Santa Cruz Consolidated Emergency Communications Center (SCCECC)

Life and AD&D - \$100,000

County Administrative Officer, Department Heads, Member of the Board of Supervisors, Physicians and Elected Officials

LONG-TERM DISABILITY (LTD)



INCOME REPLACEMENT FOR LONGER DURATION ISSUES

Long Term Disability (LTD) – Management

- 66 2/3% of covered monthly earnings per month up to a maximum of \$9,000
- Benefits begin after 30 days of disability
- Benefits payable up to age 65 or Social Security Normal Retirement Age

Long Term Disability (LTD) – Physicians

- 66 2/3% of covered monthly earnings per month up to a maximum of \$10,000
- Benefits begin after 30 days of disability
- Benefits payable up to age 65 or Social Security Normal Retirement Age

VOLUNTARY LIFE INSURANCE



Voluntary Life

Employee

- Increments of \$25,000 up to \$300,000
 - Up to \$500,000 for Physicians only
- Guaranteed issue of \$125,000 (upon hire)

Spouse

- \$20,000
- Guaranteed issue is subject to employee's supplemental life insurance coverage

Child(ren)

- Increments of \$5,000 up to \$10,000
- Guaranteed issue of \$10,000

A man and a woman are sitting at a table, looking at documents. The woman is wearing a teal shawl and has her hand to her chest. The man is wearing glasses and a white shirt. They appear to be in a home setting with a plant in the background.

IS IT TIME FOR A FINANCIAL WELLNESS CHECKUP?

FINANCIAL WELLNESS

- Dependent Care FSA
- Deferred Compensation

DEPENDENT CARE



3 reasons to consider the Dependent Care

- 1** You pay for preschool, day care, before/after school programs, and/or summer day camp so you and your spouse can work
- 2** You have children under 13 and/or adult dependents who need day care
- 3** You want to save on taxes

DEPENDENT CARE



**MUST RE-ENROLL EVERY YEAR
DURING OPEN ENROLLMENT**

How it works

- Funded by pre-tax contributions from your paycheck—up to **\$5,000** per household per year
- Election is binding unless you have a change in status

DEFERRED COMPENSATION



It's A Journey, Not a Destination

The County has 457 deferred compensation, 401(A) & Roth plans through MissionSquare Retirement in which you may voluntarily participate. By signing a payroll deduction authorization, you can have the County withhold a certain portion of your salary (minimum of \$10 each pay period) to a maximum established by law.

Getting Started!

If you haven't already set up an account, contact MissionSquare Retirement at (800) 669-7400 or www.icmarc.org

If you're currently enrolled, consider logging into the system annually to review or change your contributions

Looking for Advice?

For detailed information on your retirement benefits, you may contact a MissionSquare Retirement Plans Specialist at www.icmarc.org

MEDICAL PREMIUM PRE-TAX PROGRAM (H-CARE)



When you are enrolled in a medical plan, you can also elect to participate in the Medical Premium Pre-Tax Program (H-Care). H-Care allows your medical premium deduction to be taken out of your paycheck on a pre-tax basis.

You may also elect to include, with your medical premium deduction, Delta Dental Buy Up costs and/or dependent vision costs to be taken out of your paycheck on a pre-tax basis.

**“THE KEY TO
KEEPING
YOUR
BALANCE IS
KNOWING
WHEN YOU’VE
LOST IT.”**

WELLBEING & BALANCE

- Employee Assistance Program

EMPLOYEE ASSISTANCE PROGRAM (EAP)



Free for you and your household members

- Help with emotional health, substance abuse, parenting/childcare needs, financial coaching, legal consultation, and eldercare resources.
- Unlimited phone access 24/7
- In-person or video counseling for short-term issues; up to 5 per incident
- Unlimited access to website resources

CONTACT THE EAP

Phone: (800) 242-6220

Website: members.mhn.com

Access Code: santacruz

THANK YOU!

