Human Resources
EMPLOYEE BENEFITS AND SERVICES DIVISION

2013-14 Open Enrollment
June 3 – 21, 2013
Employee Benefits and Services Division

Dive Into Your Benefits

Things to Do

- Review benefit options
  - Employee Benefits Guide
  - Summary of Benefits and Coverage (SBC)
- Select the plans that best suit your needs
- Enroll in optional Medical Expense Reimbursement Plan (FSA)

What can I change during OE?

- Medical/dental plans
- Medical Expense Reimbursement Plan (FSA) participation
- Add/remove dependents
- Supplemental Life/AD&D insurance coverage and beneficiary update
- Before-tax or after-tax premium deductions
- Refundable and Non-Refundable retirement system contributions (if eligible)

What's New?

- 2013-14 Medical and Dental bi-weekly premium rates
- 2013-14 Benefits Calculator
- Summary of Benefits and Coverage (SBC)
- 457(b) Deferred Compensation Roth option
- Commuter Services Program Update

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2013-14 Medical and Dental Bi-Weekly Premium Rates*

Plan	Kaiser	Blue Shield Signature HMO	Blue Shield PPO	Blue Shield PPO Needles	Cigna Dental HMO	Cigna Dental PPO
Employee Only	$257.84	$218.56	$436.58	$492.68	$9.04	$24.50
Employee + 1	$528.84	$435.12	$887.67	$1,001.47	$14.50	$45.67
Employee + 2	$747.49	$614.86	$1,376.67	$1,550.69	$18.86	$78.15

*Premium Rates will be effective July 13, 2013 and will appear on August 7, 2013 pay warrant

Benefits Calculator

- Updated for the 2013-14 premiums
- Gives an estimate of your bi-weekly out of pocket benefit cost
- Compare benefit options to see which is the best fit for your needs
- Available on the County's Benefit web pages

Summary of Benefits and Coverage (SBC)

- Patient Protection and Affordable Care Act (PPACA) requires the County to provide you with an easy-to-understand summary of the County's benefits and coverage
- For your convenience, you may view the SBC for County sponsored health plans online at the County's Benefit web pages
- You may also contact our offices to obtain a copy by emailing the EBSD at ebsd@hr.sbcounty.gov or by calling (909) 387-5787 between the hours of 7:30 a.m. and 5:00 p.m., Monday through Friday

457(b) Roth Deferral Option

- Participants in the 457(b) Deferred Compensation plan have the option to designate contributions to the plan as Roth deferrals on an after-tax basis.
  - Roth deferrals and associated earnings can be withdrawn tax-free in retirement if the requirements for a "qualified distribution" are met
- Employees can contribute both on a Traditional and Roth deferral basis up to $17,500 (total) for calendar year 2013
- Everyone's situation is different and you may want to consult a tax advisor before making a decision
- We encourage you to contact an ING Representative at (800) 452-5842 or (909) 748-6468 with questions

Commuter Services

Rideshare Program

- Vanpool/transit pass programs
  - Pre-tax benefit amount increased to $245 per month
- Visit the Commuter Services websites for more information
  - Countyline: http://cmscl.sbcounty.gov/hr-commuterservices/Home.aspx
  - Internet: http://cms.sbcounty.gov/hr-commuterservices/Home.aspx

Commuter Services

Rideshare Program

- The County offers a robust Rideshare Program to assist employees with finding alternatives to driving to work alone, such as:
  - Vanpool Program
  - Carpool Program (Private Vehicles)
  - Hybrid Vehicle Carpool Program
  - Transit Pass Program
  - Telecommute Program

Commuter Services

Rideshare Incentives

- Employees are eligible to receive incentives for participating in the Rideshare Program
  - Monthly Drawings for $25 gift card
  - Semi-annual gas card distribution ($10 or $25)
  - Brown Bag Luncheons
    - Various prize drawings ($5 gift cards, emergency kits, etc.)
    - Contact Commuter Services to sponsor an event at your location

Contact Commuter Services

- Commuterservices@sbcounty.gov OR (909) 387-9640

Section 125 Premium Conversion Plan

- The IRS allows employees to pay for eligible benefit premiums using before-tax dollars
- Eligible benefit premiums include Medical, Dental, AD&D and life insurance coverage up to $50,000

Medical Expense Reimbursement Plan (FSA)

- Enrollment is required each year
- Previous year's elections will not automatically carry over
- Election is irrevocable, unless you experience a qualifying change in status event
- Use it or Lose it

eBenefits

- Available June 3 - 21, 2013
- All benefit changes must be completed online using *e*Benefits
  - Instructions on page 16 of your Benefits Guide

"Submit" your elections

- *New enrollees to Blue Shield Signature HMO or Cigna Dental Care DHMO must select a* ***Group*** *and* ***Provider Number*** *or one will be selected for you by the carrier*
- Print confirmation page
- Elections saved but not submitted will not be processed

eBenefits

Dependent Enrollment/Eligibility

- Enrollment changes made during OE are effective July 27, 2013
- Ex-spouses are not eligible for County sponsored coverage, even when required by court order

Adding Dependents in eBenefits

- 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

eBenefits

Removing Dependents in eBenefits

- Review the listing of your dependents and/or beneficiaries
- Click on the dependent name you wish to modify and then “Edit”
- Edit information as necessary then click “Save”
- Click “OK”
- Click to go back to the Dependent/Beneficiary Summary page to review
- **Dependents voluntarily removed during OE are NOT eligible for COBRA coverage**

Dependent Documentation

- Proof of eligibility for all newly enrolled dependents must be submitted to EBSD by **5:00 p.m. on Monday, July 8, 2013**
  - A completed Disabled Dependent Certification is REQUIRED for dependents who are disabled
- Include name and employee ID# on documentation
- Inform EBSD of any difficulties obtaining documentation by **Monday, July 8, 2013**

Opt-Out/Waive

- Employees who have other group coverage or are covered under a County spouse may Opt-Out or Waive County-sponsored coverage
- New Opt-Outs/Waives must use *e*Benefits to certify election
  - Verification of other coverage is due to EBSD by **<u>Monday, July 8, 2013</u>**

Family Status Change

- Enrollment changes made during Open Enrollment remain in effect for the entire plan year
- Mid-year changes are only permitted when you experience a Section 125 Change in Status Event. Examples include:
  - Marriage/Registered Domestic Partners
  - Death
  - Birth/Adoption
  - Refer to the Section 125 matrix of the Benefits Guide (pgs. 12 & 13)
- Submit documentation within 60 days of event
- Important Note: Newborns or newly placed adopted children should be enrolled as a Family Status Change (NOT as an Open Enrollment change)

Important Dates and Deadlines

- Open Enrollment is June 3 - 21, 2013
- Supporting documentation due to EBSD by **5:00 p.m., Monday, July 8, 2013**
- Confirmation Statements
  - Mailed the week of August 5
- Changes on Paycheck Statement
  - Wednesday, August 7
  - Wednesday, August 21 for FSA and Refundable/Nonrefundable retirement benefits

Contact Information

Employee Benefits and Services Division

- Phone: (909) 387-5787
- E-mail: ebsd@hr.sbcounty.gov
- Plan carrier and other benefit related contact information is on pg. 5 of the Benefits Guide

Contact Information

- Commuter Services
- Phone: (909) 387-9640
- E-mail: commuterservices@sbcounty.gov
- Countyline: http://cmscl.sbcounty.gov/hr-commuterservices/Home.aspx
- Internet: http://cms.sbcounty.gov/hr-commuterservices/Home.aspx

Contact Information

- My Health Matters! Wellness Program
- E-mail: mhm@hr.sbcounty.gov
- Countyline: http://countyline/hr/benefits/mywellness/home.asp
- Internet: http://www.sbcounty.gov/hr/Benefits_MyHlth.aspx

Resources

EBSD Websites

- Countyline: mybenefitsatwork
- Internet: www.sbcounty.gov/Benefits_Home.aspx

Benefits Calculator

- www.sbcounty.gov/hr/benefitCalculator/benefitCalculatorSearch.aspx

Questions