

County of Orange Annual Benefits Open Enrollment County Attorney Newsletter

November 1, 2013 - November 22, 2013

November, 2013

Open Enrollment Checklist

- Review your Annual Open Enrollment Package
- Learn About What's New For 2014
- Select a health plan that best meets your needs
- November 1st – November 22 enrollment period

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Welcome to Annual Open Enrollment

The annual Benefits Open Enrollment period is your opportunity to review your County of Orange benefit elections for the 2014 Plan year. You will receive your Open Enrollment package on or before November 1. It's very important that you take time to review the package and understand how potential changes in rates and options may affect you and your family. You may want to compare all of the health plan options and costs available to you before making your enrollment decisions for 2014.

This newsletter will explain what is new for 2014 and provide information to help you make your decisions.

What's New for 2014

Rates

The County Attorney employee contribution for a full-time employee with employee-only coverage is increasing from 5% of the premium to 10% of the premium. Total rates for all the Plans except for Cigna are decreasing for 2014 due to the plan design changes noted on page 2.

Rates also include new required fees related to the Affordable Care Act (ACA) and certain plan changes required under ACA (see page 2).

Specific health plan rates/credits will be listed on the Benefits Enrollment Summary included in your Open Enrollment package that will be sent to your home mailing address on file at the end of October.

Important Dependent Eligibility Change for County Health Plans:

Effective January 1, 2014, dependent children ages 19 through 25 may be covered under a County health plan even if they are eligible for other employer health plan coverage (i.e., through their or their spouse's employer). Previous restrictions on coverage have been eliminated. You are still required to provide dependent verification documents. See page 4 for details.

What's New for 2014

Plan Design Changes

Effective January 1, 2014, new health plans have been created for County Attorneys and include changes in the following areas:

- PPO: deductibles, co-insurance, out-of-pocket maximum, non-network benefits
- HMO: copayments for office visits and prescriptions

Refer to your Summary of Benefits and Coverage for the 2014 "Choice" plans to see your new plan benefits for 2014.

These new plans do not qualify for ACA "grandfathered" status. Therefore, the following benefit enhancements will also become effective January 1, 2014:

- Preventive Care at No Cost to Participant
- Women's Preventive Services at No Cost to Participant, including mammograms, well-woman exams, cervical cancer screenings, HPV, and contraceptive services.
- Emergency Services at a Non-Network facility will be paid at the Network benefit level if the medical condition meets the definition of an emergency; for the PPO plans, the participant is still responsible for any amount over Usual, Reasonable and Customary.

Additional information on your new "Choice" plans can be found in:

- On-line Summary of Benefits and Coverage (SBC)
- Health Plan Administrators for detailed coverage questions
- Attend an Open Enrollment Attorney meeting
- On-line Benefits Enrollment Guide

Supreme Court Rulings on Same Sex Marriage:

As a result of Supreme Court rulings on the Defense of Marriage Act (DOMA) and California's Proposition 8, health benefits for same sex marriages now qualify for the same tax treatment as opposite-sex marriages. If you are currently legally married to a same-sex spouse and were married in a state that recognizes same sex marriage you may add your spouse and your spouse's dependent children to your medical coverage during Open Enrollment. Your premium contributions will be paid with pre-tax dollars. You may also claim eligible expenses for same sex spouses and their dependent children under the County Health Care Reimbursement Account. These rulings apply only to those who are legally married and complete the dependent enrollment process. They have no impact on current or future Domestic Partner coverage.

Health Insurance Marketplace:

The Affordable Care Act (ACA) requires all U.S. citizens and resident aliens to have medical coverage beginning January 1, 2014 (or pay a penalty). To make affordable coverage available to everyone, the government has created Health Insurance Marketplaces. On October 1, each state unveiled a "Health Insurance Marketplace" – which in California is called "Covered California." Residents may investigate health plans, and possibly enroll in a plan in their state's Marketplace.

All medical plans (Cigna, Kaiser, Wellwise PPO, and Sharewell PPO) offered by the County of Orange meet the minimum essential coverage and minimum value standards set by the ACA and at least one plan meets the affordability requirement. Therefore, you (and your dependents) will most likely not be eligible for a subsidy or premium credit toward a Marketplace health plan. This means County of Orange coverage likely provides a better value for you.

Making Your Open Enrollment Election

You have two ways to enroll. Either:

- Go to the Benefits Center Web Site at www.benefitsweb.com/countyoforange.html, or
- Dial toll-free **1-866-325-2345**, to call the Benefits Resource Line and speak with Benefits Specialist. Benefits Specialists are available Monday through Friday, 7:30 a.m. to 5:30 p.m., PT, except for holidays.

You will receive a Benefits Confirmation Statement in the mail—even if you don't make any changes to your benefit elections. **You have 10 business days from the date of your statement to report any errors in elections you've made to the Benefits Center.** After that, you will not be able to make any changes to your benefits unless you have a Qualified Life Event.

Important Reminders

Important Open Enrollment Dates:

November 1:	Open Enrollment starts
November 22:	Open Enrollment ends
December 31:	Dependent Verification documents due for <u>new</u> dependents
January 1, 2014:	Benefits become effective

Benefits Enrollment Summary

Your personalized Benefits Enrollment Summary is included in your Open Enrollment package and shows your automatic benefits coverage that will go into effect January 1, 2014 if you take no action during Open Enrollment.

Health Plan ID Cards

Open Enrollment 2014, you will receive a new health plan ID Card. Your new ID card will be mailed to your home address before January 1, 2014.

Summary of Benefits & Coverage (SBC)

Your Open Enrollment package includes a SBC for your current health plan. You can access current SBC's for all County-offered health plans by logging onto the Benefits Center Web Site at: www.benefitsweb.com/countyoforange.html. Click on Documents & Forms to see current health plan options available to you. You may also call the Benefits Resource Line and request to have the SBC(s) mailed to you at home.

Update On HCRA/DCRA

Your Open Enrollment postcard and the Quick Start Brochure you will receive in your Open Enrollment package indicate that the Health Care and Dependent Care Reimbursement Account administrator will be changing January 1. Please be advised this has been delayed and ADP will continue to administer these benefits for 2014.

Keep your mailing address and home phone number current. Please report address changes to your Agency HRS or payroll representative as soon as possible.

Adding a New Dependent to Your Health Plan

When you add a new dependent during Open Enrollment, you must complete a Dependent Verification Form and submit the form along with the required documentation to the Benefits Center no later than December 31, 2013.

If you do not submit the required documentation before December 31, 2013, coverage for your dependent will be cancelled effective January 1 even if you have already received your ID card from the health plan. There will be no refund of the dependent rates you pay during the period of ineligibility. For more information on dependent eligibility, review the *Eligibility Definitions and Required Documentation* list included in your Open Enrollment package.

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County of Orange
Human Resource Services/Employee Benefits
333 W. Santa Ana Blvd, 1st Floor
Santa Ana, CA 92701

