2018 Benefits Open Enrollment
Agenda

• 2018 Open Enrollment
• Medical Plan & Pharmacy Benefits
• Dental & Vision Insurance
• Voluntary Life, Disability, Accident and Critical Illness Plans
• Online Enrollment & Online Resources
• Actions Required
• Resources
Introducing EIA Health

- **CSAC EIA**: California State Association of Counties Excess Insurance Authority
  - **Joint Powers Authority**: Cities, counties, special districts, etc.
  - The County has partnered with CSAC EIA since 1979 for multiple lines of insurance

- **EIA Health**:
  - Created in 2003: Founded on the basis of the **RIGHT RATE, RIGHT NOW**, focusing on maintaining a balanced renewal trend, with less year to year rate volatility
  - The 2nd largest public sector medical insurance pool in the state of CA after CalPERS
  - 30 large group members including the **County of Santa Barbara** & **County of Merced**
  - Flexibility to offer different plan designs, introduce new programs and influence premiums
OPEN ENROLLMENT DATES

November 13 to November 30

NEW BENEFITS START JANUARY 1, 2018
What Does Open Enrollment Mean?

• This is the one time each year where you can make changes to your plan selections without a qualifying event.
  • Change your Medical or Dental plan
  • Enroll in Voluntary Life, Disability, Accident or Critical Illness Insurance
  • Add/Edit Dependents on your plans
  • Enroll in Flexible Spending Accounts for Health & Dependent Care
Who Can Participate in Open Enrollment?

- All Permanent, Part or Full Time Employees working 20 hours of more per week and their dependents
- Cafeteria Contribution is pro-rated for part time employees and will not reflect in BenXcel.net
- All Benefits Eligible Retirees
- See the Eligibility section of your Benefits Brochure for more eligibility Information
New Terminology: Retirees

- Determines which plans you are able to choose from

<table>
<thead>
<tr>
<th>Medicare Eligibility</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Early Retiree</td>
<td>Non-Medicare</td>
</tr>
<tr>
<td>Retiree 65 +</td>
<td>Medicare</td>
</tr>
</tbody>
</table>
Transition to EIA Health

- **EMPLOYEES: Medical Coverage will not automatically transfer from CalPERS**
  - Equivalent plans are outlined in the Benefits Brochure and at [slocounty.ca.gov/oe](http://slocounty.ca.gov/oe)
  - Anthem Select is the County’s Default Enrollment Plan
Employee Action Required

- All employees need to take action for Medical Insurance to either select a medical plan or waive County medical
  1. Enroll Online at BenXcel.net during 2018 Open Enrollment
  2. Add Dependent Information for Medical and Verify/Edit Dependent Information for Dental & Vision
     - Dependents are enrolled separately for Medical, Dental and Vision
     - Social Security Numbers (SSN) and Date of Birth (DOB) are required to enroll all dependents
  3. Employees that fail to make an election during 2018 Open Enrollment will be defaulted into Anthem Select
Retiree Action Required

• All retirees need to take action for Medical, Dental and Vision
  1. Enroll Online at BenXcel.net during 2018 Open Enrollment by confirming your enrollment or selecting a new medical plan
  2. Verify/Edit Dependent information to ensure there is no interruption in dependent coverage
     • Dependents are enrolled separately for Medical, Dental and Vision
     • Social Security Numbers (SSN) are required to enroll all dependents
     • Medicare Health Insurance Claim Number (HICN) is required to enroll Medicare retirees and dependents
     • HCIN is also called your Medicare Benefit Claim Number on Medicare Cards
     • Enrollment in Medicare Parts A & B is Required
What is Changing?

EFFECTIVE JANUARY 1, 2018

• **NEW** Online Enrollment
• **Retirees:** Opt In/Opt Out Rule Changes
• **NEW** Plan Design: Exclusive Provider Organization (EPO)
• **NEW** Express Scripts Pharmacy Benefit Manager
• **NEW** Carrum Health Surgical Benefit
• **NEW** Debit Card for Flexible Spending Accounts (FSA)
What Stays the Same

• Monthly County Contribution to Medical, Dental & Vision Insurance as negotiated by employee organizations
• No changes to Dental, Vision, Life, Disability, Accident & Critical Illness Insurance Plans or Premiums
• Dental and Vision Insurance are still Mandatory for Employees
• Employees can still Opt Out/Waive Medical Insurance
• PPO Plans have been Designed to Match CalPERS
• Retiree Medical Insurance Contributions
• County will continue to offer Medicare Supplement Type Plans
Provider Networks

- All Plans have Access to Anthems Nationwide PPO Network
- No Referrals or Primary Care Providers (PCP) required regardless of the plan you select

<table>
<thead>
<tr>
<th>Network Name</th>
<th>Plan Name</th>
<th>Network Info</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select PPO</td>
<td>Anthem Select</td>
<td>Narrow Network of Providers</td>
</tr>
<tr>
<td>BlueCard PPO</td>
<td>Out of State Providers</td>
<td>Out of State Providers</td>
</tr>
<tr>
<td>Network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blue Cross PPO (Prudent Buyer)</td>
<td>EIA Anthem Choice, Care, EPO &amp; Peace Officer</td>
<td>Anthems Nationwide PPO Network</td>
</tr>
<tr>
<td>Large Group</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Complete a Provider Search

- While networks should not change for many it is always important to complete a provider search regularly.
- Providers, not the County, control whether they accept certain insurances.
- Instructions to complete a provider search are available at slocounty.ca.gov/benefits.
- You can also call your provider and ask if they contract with Anthems “Select PPO” or “Blue Cross PPO (Prudent Buyer) Large Group” networks.
## Equivalent Plans: Employees & Early Retirees

<table>
<thead>
<tr>
<th>2017 PLAN</th>
<th>2018 EQUIVALENT PLAN</th>
<th>PLAN DESIGN AND NETWORK COMPARISON</th>
</tr>
</thead>
<tbody>
<tr>
<td>CalPERS Select PPO</td>
<td>Anthem Select PPO</td>
<td>Same PPO Plan Design + Select Network</td>
</tr>
<tr>
<td>CalPERS Choice PPO</td>
<td>Anthem Choice PPO</td>
<td>Same PPO Plan Design + Prudent Buyer Network</td>
</tr>
<tr>
<td>CalPERS Care PPO</td>
<td>Anthem Care PPO</td>
<td>Same PPO Plan Design + Prudent Buyer Network</td>
</tr>
<tr>
<td>Blue Shield Access + HMO</td>
<td>Anthem EPO</td>
<td>Same HMO Plan Design + Prudent Buyer PPO Network</td>
</tr>
<tr>
<td>Anthem Traditional HMO</td>
<td>Anthem EPO</td>
<td>Same HMO Plan Design + Prudent Buyer PPO Network</td>
</tr>
<tr>
<td>United Healthcare Signature Alliance</td>
<td>Anthem EPO</td>
<td>Same HMO Plan Design + Prudent Buyer PPO Network</td>
</tr>
<tr>
<td>PORAC</td>
<td>Anthem Peace Officer</td>
<td>Same Plan Design + Prudent Buyer Network</td>
</tr>
</tbody>
</table>
Equivalent Plan Selection: Employees & Early Retirees

- Plans were designed to match CalPERS where possible
- Anthem Select, Choice and Care
  - Similar Plan Design and Provider Access with an 18 – 24% reduction in monthly premiums from 2017
- Blue Shield Access + HMO or Anthem Traditional HMO
  - Similar Plan Design and Expanded Provider Access with an 8 – 10% reduction in monthly premiums from 2017
- United Health Care Signature Alliance HMO
  - Similar Plan Design and Expanded provider access, but with a premium increase. Transition options are discussed later.
Anthem Peace Officer PPO

- Expanded Access
- PORAC Membership no longer required
- Plan is Limited to Registered Peace Officers defined by Penal Code Penal Code 830.1 in select classifications
### Anthem Peace Officer PPO Classifications

<table>
<thead>
<tr>
<th>Classification Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deputy Sheriff</td>
<td></td>
</tr>
<tr>
<td>Sergeant</td>
<td></td>
</tr>
<tr>
<td>Sheriff-Coroner</td>
<td></td>
</tr>
<tr>
<td>Sheriff's Chief Deputy</td>
<td></td>
</tr>
<tr>
<td>Sheriff's Commander</td>
<td></td>
</tr>
<tr>
<td>Sheriff's Corr. Lt.</td>
<td></td>
</tr>
<tr>
<td>Sheriff's Sr. Dep.</td>
<td></td>
</tr>
<tr>
<td>Undersheriff</td>
<td></td>
</tr>
<tr>
<td>Juvenile Services Officer I</td>
<td></td>
</tr>
<tr>
<td>Juvenile Services Officer II</td>
<td></td>
</tr>
<tr>
<td>Juvenile Services Officer III</td>
<td></td>
</tr>
<tr>
<td>Deputy Probation Officer II</td>
<td></td>
</tr>
<tr>
<td>Deputy Probation Officer II</td>
<td></td>
</tr>
<tr>
<td>Deputy Probation Officer III</td>
<td></td>
</tr>
<tr>
<td>Supv Deputy Probation Officer</td>
<td></td>
</tr>
<tr>
<td>Chief Deputy Probation Officer</td>
<td></td>
</tr>
<tr>
<td>Asst Chief Probation Officer</td>
<td></td>
</tr>
<tr>
<td>Chief Deputy District Attorney</td>
<td></td>
</tr>
<tr>
<td>Chief Dist Atty Investigator</td>
<td></td>
</tr>
<tr>
<td>Dist Atty Investigator II</td>
<td></td>
</tr>
<tr>
<td>Dist Atty Investigator III</td>
<td></td>
</tr>
<tr>
<td>District Attorney</td>
<td></td>
</tr>
<tr>
<td>Supv DA Investigator</td>
<td></td>
</tr>
</tbody>
</table>
# Plan Types Available

<table>
<thead>
<tr>
<th>PPO (Preferred Provider Organization)</th>
<th>EPO (Exclusive Provider Organization)</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Typically larger Network</td>
<td>- PPO Network</td>
</tr>
<tr>
<td>- Access to Network Specialists</td>
<td>- No PCP Required</td>
</tr>
<tr>
<td>- In and Out of Network benefits</td>
<td>- Access to Network Specialists</td>
</tr>
<tr>
<td>- Member pays co-insurance after deductible</td>
<td>- No Out of Network benefits</td>
</tr>
<tr>
<td></td>
<td>- Low or no deductibles</td>
</tr>
<tr>
<td></td>
<td>- Low co-payments</td>
</tr>
<tr>
<td></td>
<td>- HMO feel with PPO access</td>
</tr>
</tbody>
</table>
All Plans:
No Referrals or PCP Required
PPO Plan Network Benefits

How PPO plans work

**In-network**

You can go directly to a doctor or specialist. You don’t need a referral.

You pay less for services and specialists inside the PPO network.

**Out-of-network**

You pay more for services and specialists outside the PPO network.
PPO Plan Design

- Annual Deductible
- CoPays
- CoInsurance
- Out of Pocket Maximum Includes:
  - Annual Deductible
  - CoPays
  - CoInsurance
PPO Plan Design

• Out of Pocket Maximum
  • The most you would pay if you had a catastrophic event
  • There to protect you by limiting your financially liability for medical costs

• The County is able to offer Anthem Select, Choice and Care at lower out of pocket maximums than CalPERS

• This is a potential savings of thousands of dollars per employee
EPO Plan Network Benefits

How EPO plans work

You do not need to select a PCP. You can go directly to a doctor or specialist in the EPO network without a referral.

Doctors and services in the EPO network

Not covered: any doctors you see or services you get outside the network, except emergency and urgently needed care.
Key Considerations to Select a Plan

• Plan Benefits
• Provider Network
• Cost

• See you Benefits Brochure for a detailed plan comparison
# Key Considerations to Select a Plan: Employees & Non-Medicare Retirees

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Annual Deductible</th>
<th>Co Pays</th>
<th>Co Insurance</th>
<th>Out of Pocket Maximum</th>
<th>Provider Network</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem Select</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>$3,000/ $6,000</td>
<td>Narrow Network and Out of Network Benefits</td>
<td>$</td>
</tr>
<tr>
<td>Anthem Choice</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>$3,000/ $6,000</td>
<td>Anthem Nationwide PPO Network and Out of Network Benefits</td>
<td>$$</td>
</tr>
<tr>
<td>Anthem Care</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>$2,000/ $4,000</td>
<td>Anthem Nationwide PPO Network and Out of Network Benefits</td>
<td>$$</td>
</tr>
<tr>
<td>Anthem Peace Officer</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>$4,500/ $9,000</td>
<td>Anthem Nationwide PPO Network and Out of Network Benefits</td>
<td>$$</td>
</tr>
<tr>
<td>Anthem EPO</td>
<td>None</td>
<td>Yes</td>
<td>No</td>
<td>$1,500/ $3,000</td>
<td>Anthems Nationwide PPO Network No Out of Network Benefits</td>
<td>$$$</td>
</tr>
</tbody>
</table>

Updated: Reduced Out of Pocket Maximum from CalPERS
Key Considerations to Select a Plan: Medicare

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Annual Deductible</th>
<th>Out of Pocket Maximum</th>
<th>Co Pays</th>
<th>Provider Network</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem Select Medicare PPO</td>
<td>No</td>
<td>No</td>
<td>Acupuncture</td>
<td>Narrow Network and Out of Network Benefits</td>
<td>$</td>
</tr>
<tr>
<td>Anthem Choice Medicare PPO</td>
<td>No</td>
<td>No</td>
<td>Acupuncture</td>
<td>Anthem Nationwide PPO Network and Out of Network Benefits</td>
<td>$</td>
</tr>
<tr>
<td>Anthem Care Medicare PPO</td>
<td>No</td>
<td>No</td>
<td>Acupuncture</td>
<td>Anthem Nationwide PPO Network and Out of Network Benefits</td>
<td>$$</td>
</tr>
<tr>
<td>Anthem Peace Officer Medicare PPO</td>
<td>No</td>
<td>Yes</td>
<td>Chiropractic/Acupuncture</td>
<td>Anthem Nationwide PPO Network and Out of Network Benefits</td>
<td>$$$</td>
</tr>
<tr>
<td>Anthem Medicare EPO</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Anthems Nationwide PPO Network and No Out of Network Benefits</td>
<td>$</td>
</tr>
</tbody>
</table>
Cost Considerations

• **Monthly Premium Cost**
  - Cost you pay each month to have health insurance coverage
  - Automatically deducted from your paychecks or pension
  - Fixed cost you pay whether or not you utilize your insurance

• **Out of Pocket Costs**
  - Additional costs you pay as you utilize your insurance benefits.
  - Costs vary with utilization of insurance and plan design
  - Includes: CoPays, CoInsurance, Annual Deductibles and Out of Pocket Maximums
Monthly Premium Cost

• In 2018 CalPERS announced their lowest annual pool renewal in 20 years
• For our region, the monthly premium on our lowest cost plan United Healthcare Signature Alliance increased 12% from $549 to $616 for employee only coverage
• For employee only coverage that is an increase of $67/month
Monthly Premium Cost Comparison

• 4 of the 5 EIA Health Plans are offered at a lower monthly premium than the lowest cost 2018 CalPERS plan
• **CalPERS United Healthcare:** $616
• EIA Health Anthem Select: $518
• EIA Health Anthem Choice: $584
• EIA Health Anthem Care: $608
• EIA Anthem Peace Officer: $607
## Cost Impact Analysis Example

<table>
<thead>
<tr>
<th></th>
<th>CalPers UHC HMO</th>
<th>CSAC EIA PROPOSAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Current</td>
<td>2018</td>
</tr>
<tr>
<td>Health Insurance Rate</td>
<td>$549.76</td>
<td>$617.00</td>
</tr>
<tr>
<td>County Contribution *</td>
<td>$750.58</td>
<td>$750.58</td>
</tr>
<tr>
<td>Employee Portion</td>
<td>$(200.82)</td>
<td>$(133.58)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>CalPers UHC HMO</th>
<th>CSAC EIA PROPOSAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Current</td>
<td>2018</td>
</tr>
<tr>
<td>Health Insurance Rate</td>
<td>$1,429.38</td>
<td>$1,603.00</td>
</tr>
<tr>
<td>County Contribution *</td>
<td>$750.58</td>
<td>$750.58</td>
</tr>
<tr>
<td>Employee Portion</td>
<td>$678.80</td>
<td>$852.42</td>
</tr>
</tbody>
</table>

- SLOCEA BU 1, 5 & 13
Transitioning from UHC HMO: Plans To Consider

- **Anthem EPO Plan**
  - Most comprehensive benefit plan offered
  - Great plan for high utilizers that like to choose their providers
  - Medical Event Anticipated
  - Those who do not like unplanned Expenses

- **Anthem Select**
  - Lowest Monthly Premium Cost
  - Not a high utilizer or no planned medical events
  - Open to choosing from available providers
Transitioning from HMO to PPO

• Monthly Premium Savings from 2018 CalPERS United Healthcare

• While PPO plans do have higher out of pocket costs they will also have lower monthly premiums than the CalPERS United Healthcare plan which is a potential savings for some

<table>
<thead>
<tr>
<th>Cost Difference from 2018 CalPERS UHC</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Anthem Select PPO</td>
<td>Anthem Choice PPO</td>
<td>Anthem EPO</td>
</tr>
<tr>
<td>1 Month</td>
<td>$   (99.00)</td>
<td>$   (33.00)</td>
<td>$   102.00</td>
</tr>
<tr>
<td>5 Months</td>
<td>$  (495.00)</td>
<td>$  (165.00)</td>
<td>$   510.00</td>
</tr>
<tr>
<td>10 Months</td>
<td>$  (990.00)</td>
<td>$  (330.00)</td>
<td>$  1,020.00</td>
</tr>
<tr>
<td>1 Year</td>
<td>$ (1,188.00)</td>
<td>$ (396.00)</td>
<td>$  1,224.00</td>
</tr>
</tbody>
</table>
Waiving or Opting Out of County Medical

• Employees currently waiving County Medical may continue to opt out/waive
  • Proof of other group coverage is required
  • You will be responsible to upload the required documentation
  • Failure to provide the correct documentation will result in the default Anthem Select Plan

• Retirees opting out of County medical over age 65 are unable to participate in County medical insurance in the future
Pharmacy Benefits

• Express-Scripts is the new Pharmacy Benefits Manager for **ALL** plans (employees and retirees)
  • Welcome Kit will include ID Card & formulary list
  • Formulary coverage and cost sharing for some prescriptions may be different. Work with your doctor if brand changes are needed.
  • Available pharmacy's may change. [Click Here for Local Pharmacy’s.](#)
  • Accredo Health is Specialty Pharmacy Manager
### Key Pharmacy Concepts Defined

<table>
<thead>
<tr>
<th>TERM</th>
<th>WHAT IT MEANS</th>
</tr>
</thead>
<tbody>
<tr>
<td>GENERIC DRUGS</td>
<td>A prescription or an over-the-counter drug that contains the same active ingredients as the original brand-name drug, even though it may differ in color, size, or shape</td>
</tr>
<tr>
<td>BRAND DRUGS</td>
<td>FDA-approved drugs manufactured and distributed by an innovator drug company</td>
</tr>
<tr>
<td>FORMULARY</td>
<td>A list of covered brand name and generic prescription drugs</td>
</tr>
<tr>
<td>COPAY/COPayment</td>
<td>A specified dollar amount that you must pay out-of-pocket for service at the time the service is rendered</td>
</tr>
</tbody>
</table>
Pharmacy Benefits by Plan: Medicare

• Medicare
  • All plans offered have a pharmacy benefit
  • You may receive a Part D termination notice from CalPERS
  • There is no action you need to take to receive your pharmacy benefit under EIA Health
  • HICN is required to enroll in Medicare plans
Pharmacy Benefits Reminders

• **Mail Order Maintenance Medications:**
  • You will need to have your doctor submit a new prescription to Express Scripts after January 1, 2018

• **To avoid an emergency situation refill all current prescriptions BEFORE December 20, 2017**
Carrum Health Surgery Benefit

- New Voluntary Surgery Benefit
- Separate from Anthem Medical Plans
- **Plan has no cost to participants**
- Eligible PPO & EPO Participants:
  - Active Employees
  - Early Retirees
  - COBRA Participants
NEW Carrum Health

Your New Surgery Benefit!

PERSONALIZED support throughout your journey

TOP QUALITY hospitals and doctors

ZERO or minimal out of pocket costs

Eligible procedures include:

- Knee Replacement
- Hip Replacement
- Coronary Bypass
- Lumbar Spinal Fusion
- Cervical Spinal Fusion
- Bariatric Surgery

Thinking About Surgery? Think Carrum Health!

Want to get started? Contact 1-888-855-7806 or my.carrumhealth.com/eiahealth

www.slocounty.ca.gov
# NEW Carrum Health

<table>
<thead>
<tr>
<th>Scripps Health (San Diego)</th>
<th>Stanford Health Care – ValleyCare Medical Center (San Francisco Bay Area)</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Total Hip Replacement</td>
<td>✓ Total Hip Replacement</td>
</tr>
<tr>
<td>✓ Total Knee Replacement</td>
<td>✓ Total Knee Replacement</td>
</tr>
<tr>
<td>✓ Cervical Spinal Fusion</td>
<td>✓ Cervical Spinal Fusion *</td>
</tr>
<tr>
<td>✓ Lumbar Spinal Fusion</td>
<td>✓ Lumbar Spinal Fusion *</td>
</tr>
<tr>
<td>✓ Combined Ant./Post. Spinal Fusion</td>
<td>□ Cervical Spinal Fusion *</td>
</tr>
<tr>
<td>✓ Coronary Bypass Surgery</td>
<td>□ Lumbar Spinal Fusion *</td>
</tr>
<tr>
<td>✓ Bariatric Surgery (Gastric Bypass) *</td>
<td>□ Shoulder Replacement *</td>
</tr>
<tr>
<td>□ Spinal Decompression *</td>
<td>□ Discectomy *</td>
</tr>
<tr>
<td>□ Shoulder Replacement *</td>
<td>□ Discectomy *</td>
</tr>
</tbody>
</table>

Want to get started?  
Contact 1-888-855-7806 or my.carrumhealth.com/eiahealth
NEW Carrum Health

1. Receive a Diagnosis for Surgery
2. Meet Your Personal Care Concierge
3. Receive Clearance for Surgery
4. Get Your Surgery Done
5. Receive Full Support Preparing for Your Surgery
6. Recover Smoothly with Total Care Coordination
7. Compare and Select Your Hospital and Surgeon
8. Contact Carrum Health

Want to get started? Contact 1-888-855-7806 or my.carrumhealth.com/eiahealth

www.slocounty.ca.gov
### Dental HMO & PPO Plans

You must verify dependents during open enrollment online at BenXcel.net

<table>
<thead>
<tr>
<th>Service</th>
<th>Aetna</th>
<th>Delta Dental</th>
</tr>
</thead>
</table>
| **Calendar Year Deductible**   | **$0**                         | **$25 Per person**             | **Available to Employees Only**
| Per Person                     |                               |                                |
| **OOP Maximum**                | **N/A**                        | **$1,500**                     |
| Individual/Family              |                                |                                |
| **Diagnostic and Preventive Services** | **Diagnostic pays 100% Preventive various copays apply *refer to benefit summary** | **Plan Pays 100%** |
| **Basic Services**             |                                |                                |
| Fillings                       | **Plan Pays 100%**             | **Plan pays 90% after deductible** |
| Root Canals                    | **Various copays apply *refer to benefit summary** | **Plan pays 90% after deductible** |
| Periodontics                   | **Various copays apply *refer to benefit summary** | **Plan pays 90% after deductible** |
| Major Services                 | **Various copays apply *refer to benefit summary** | **Plan pays 50% after deductible** |
| Orthodontic Services           | **Patient pays: Screening $30.00**<br>**Diagnostic Records $150.00**<br>**Treatment $1,545.00**<br>**Retention $275** | **Plan pays 50% up to $1,500 Lifetime Maximum (Calendar deductible does not apply)** |
| **Lifetime Maximum**           | **None (limited to one full course of treatment)** | **$1,500 Child or Adult** |
Delta Dental Networks

- Two contracted networks for the price of one
- Enrollees can visit:
  - A Delta Dental PPO<sup>SM</sup> dentist
  - A Delta Dental Premier<sup>®</sup> dentist or
  - A dentist who does not participate with Delta Dental
- Network dentists agree to contracted fees
- Reimbursement is based on dentist’s network participation status

Available to Employees Only
• No benefit changes
• In-Network Only Benefits
• RETIREES: You must add dependents during open enrollment online at BenXcel.net

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Employees Only:
Life, Disability, Accident & Critical Illness Insurance and Flexible Spending Accounts (FSA)
Voluntary Life and AD&D Insurance

YOU CAN PURCHASE

FOR YOURSELF:
$20,000 up to a maximum of $500,000 in $10,000 increments

FOR SPOUSE:
$20,000 OR 50% of employee amount

FOR CHILDREN:
$10,000, not to exceed 100% of employee amount
Voluntary Disability Insurance

**SHORT TERM DISABILITY (STD)**
- 55% of weekly earnings up to $1,129/week
- Benefits begin on 8th day of disability
- Up to 12 weeks of benefits
- Available to employees not covered under CAL SDI

**LONG TERM DISABILITY (LTD)**
- 60% of monthly earnings up to $10,000/month
- Benefit begins after 360 days of disability
- Taxable or non-taxable benefit option
- Available to employees not covered under the County’s LTD benefit
Voluntary Critical Accident and Illness Programs

ACCIDENT INSURANCE AFLAC
Pays a benefit for covered accidents such as fractures and dislocations

CRITICAL ILLNESS INSURANCE AFLAC
Lump sum benefit for a covered critical illness such as cancer, heart attack or stroke.

ENROLL ONLINE– www.benxcel.net
Flexible Spending Accounts (FSAs)

- Healthcare or Dependent Care FSA
- Pre-Tax Contributions
- Use it or Lose it Benefit
- Eligible Expenses must occur before 12.31.2018
- Approved Receipts due March 1, 2019 or else you will lose your funds.

- Mobile Access
  - Healthcare FSA $2,600 Max

- Digital Receipt Submission
  - USE IT OR LOSE IT

- Debit Card
  - Dependent Care FSA $5,000 Max per HH
FLEXIBLE SPENDING ACCOUNT (FSA)

• **New** Administrator Benefits Coordinator Corporation (BCC) My SmartCare

• **Smart Debit Card**
  • Certain Instances will require additional documentation
  • Mobile App allows for digital receipt submission
  • Dependents can be added and receive their own cards

• **Online Portal & Mobile App**
  • Access to utilization
  • Direct Deposit Reimbursement Available
  • Real time alerts available via email or text
  • **New online portal:** My SmartCare Online Portal mywealthcareonline.com/bccsmartcare/
FSA Online Resources

Your current balance is $50.

www.slocounty.ca.gov
All Employees & Retirees MUST Enroll or Decline Benefits by November 30th

Self Service Portal
Enroll Online
www.benxcel.net
after 11/13

Review Your Benefits
slocounty.ca.gov/benefits
BenXcel Login Information

• **User ID**
  • First letter of first name, full last name, entire Date of Birth (DOB)
    • Judy Smith-Doe DOB: 01/25/1973
    • Login ID: jsmithdoe01251973

• **Initial Password**
  • Full Last name, first letter of first name, last four of Social Security Number (SSN)
    • Judy Smith-Doe SSN: 123-45-6789
    • Password: smithdoej6789
    • Will be prompted to change upon login
  • contact BenXcel for Login/Password Help: 1.800.685.6100

Information also available online.
www.slocounty.ca.gov
Online Enrollment Portal

How to Access Online Enrollment:

1. Website: [www.benxcel.net](http://www.benxcel.net)
2. Enter your user information (See Website or Benefits Brochure)
3. Click the Sign In button to enter the system
4. Follow the system prompts to review for all benefit options, add/edit dependents and begin making elections
5. A confirmation statement will appear when the enrollment is complete
6. **Note:** The BenXcel system cannot be accessed until November 13, 2017 when Open Enrollment begins.
Online Enrollment Features

• Access to BenXcel.net anywhere you have an internet connection during November 13 – 30, 2017
• Personalized Benefits Enrollment
  • County Contribution (Cafeteria)
  • Monthly Cost of Each Plan
• Confirmation Statement
Documentation Upload

• Verification of dependent eligibility and certain qualifying events require employees or retirees to upload documents into BenXcel to complete enrollment

• All uploads will be reviewed and enrollments may not be processed until the correct documentation is provided

• Employees do not need to provide eligibility documentation for current dependents

• Employees are required to provide eligibility documentation for all new dependents
Qualifying Events: Employees

- Marriage, divorce or death
- Birth or adoption of a baby or child
- Loss of other group/employer healthcare coverage
- New eligibility for other group/employer healthcare coverage
- Status change from Temporary to Permanent
- Retirement
- Returning to work from non-pay status/leave
Qualifying Events Eligibility Window

• You have 31 days from a qualifying event to make benefit changes online at BenXcel.net
• It is your responsibility to process qualifying events online
• Online enrollment calculates eligibility windows and will not allow changes outside of the window
• Take action when you have a qualifying event
Online Enrollment Assistance: Employees

- [BenXcel User ID Guide](#) will be posted online
- Contact your payroll coordinator if you need additional assistance
- Some departments will be establishing certain times payroll coordinators are available for assistance
- Only you can login and make your elections. Payroll Coordinators will not have access to your account
Online Enrollment Assistance: Retirees

Where

- Kimball Computer Lab
- 1144 Monterey Suite C San Luis Obispo

When

- November 13, 21 and 27 from 9 AM – 4 PM

Details

- No Appointments Needed
- Representatives will be available to walk you through online enrollment
Meet Ben-IQ: Benefits at the speed of life.

With Ben-IQ, you can:

• Get 24/7 access to your health plan highlights
• Find important contact numbers
• Locate in-network providers and other care options
• Store and organize your plan ID cards
• Find out how much your care should cost

EMPLOYER KEY: SLO
Carrier Mobile Resources
Quick and easy access to important benefits information anytime, anywhere.

Anthem Mobile Application & Website:
View ID cards – View plan summaries – View claims
Find an Urgent Care Center – Find a Provider/Facility
Shop for a Plan – NurseHelp 24/7 – Contact Anthem

Express Scripts Mobil Application:
Go to express-scripts.com/mobileapp

VSP Mobile Website:
Find a Doctor – Access your member vision card –
View exclusive member extras – Get important information on topics regarding eye care – Visit VSP’s mobile website: https://www.vsp.com/
On-Line Resources
www.anthem.com/ca/EIAHealth

Innovative tools provide anywhere, anytime access to provider, claims, benefit, cost data and other important information.

Engaging, intuitive, and easy
## DYNAMICS OF CHANGE MANAGEMENT

Change is stressful. Learning how to manage and cope with change is vital to our well-being in this ever-changing world. Even if the stress of change is unavoidable, you can learn how to deal effectively with change in the workplace and in your personal life. Discover strategies and tactics that can help you cope with change and take charge of what can be controlled.

**When:**
- Wednesday, November 1, 2017
- 10:30am-11:30am

**Where:**
- New Government Center-First Floor: RM 161/162

## MINDFUL MEDITATION

In our busy, “automatic pilot” lives, we may find that we crave opportunities to be mindful. In this seminar, participants will examine the focus of mindful meditation, define it, explore what it is and isn’t, identify its benefits, discuss data that supports mindful meditation and have an opportunity to experience it.

**When:**
- Wednesday, November 15, 2017
- 10:30am-11:30am

**Where:**
- New Government Center-First Floor: RM 161/162
Mandatory Actions: Employees

• Enroll Online at Benxcel.net between November 13 – 30
• Medical Insurance
  • Select a new medical plan
  • Add dependents
• Dental, Vision, Life, Disability, Accident and Critical Illness Insurance
  • No mandatory actions
  • Review and edit plans
• Print and save confirmation statement
Mandatory Actions: Retirees

• All retirees need to take action for Medical, Dental and Vision
  1. Enroll Online at BenXcel.net between November 13 – 30, 2017
  2. Confirm your enrollment or select a new medical plan
  3. Verify/Edit Dependent information to ensure there is no interruption in dependent coverage
    • Dependents are enrolled separately for Medical, Dental and Vision
    • Social Security Numbers (SSN) are required to enroll all dependents
    • Medicare Health Insurance Claim Number (HICN) is required to enroll Medicare dependents
Future Benefit Evaluation

• Traditional Health Maintenance Organization (HMO)
• High Deductible Health Plan (HDHP) & Health Savings Account (HSA)
• Dental & Vision Plan Review
• Wellness Programs
• Medicare Exchange
  • Lower Cost Plans
  • Provides more flexibility for opt in/out
Resources

- Employee or Retiree Benefits Brochure
- County Website: slocounty.ca.gov/benefits
- Employees: Contact your Payroll Coordinators
- Retirees: 15 Minute Personal Counseling Sessions available by contacting Pension Trust
- BenXcel.net (User ID/Password)
- Medicare Questions? Contact HiCAP
- Email us at hr@co.slo.ca.us with a detailed question
Questions
?
Open Enrollment brought to you by

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