

HEALTH



LIFE AND FINANCIAL BENEFITS



OPEN ENROLLMENT

COUNTY OF SANTA CLARA

**Active Employees
2020-2021**

RETIREMENT



MAKING YOUR DECISIONS



Welcome to Open Enrollment



Welcome. As you know, the COVID-19 pandemic has affected all of us in ways we could never have imagined. The County has faced significant challenges in maintaining daily operations while responding to the public health emergency.

We appreciate how all of our employees have come together to face these challenges, and continue to serve our broader community in so many different ways. **Thank you for your service.**

Your County benefits are here for you



- We know it's important for you to be reassured that your County benefits are still here for you.
- First and foremost, to be clear—***there are no changes to the benefit plan offerings***. This means you can continue with the coverage you currently have, without interruption.
- However, if you do wish to make changes to your benefits coverage or to receive the Health Care Bonus Waiver, **Open Enrollment runs from May 1-31, 2020**.
- Your benefit elections will take effect June 29, 2020.

What you need to know for 2020-2021



- You'll see slight changes to premium rates for medical coverage, but **all benefit plans and features remain unchanged.**
- We recommend you review your current benefit selections and covered dependents to make sure your benefits continue to meet your needs.
- **No action is needed** unless you want to make a change or continue receiving the Health Care Bonus Waiver next year.
- If you want to make benefit changes, submit your enrollment form to your Employee Service Center by May 31, 2020.

COVID-19 RESOURCES



COVID-19 Resources webpage



The County has added a special [COVID-19 Resources webpage](#) to the Employee Services Agency (ESA) website, where you will find a summary of benefit enhancements that are available for you to access or use now.

The screenshot displays the County of Santa Clara Employee Services Agency website. The header includes the County of Santa Clara logo, the text "County of Santa Clara Employee Services Agency", and the "SCCGOV" logo. A search bar is present with the placeholder text "I am searching for...". The navigation menu includes "Job Opportunities", "Classification", "Executive Services", "Labor Relations", "Employee Benefits", "Retiree Benefits", and "Contact Us". The "Employee Benefits" menu is open, showing options: "Health", "Life and Financial Benefits", "Retirement", "Making Your Benefits Decisions", "Update Your Information", "Documents and Forms", "Benefits Contacts", and "Benefits Support for COVID-19". The main content area features a breadcrumb trail "Home > Employee Benefits" and a section titled "Benefits Support for COVID-19". The text in this section reads: "The health of our County employees and family members is our highest priority. With the no... our community each day, we would like to point you toward the most reliable information ar... through your County benefits." and "It is important to stay up to date on the latest public health and safety information, as provid... Public Health." Below this, it says "Be sure to check the following resources for additional information:" followed by a list of links: "Centers for Disease Control and Prevention" and "World Health Organization".

COVID-19 Benefits Summary



- **Medical plans—Kaiser Permanente, Valley Health Plan, Health Net**
 - No cost for COVID-19 testing, diagnosis, and treatment
 - Telemedicine services, including mental health support
- **Dental plans—Delta Dental, LIBERTY Dental**
 - Teledentistry services
- **Flexible Spending Accounts (FSAs)**
 - **Health FSA:** expanded coverage for over-the-counter health care products
 - **Dependent Care Assistance Program (DCAP):** changes allowed if your daycare/childcare needs have been reduced or cancelled

YOUR COUNTY BENEFITS



Your medical plan options



You have a choice of **three medical plan options**.

You can find more information about these plans in the County's online [Benefits Guide](#) and on the special [Open Enrollment page](#) of the ESA website.



HMO



HMO



POS

Medical plans at a glance



	Kaiser Permanente HMO	Valley Health Plan HMO	Health Net POS Tier 1—HMO; Tier 2—PPO; Tier 3—Out of Network/POS
Type of Plan	HMO—Services provided through Kaiser providers and facilities	HMO—Services provided through Valley Health Plan providers and facilities	Members may use Health Net HMO or PPO network providers, or seek care out of network
Service Area	Live/work within 30-mile radius of a Kaiser Hospital	Live/work in Santa Clara County	To receive HMO-level benefits, live/work within a 30-mile radius of the doctor selected
Deductible	None	None	Tier 1—None Tier 2—None Tier 3—\$200 per member/\$600 per family per year
Annual Out-of-Pocket Maximum (Individual/Family)	\$1,500/\$3,000	\$1,000/\$2,000	Medical: Tier 1—\$1,500/\$4,500 Tier 2—\$2,000/\$6,000 Tier 3—\$3,000/\$9,000 Prescription Drug: In- and Out-of-Network—\$2,000/\$4,000 Medical and Prescription Drug Annual Out-of-Pocket Maximums are separate
Office Visits	\$10 copay	No copay	Tier 1—\$15 copay Tier 2—\$20 copay Tier 3—Plan pays 70% of the maximum allowable amount

Telemedicine



All of the County medical plans offer telemedicine at no cost to you.

Doctors can diagnose and prescribe medication, just like an in-person office visit.

- Virtual visits are available—by phone or video—with a licensed doctor or therapist.
- You can make appointments by web, phone, or mobile app.
- Appointments are available 24 hours a day, seven days a week.
- You can use telemedicine as an alternative to expensive ER/urgent care visit or any non-emergency health concerns.
- Mental health support is available (depending on the plan).

Telemedicine



Telemedicine is available through the County's medical plans. You can find more information in your online [Benefits Guide](#).



[My Doctor Online](#)

866-454-8855



[MDLIVE](#)

888-467-4614

VHP 24/7 Nurse Advice Line

866-682-9492



[Teladoc](#)

800-835-2632

Your dental plan options



PPO

- You can choose your dentist
- Cost is lower when you visit a Delta Dental PPO dentist



DHMO

- Must live in the plan's service area
- Must visit a LIBERTY network dentist for coverage

Dental plans at a glance



Services	Delta Dental	LIBERTY Dental
Diagnostic/Preventive	Plan pays 75%, you pay 25% and, if you visit a non-network dentist, any balance due	You pay \$0
Restorative		You pay \$0
Crowns & Bridges		You pay \$75
Prosthodontics (dentures)		You pay \$100 per denture (upper/lower)
Annual Limits	\$2,000 per calendar year per member	None
Orthodontic	Plan pays 60% up to \$2,000 lifetime per member, you pay 40% and any balance due	You pay \$1,150

Vision



Vision Service Plan (VSP) is your vision provider.

You have a choice of which vision provider to see for care, but if you visit a VSP provider you will receive the following benefits:

- \$20 exam copay
- Lenses every 12 months at no cost
- \$120 allowance for frames every 24 months
- Contact lenses covered up to \$120 every 12 months in lieu of glasses, including the exam

Other County benefits—*no action required*



The County offers **additional benefits that don't require you to take action** during Open Enrollment:

- **Flexible Spending Accounts**
 - Health FSA (HFSA)
 - Dependent Care Assistance Program (DCAP)
- **Life Insurance**
- **Accidental Death & Dismemberment (AD&D) Insurance**
- **Retirement**
 - CalPERS Pension Plan
 - Deferred Compensation Plan
 - Retiree Medical coverage

YOUR COSTS FOR COVERAGE



2020-2021 premium rates



Most Full-Time Coded Employees	Part-Time Employees
<p data-bbox="177 505 744 548">Medical plan premium rates</p> <p data-bbox="177 558 437 602"><i>County pays:</i></p> <ul data-bbox="177 612 1192 760" style="list-style-type: none"><li data-bbox="177 612 1192 711">• Full cost of employee-only coverage for all health plans<li data-bbox="177 716 1192 760">• Majority of costs for enrolled dependents <p data-bbox="177 789 940 833">Dental and Vision plan premium rates</p> <p data-bbox="177 842 437 886"><i>County pays:</i></p> <ul data-bbox="177 896 1049 940" style="list-style-type: none"><li data-bbox="177 896 1049 940">• Full cost for you and enrolled dependents	<p data-bbox="1234 505 2359 602"><i>You share the cost of medical, dental, vision, and basic life insurance coverage with the County</i></p>

Rates are posted to the [Employee Benefits page](#) of the County's website.

Health Care Bonus Waiver



You have the option to receive a taxable increase in gross wages by waiving the County's medical coverage.

- **Full-time employees** who elect to waive medical coverage receive \$74 per pay period in taxable wages.
- **Part-time employees** receive a pro-rated amount.
- **You must provide proof** that you are enrolled in another health plan to qualify for the Health Care Bonus Waiver.
- **You must re-elect to participate** during the 2020-2021 plan year.

COMPLETING YOUR ENROLLMENT



Only enroll if you want to...



- **Enroll in medical, dental, or vision coverage** if you are not currently enrolled
- **Change your current medical or dental plan election** if you are already enrolled
- **Enroll or re-enroll** in the Health Care Bonus Waiver program
- **Add or drop coverage** for eligible family members

Completing your enrollment



- Visit the [Employee Benefits webpage](#) to download the enrollment form or contact your department's [Employee Service Center](#).
- Submit your form no later than May 31, 2020.
- Benefits effective date is June 29, 2020.
- Payroll deduction changes begin with your July 3, 2020 paycheck.

YOUR RESOURCES



Your resources



- Visit the [Employee Benefits webpage](#) for resources such as:
 - Benefits Guide
 - 2020-2021 Medical Plan Premium Rates
 - Special OE presentations from our health plan provider partners
- Download the MobileBenes app onto your smartphone at <https://scc.mobilebenes.com>
- Call your [Employee Service Center](#)



Contact information



BENEFITS CONTACTS

Need Help With...	Contact...	Phone or Website
Medical Plans	Kaiser Permanente	800-464-4000 https://my.kp.org/santaclaracounty/
	Valley Health Plan	888-421-8444 www.valleyhealthplan.org/scc
	Health Net	800-522-0088 www.healthnet.com/portal/member/content/iwc/mysites/sc/home.action
Dental Plans	Delta Dental	888-335-8227 www.deltadentalins.com/index.html
	LIBERTY Dental	888-359-1088 www.client.libertydentalplan/scc.com
Vision Service Plan	VSP	800-877-7195 www.vsp.com

Contact information



DEPARTMENT EMPLOYEE SERVICE CENTERS

Service Center	Budget Units Served	
District Attorney's Office 70 W. Hedding St., West Wing San Jose, CA 95110 408-792-2686	District Attorney	
ESA Service Center at Race Street 400 Race St., Suite 201, San Jose, CA 95126 408-970-2600	Agriculture & Environmental Management Assessor Clerk of the Board Controller—Treasurer County Clerk—Recorder County Communications County Counsel County Executive Dept of Child Support Services Dept of Environmental Health Dept of Tax and Collections Employee Services Agency Facilities Fleet Services LAFCO	Law Library Medical Examiner—Coroner Office of Supportive Housing Parks & Recreation Planning & Development Pretrial Services Probation Procurement Public Defender Registrar of Voters Risk Management Supervisorial Districts 1-5 TSS Valley Health Plan Vector Control

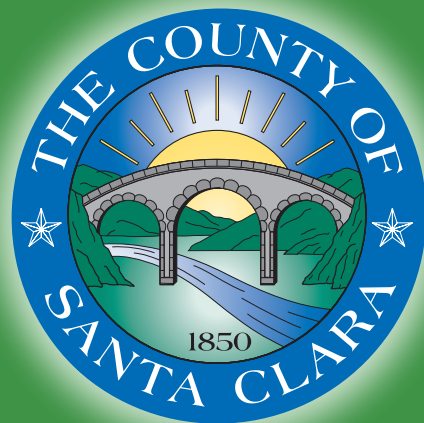
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Contact information



DEPARTMENT EMPLOYEE SERVICE CENTERS (CONTINUED)

Service Center	Budget Units Served						
ESA Service Center at Social Services Agency 333 W. Julian St., San Jose, CA 95110 408-755-7130	Social Services Agency Social Services Agency Nutrition Services						
ESA Service Center at Valley Medical Center 2325 Enborg Ln., #1H105, San Jose, CA 95128 408-885-5450	<table border="0"> <tr> <td>Behavioral Health</td> <td>Public Health</td> </tr> <tr> <td>Community Health</td> <td>Valley Medical Center</td> </tr> <tr> <td>Custody Health</td> <td></td> </tr> </table>	Behavioral Health	Public Health	Community Health	Valley Medical Center	Custody Health	
Behavioral Health	Public Health						
Community Health	Valley Medical Center						
Custody Health							
ESA Service Center at O'Connor Hospital 2105 Forest Ave., San Jose, CA 95128 408-947-2509	Valley Medical Center at O'Connor Hospital						
ESA Service Center at St. Louise Regional Hospital 9400 No Name Uno, Gilroy, CA 95020 408-848-8687	Valley Medical Center at St. Louise Regional Hospital						
Library 1370 Dell Ave., Campbell, CA 95008 408-293-2326	County Library District						
Roads & Airports 101 Skyport Dr., San Jose, CA 95110 408-573-2406	Airports Roads Department						
Sheriff's Office 55 W. Younger Ave., San Jose, CA 95110 408-808-4611	Department of Corrections Sheriff's Office						



County of Santa Clara, Employee Services Agency

70 W. Hedding Street, East Wing, 8th Floor, San Jose, CA 95110

Phone 408-970-2600

Email benefits@esa.sccgov.org

<https://www.sccgov.org/benefits>