



2020 Open Enrollment Action Guide For your 2021 Benefits

Welcome to Open Enrollment

Open Enrollment begins September 21 and ends October 16.

The County benefit plans renew January 1st and it is time to start thinking about what plans are right for you and your family. While our benefit options are unchanged, we encourage everyone to log into the Ease enrollment portal and verify you are enrolled in the correct plans for 2021. All changes will be made through Ease.

The next few pages contain the updates on what's new and what's changing on the various plan offerings. Listed below are the rate changes for our medical plans.

Medical Plan Rates

- **CalPERS**— rates for the various plans can be found in Ease during the enrollment process. The percentage changes are listed below:

- ⇒ Blue Shield Access + HMO +3.8%
- ⇒ PERS Choice +8.7%
- ⇒ PERS Select +8.9%
- ⇒ PERS Care +14.3%

- **PORAC**—while the rate for the family has not changed, the rate for single employees and those covering 1 dependent has increase by +3.2% and 1.5%, respectively.
- **Northern California General Teamsters Security Fund (NCGTSF)** - Rates for the Select Plus plan will increase by +2% with Plan E (HDHP) plan receiving a slightly lower increase at +1.8%.

2020						
September—October						
S	M	T	W	T	F	S
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24

Note: Confirmation statements will NOT be sent to you this year.

Confirmation statements can be reviewed or printed within Ease during your enrollment process. You are responsible for verifying correct coverage through Ease. Once Open Enrollment is closed, you are locked into your elections until 2022, unless you experience a qualifying event.

What's New

CalPERS

There are a few minor changes to the CalPERS plans this year. We encourage you to view the Evidence of Coverage for each of the plans, which lists all changes. The EOC can be found on the CalPERS website, or on the Butte County website www.buttecounty.net/humanresources/OpenEnrollment. We have highlighted the main differences below for each plan.

	2020 Benefit	2021 Benefit
Blue Shield Access+ HMO		
Pharmacy: Out of Pocket Maximum	\$6,650 Individual \$13,300 Family	\$7,050 Individual \$14,100 Family
PERSCare PPO, PERS Choice PPO, and PERS Select PPO		
Maximum Calendar Year Medical Financial Responsibility	\$5,900 Individual \$11,800 Family	\$6,550 Individual \$13,100 Family
PORAC PPO		
Copayment for Physical Therapy, Occupational Therapy, Chiropractic Care and Acupuncture by a Participating Provider	\$20	\$15

Teamsters

With the exception of the change noted below, there are no changes to the medical plans this year.

	2020 Benefit	2021 Benefit
NCGTSF Select Plus Plan		
Pharmacy Out of Pocket Maximum	\$6,900 Individual \$13,800 Family	\$7,150 Individual \$14,300 Family

Delta Dental

The Delta Dental rates will remain unchanged for the 2021 calendar year, as there are no changes to the plan designs. As a reminder, you can switch between Plan A (PPO) and Plan B (Premier) on an annual basis, but your participation in the dental program is a 2 year commitment.

Vision Benefits

There are no changes to the VSP rates for 2021 because we locked in the rates last year for a total of 5 years! As a reminder, your election into VSP is a 2 year commitment.

What's New

Long Term Disability (LTD)

Enrollment into the LTD plan is automatic for County employees and is seen as a deduction on most paychecks. This amount is calculated on your current annual income as of September 1st each year. While the rate has not changed, if your annual income has increased, you will see an increase in the total payroll deduction for the increased benefit.

Voluntary Life Rates—Correction

Some of you may recall, MetLife reduced our Voluntary Life rates last year. When calculating the payroll deduction for Employee Voluntary Life (not spouse or child), we accidentally doubled the discount! While MetLife did not require us to recoup the missed money from 2020, we do need to make the correction for 2021. Therefore, you will see an increase in the payroll deduction for Employee Voluntary Life to the amount it “should” have been last year. While the amount varies depending on your age and the amount elected, here are a couple of examples of the increase employees may see.

Employee Age	Life Insurance Amount	Incorrect Monthly Deduction	Correct Monthly Deduction	Monthly Difference
25-29	\$100,000	\$7.20	\$8.10	\$0.90
45-49	\$100,000	\$24.00	\$27.00	\$3.00

Keep in mind that our rates are based on 5 year age brackets, so if you saw a significant birthday this year (30, 35, 40, etc.), you will see an increase based on your age as of January 1st.

Flexible Spending Accounts

If you wish to participate in the Flexible Spending Account for 2021 for either Medical Healthcare Spending or Dependent Care Spending, you must enroll through Ease. Enrollment elections for 2020 will NOT carryforward. As a reminder, Butte County allows members up to a \$550 (up from \$500 last year) rollover in the Medical Healthcare Spending account if you do not spend all of your available funds by the end of the plan year in 2021.

If you are concerned about enrollment in the Dependent Care based on your current daycare needs and how they may change as COVID-19 needs change, you can relax. The IRS rules state that if an employee has a change in their daycare needs, it is a qualifying event and you can adjust, enroll or cancel your Dependent Care election. So, if you are currently working from home and return to on-site employment, that is a qualifying event. Likewise, if you enroll you children in daycare now and then once in-person school returns, you no longer require daycare, that is a qualifying event.

The IRS increased the amount employees can contribute to the Medical Spending Account to \$2,750, up from \$2,700 last year. The IRS also announced earlier this year, Over The Counter (OTC) medications such as Advil or Tylenol can be reimbursed through your Medical Flexible Spending Account.

Still have 2020 funds you need to spend? Don't forget, you have the option to roll-over up to \$500 of those funds into next year for the Medical Healthcare Spending account. If you have more than \$500 remaining, you may want to consider purchasing some Over The Counter medications to stock up your medicine cabinet. For other ideas on spending down your unused funds, visit the FSA Store at www.fsastore.com or any other vendor that allows you to purchase FSA eligible items on-line.

Reminders

EASE

If you are making changes to your benefits, including re-enrolling in the Flexible Spending Account, you must log into EASE and make your changes online. Instructions for logging in and retrieving your password are found on page 7 of this Action Guide.

Important Option—we recognize that many employees may not be accessing their work emails as often or may not have access from a remote location. **If you would prefer to have EASE communications sent to your personal email address**, we are making an accommodation for that this year. Simply send an email to our benefit broker (Burnham Benefits) at **BCBenefits@burnhambenefits.com** and let them know your name, your Butte County email address and your personal email address, they will make the change for you. Note: if you make this change, all correspondence regarding Open Enrollment sent by EASE will be sent to your personal email address. We will revert the email to your work email address after January 1st.

NOTE—if you do not “complete” your enrollment in EASE (see page 8) any elections you started but did not finish will not be processed.

Mid-Year Changes

As a reminder, because the County contributes tax-free money to employees and because employee deductions are taken on a pre-tax basis, we are subject to the rules of IRS Code Section 125. Section 125 has specific rules on mid-year changes both on what can be changed and the timing of those changes. Please note that while CalPERS and NCGTSF have specific rules about mid-year changes, they may not take into consideration our obligation to meet the IRS Section 125 rules. If you have been allowed to make changes to a CalPERS program before, and even if a CalPERS agent tells you a change is allowed, you need to check with Human Resources to make sure it is also allowed under the IRS tax code. Not all qualifying events apply to all plans. Please see the Summary Plan Description (SPD) for specific rules for the plans you are requesting to change.

Please refer to our Benefit Guide and the SPD for each plan for changes that are considered “Qualifying Events” that will be allowed mid plan year. The Teamsters plans do have a few additional restrictions such as not allowing a plan change in conjunction with a mid-year spouse Open Enrollment election change.

Cash-Back Clarification/Compliance

The County’s policy on cash-back requires employees to re-certify their eligibility to receive cash-back each year. You will be required to complete a new cash-back certification form and submit evidence of other group coverage.

In compliance with the Affordable Care Act, the County allows participants receiving Medi-Cal to qualify under the “other qualified group insurance” provision to receive cash-back. The key word is “qualified” and it has been brought to our attention that some employees receive Medi-Cal with a “share of cost” program. It has been determined that if you have a “share of cost” it is no longer considered Minimum Essential Coverage as defined by the Affordable Care Act, that program will not meet the “other qualified group insurance” definition. Therefore, if you are receiving cash-back, you will be required to provide a copy of your Medi-Cal award notification so Human Resources can confirm if your Medi-Cal qualifies you for cash-back.

Individual plans are never considered “qualified” for purposes of receiving cash back. As a point of clarification, Covered California plans are considered individual plans and therefore not qualified for cash back purposes.

Health Benefit Fair and Help Sessions

While our traditional benefits fairs will need to change this year in light of COVID-19, it is important for employees to still have access to our vendors and HR staff to help answer questions.

Please join us for our first Virtual Benefit Fair and Help Sessions. We will have three general sessions that will include an overview of all of the plans available and one session that focuses on Flexible Spending Accounts and how to make the most of your tax savings opportunity.

Information Sessions

Date	Time	Topic Focus	Zoom Room
September 22	10am—11am	General	Meeting ID: 942-5186-8623 Passcode: 969089
September 29	12pm—1pm	Flexible Spending Accounts	Meeting ID: 962-7461-7651 Passcode: 509532
October 8	3pm—4pm	General	Meeting ID: 968-6178-9915 Passcode: 546983
October 15	12pm—1pm	General	Meeting ID: 979-7834-1249 Passcode: 282606

Zoom can be accessed from a desktop, laptop, tablet or your smartphone by downloading the zoom app. We encourage everyone to stop in and ask questions. There will be a raffle drawing at the end of each session for those in attendance. We will also set up private “break-out” rooms to meet with vendors or ask personal questions, if desired.

Need More Help?

If you miss one of the help sessions, you can always contact Human Resources at 530-552-3552 or send an email to HR.Benefits@buttecounty.net.

Additional Contact Information

my.calpers.ca.gov - Research and compare available health plans and review side by side benefit costs

Anthem Blue Cross Member Services
(877) PERS-PPO or (877) 737-7776
<https://www.anthem.com/ca/calpers>

Blue Shield of California
(800) 334-5847
<https://blueshieldca10-prod.modolabs.net>

PORAC
(800) 288-6928
<http://ibtofporac.org>

Northern California General Teamsters Security Fund (NCGTSF)
Delta Health Systems (800) 422-6099
www.deltahealthsystems.com

Ease Enrollment

All employees wishing to review their benefits or make changes, must log into EASE. Through the EASE system, you can update your dependents, add beneficiaries, make enrollment selections and print confirmation statements.

Important —as a reminder, you will see the full CalPERS/NCGTSF premium in EASE. Once you have selected which plan and which dependents you are covering, you will receive a “Benefit Allowance” that will appear on the right side of the screen and will be added to the total at the bottom. This amount is reflective of the County Contribution applicable to your bargaining unit.

All employees will receive an email with a link to the Ease Open Enrollment site. If you do not receive this email, simply use your County email address as your username and click “forgot password” if you don’t remember it, or never set it, from last year. If you would prefer to use your personal email address, refer to page 4 for instructions.

Once logged in, you will have the option to start your open enrollment

Butte County > Benefits Enrollment



Benefits Enrollment

Before you begin, please note the following:

- Takes 10-15 mins**
... or a cup of coffee
- Good to have ready**
Information about your dependents, Medicare, and previous coverage (if applicable)
- Your progress will be saved**
Exit and finish later if you need to

[Start](#)

You can update your dependents, update beneficiaries and review plan options. Simply click from one step to the next by selecting “Next” from each screen.

Butte County > Benefits Enrollment

0% Complete [Exit](#)

- 1 Overview
- 2 Profile
- 3 Dependents
- 4 Benefits
- 5 Beneficiaries
- 6 Coverage
- 7 Summary
- 8 Sign Forms
- 9 Finish

Overview

Welcome to EaseCentral. As you go through the enrollment process, please check that all data entered is accurate. If you need to make any changes, please do so. The County is requiring employees to provide your personal email address and cell phone number as you walk through this enrollment. Any address changes need to be made on the Personal Data Change Form and be turned into Human Resources. A copy of this form can be found in the Library section of EaseCentral or on the County intranet site.

Note: If you are electing to cover dependents on any of your benefit plans, you will be required to submit documentation of dependent eligibility. If you are a Teamsters member, you may need to submit proof directly to Teamsters as well as to the County for verification. Enrollments are not considered complete until all paperwork has been received and approved by the County or Teamsters.

If you have any questions as you walk through your online enrollment, please contact Human Resources at 530-552-3552.

[Continue](#)

Important: You must sign your forms in order to submit your elections.

[Need Help?](#) [Get Support](#)

The cost of your benefits are reflected per month (not per paycheck). As you make your selections, you can see how it impacts your total payroll deductions. Make sure to carefully review your selection before you move to the next screen. Once you reach the end, you will be asked to electronically sign your election. Your enrollment is not complete until you have completed the signature step of enrollment. If you would like to print a confirmation statement, you can also print a statement through the EASE system.

Step 4 of 9: Benefits

[Back](#) [Next](#)

Test Tester

Overview

Profile

Dependents

Benefits

Beneficiaries

Coverage

Sign Forms

Summary

Finish

Medical Plan

Select Enrolled or Waived for each individual listed below.

Test Tester - Employee ✓ Enrolled
Enrolled <input type="text"/>
st Tester - Spouse ✓ Enrolled
Enrolled <input type="text"/>

Choose your Medical plan [Show Comparisons](#)

Plan	Employee Cost Per Pay Period (Monthly)
<input checked="" type="checkbox"/> CalPERS Access+ HMO 2017 CalPERS Blue Shield Access+ HMO SBC	\$825.71

Benefit Summary

EAP
Employee, Spouse

Medical

Dental
Waived

Long Term Disability

Employee: \$0 per month
\$0.00 per pay period

Life

Employee: \$25,000
Spouse: \$500

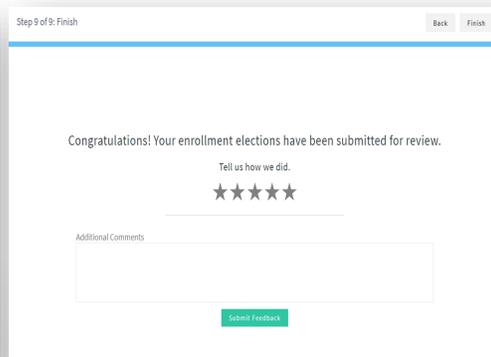
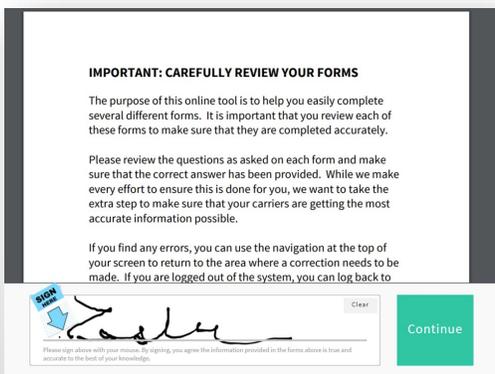
Vision
Waived

FSA Health Care

What You Need To Do

In order to help you through Open Enrollment, please see the Open Enrollment Action Items Checklist below. Elections made during Open Enrollment are effective January 1, 2021. No changes are allowed after October 16, or during the plan year, unless you experience a qualified change in family status as defined by the IRS.

- Please plan on attending a County Virtual Benefit Fair.
- Review the Butte County Employee Benefit Guide which highlights all of your benefit options for the 2021 plan year. The Benefit Guide can be found on the Butte County Open Enrollment site at www.buttecounty.net/humanresources/OpenEnrollment
- You will make all of your benefit elections online. Login to EASE to verify your personal information, elect, decline, make changes, or terminate benefits. Ease login instructions are located on the previous page. Make sure you complete the enrollment process with a e-signature. **Without the e-signature, your enrollment will not be considered "complete" and your changes will be discarded.**



- Employees electing Cash-Back will need to complete a separate form (can be found in the Documents section of Ease and on the County website) and provide supporting documentation for proof of other qualified coverage.
- Employees adding new dependents will be required to submit supporting documentation (ie. Marriage certificate, birth certificate). Please turn in this documentation to Human Resources. If you are a Teamsters member, you will receive a request in the mail for documentation directly from Delta Health Systems, on behalf of the NCGTSF following Open Enrollment. If you do not provide the proper documentation to DHS in the required timeframe, your dependents will not be covered as of January 1, 2021.
- Update or identify a beneficiary designation for your life insurance. You may login to EASE to update your beneficiary as needed.
- Don't forget all open enrollment elections must be completed by 5pm on October 16th for a January 1, 2021 effective date.**

Benefit Fairs provide a great opportunity to learn more about our plan options and ask the questions most important to you and your family.



If you have questions about Open Enrollment or making your 2021 benefit elections, please visit the EASE Self-Service Portal at Buttecounty.Ease.com
Or contact HR at
HR.benefits@buttecounty.net
530-552-3552