Welcome to Open Enrollment

**Open Enrollment begins September 11 and ends October 6.**

The County benefit plans renew January 1st and it is time to start thinking about what plans are right for you and your family. Employees in the General Unit and the Social Services Workers Unit voted to move to the Northern California General Teamsters Security Fund (NCGTSF) medical plans for 2018. For all other employees, our benefit options will remain unchanged for the upcoming benefit year.

**A few important things to note:**

- **Active Enrollment**—this means ALL employees are required to make a benefit election this year for Medical. If you do not make an election, you, and your family, will not be enrolled in a medical plan for 2018.
- **EaseCentral**—all employees will be required to access their benefit information and make their choices through our on-line benefits system this year. Make sure you complete the process by e-signing at the end.
- **Updated Rates**—most rates for the CalPERS plans decreased this year!
- **Dental/Vision**—If you elected to participate in the unbundled Dental and Vision plans last year, this is a reminder that you made a two year commitment and cannot dis-enroll from those plans until 2019, however, employees will be allowed to switch between dental plans to meet your family needs.

With very few changes happening this year, we will not host benefit information sessions this year, with the exception of NCGTSF plans. We will, however, host our annual Benefit Fair where employees can come speak directly with all of our carriers and learn more about the programs available to them.

**The Affordable Care Act and You**

You’ve probably been hearing about health care reform and a lot of new terms associated with it. Right now, the most important thing for you to know is that the County’s medical plans already meet all the legal requirements under the Affordable Care Act (ACA), and you do not need to take any action outside of the usual enrollment activities through the County.
What is New

There are a number of steps you must take for Open Enrollment. Please review contents in this document carefully. Additionally, please see page 3 of this document for a very brief overview of the changes to the benefit plans. Online enrollment instructions are available on the Butte County Open Enrollment website.

Medical

If you wish to participate in the medical plans in 2018, you MUST elect your benefits in EaseCentral. Whether you participate in CalPERS, PORAC or NCGTSF programs, all enrollment must be completed on-line. If you are electing to waive coverage, you must still log in and select “waive” for your medical plan and complete the enrollment process with your electronic signature.

Plan Changes—all plans offered through CalPERS and PORAC include the following out of pocket maximum changes. There are also some changes to the maximum allowed for certain services such as a Tonsillectomy. Employees should check the Evidence of Coverage on the CalPERS website or the County internet site for details on specific procedures. See the chart below for each plan offering:

<table>
<thead>
<tr>
<th></th>
<th>2017 Benefit</th>
<th>2018 Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access+ HMO — Pharmacy Out of Pocket Maximum</td>
<td>Individual: $5,650 Family: $11,300</td>
<td>Individual: $7,350 Family: $14,700</td>
</tr>
<tr>
<td>PERSCare Basic PPO — Medical Out of Pocket Maximum</td>
<td>Individual: $5,150 Family: $10,300</td>
<td>Individual: $5,350 Family: $10,700</td>
</tr>
<tr>
<td>PERS Choice PPO — Medical Out of Pocket Maximum</td>
<td>Individual: $5,150 Family: $10,300</td>
<td>Individual: $5,350 Family: $10,700</td>
</tr>
<tr>
<td>PERS Select PPO — Medical Out of Pocket Maximum</td>
<td>Individual: $5,150 Family: $10,300</td>
<td>Individual: $5,350 Family: $10,700</td>
</tr>
<tr>
<td>PORAC — Medical Out of Pocket Maximum - Pharmacy Out of Pocket Maximum</td>
<td>Individual: $4,500 Family: $9,000 Individual: $2,650 Family: $5,300</td>
<td>Individual: $3,000 Family: $6,000 Individual: $3,000 Family: $6,000</td>
</tr>
</tbody>
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Northern California General Teamsters Security Fund

For employees of the General Unit and Social Services Workers Unit, you will have an opportunity to learn more about the NCGTSF medical plans available to you. Look for an announcement on when/where the NCGTSF representatives will be available for information sessions. Employees will be required to submit documentation to verify dependent eligibility before your dependent can be enrolled in a NCGTSF medical plan. Delta Health Systems (DHS), Trust Administrator, for NCGTSF will reach out to you for copies of county recorded marriage and birth certificates. Plan ahead and have this documentation ready as DHS will have a short two-week window to collect this documentation from employees.

Dental

As you may recall from last year, Butte County elected to purchase our dental direct with Delta Dental versus through CSAC. This allowed the County and the Benefit Review Committee to receive information about how the dental claims for the County employees were running in comparison to the rates we are being charged. Based on this information, Delta Dental increased our dental rates for the 2018 plan year. Employees will see a monthly increase in the cost of the dental plan of the following:

<table>
<thead>
<tr>
<th></th>
<th>PPO (Plan A)</th>
<th>Premier (Plan B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.17</td>
<td>$3.45</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$6.91</td>
<td>$7.45</td>
</tr>
<tr>
<td>Employee + 2 or more</td>
<td>$10.85</td>
<td>$11.06</td>
</tr>
</tbody>
</table>
What is New, continued

Flexible Spending Accounts
If you wish to participate in the Flexible Spending Account for 2018 for either Medical Healthcare Spending or Dependent Care Spending, you must enroll through Ease Central. Enrollment elections for 2017 will NOT carry forward. As a reminder, Butte County changed our Medical Healthcare Spending account last year to allow up to a $500 rollover if you do not spend all of your available funds by the end of the plan year. The County is also raising the maximum Medical Healthcare Spending Account limit to $2,600 to match the IRS allowable contribution.

Important Note: The Flexible Spending Account Open Enrollment window will be the same as medical, September 11th through October 6th. We will not have an extended Open Enrollment for the FSA this year. Please plan accordingly and make your FSA elections in Ease Central at the same time you make your other Open Enrollment elections.

Mid-Year Changes
With all of the attention on healthcare in recent years, benefit programs are being scrutinized more than ever for compliance with legislation that impacts employer sponsored health plans. The County isn’t immune to this scrutiny and as a result, we will be tightening up our rules on allowing mid-year changes to benefits. 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 NCGRSF have their own rules about mid-year changes, they do 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 an allowed change 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.

Cash-Back Clarification/Enforcement
The County’s policy on cash-back was revised last year, in compliance with the Affordable Care Act, to allow 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 asked to provide a copy of your Medi-Cal award notification so Human Resources can confirm if your Medi-Cal qualifies you for cash-back.
Health Benefit Fair and Help Sessions

Please plan on attending one of the County sponsored Health Benefit Fairs at one of the following times/locations. A representative from all of our carriers will be available to answer your questions and explain how to make the most of your health plan benefits.

September 13, 2017

Oroville Location

9:00am to 11:00am
78 Table Mt. Blvd—Andes Room

Chico Location

1:00pm to 3:00pm
2445 Carmichael Drive—Sequoia Room

Featuring: VSP Vision, Claremont EAP, Delta Dental, MetLife, CalPERS, NCGTSF, ICMA Retirement and Empower Retirement

Don’t miss this opportunity to have all of your questions answered. Human Resources staff will also be on site to help employees navigate our Ease Central enrollment system.

Need More Help?

Look for upcoming County announcements for when/where Human Resources will be available to offer assistance. 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.
EaseCentral Enrollment

All employees are required to log into the EaseCentral Enrollment system. Due to the Affordable Care Act, even if you are waiving coverage and not receiving cash-back, you are required to “waive” your coverage options.

Through the EaseCentral system, you can update your dependents, add beneficiaries, make enrollment selections and print confirmation statements.

All employees will receive an email with your login information at your County email address. 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.

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

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 EaseCentral system.
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, 2018. No changes are allowed after October 6, or during the plan year, unless you experience a qualified change in family status as defined by the IRS.

☐ Please plan on attending the County Health Benefit Fair.

☐ Review the Butte County Employee Benefit Guide which highlights all of your benefit options for the 2018 plan year. The Benefit Guide can be found on the County internet at https://www.buttecounty.net/humanresources/openenrollment

☐ Review page 3 of this guide for a list of the “high level” changes to the benefit plans.

☐ All employees MUST make an election for 2018, regardless of which plan you are currently enrolled in. If you do not make an election, you will not have medical benefits for you and your dependents effective January 1, 2018.

☐ You will make all of your benefit elections online. Login to EaseCentral to verify your personal information, elect, decline, make changes, or terminate benefits. EaseCentral login instructions are located on the previous page. Make sure you complete the enrollment process with an e-signature. Without the e-signature, your enrollment will not be considered “complete”.

☐ Employees electing Cash-Back will need to complete a separate form (can be found in the Documents section of EaseCentral) and provide supporting documentation for proof of other qualified coverage.

☐ General Unit and Social Services Workers will be required to submit documentation to DHS to verify dependent eligibility even if you have already verified the eligibility with the County in the past. You will receive a request in the mail for documentation directly from DHS, 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, 2018.

☐ Update or identify a beneficiary designation for your life insurance. You may login to EaseCentral to update your beneficiary as needed.

☐ Don’t forget all open enrollment elections must be completed by October 6 for a January 1, 2018 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 2018 benefit elections, please visit the EaseCentral Self-Service Portal at Buttecounty.easecentral.com or contact HR at HR.benefits@buttecounty.net 530-552-3552