



The County of Orange | Employee Benefits

2012 New Employee Benefits Orientation

**Human Resources
Employee Benefits Division**

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Employee Benefits Overview

- ▶ Enrollment Process
- ▶ Benefit Center Web Site Overview
- ▶ Health Insurance Programs
- ▶ Dependent Eligibility
- ▶ County Employee Married to County Employee
- ▶ Making Changes During the Year
- ▶ Retiree Medical Plan
- ▶ Leave of Absence & Health Insurance Coverage
- ▶ DCRA/HCRA
- ▶ Other Benefits: EAP, Defined Contribution
- ▶ Reminders and Resources
- ▶ Q&A

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Employee Benefits Overview

- ▶ This presentation is an overview of the benefits available to you. The plan documents and insurance policies for each plan provide the detailed, legal information about your coverage. If there is any difference between this presentation and the plan documents or insurance policies, the plan documents and insurance policies will govern.

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Enrollment Process

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- ▶ To begin the process, your Agency will take your new hire information and input it into the County system.
- ▶ The County sends an electronic file every two weeks to the Benefits Center.
- ▶ The Benefits Center is your centralized resource for enrollment and benefit information.
- ▶ The Benefits Center takes that incoming information and generates New Hire packages to be mailed.
- ▶ Your New Hire package will be mailed to you at your home address.



Enrollment Process

- ▶ In your package, you will be given all the information needed to make your elections including your Personal Identification Number (PIN).
- ▶ Your PIN is what allows you the ability to either go online via the Benefits Center Web Site or to call the Benefits Resource Line and speak to a Benefits Specialist. Keep it confidential at all times.
- ▶ Benefits Specialists can assist you in making your elections or to provide you benefits information.

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Enrollment Process

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- ▶ You have 30 days from the date on your Benefits Enrollment Summary to make your elections.
- ▶ If you fail to make your elections within the given time period, you will be automatically enrolled into a designated health plan for yourself only coverage.

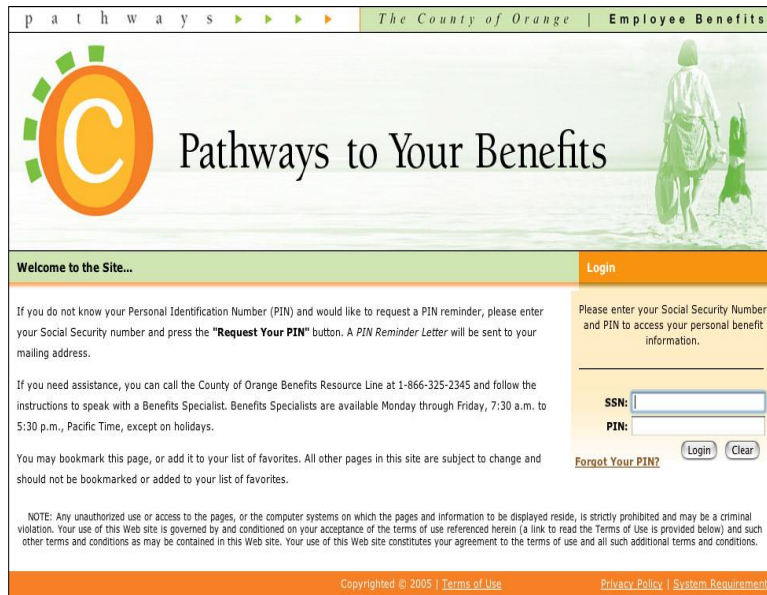


Click: To Enroll Online

www.benefitsweb.com/countyoforange.html

24 hours a day, 7 days a week

- ▶ Go to the Benefits Center Web Site from any computer with Internet access
- ▶ Type the Web Site address into your Web browser and press “Enter” on your keyboard



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Click: To Enroll Online

- ▶ After you save and SUBMITTED your changes, your Benefits Confirmation Statement will appear on your screen
 - ▷ Review your benefit elections for 2012
 - ▷ Verify that your statement has an assigned number
 - ▷ Print a copy for your records
- ▶ You will also receive a Benefits Confirmation Statement by mail within 7 to 10 days

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Forgot Your PIN?

Pathways to Your Health Plan

pathways

The County of Orange | Employee Benefits



Pathways to Your Benefits



Welcome to the Site...

If you do not know your Personal Identification Number (PIN) and would like to request a PIN reminder, please enter your Social Security number and press the **"Request Your PIN"** button. A *PIN Reminder Letter* will be sent to your mailing address.

If you need assistance, you can call the County of Orange Benefits Resource Line at 1-866-325-2345 and follow the instructions to speak with a Benefits Specialist. Benefits Specialists are available Monday through Friday, 7:30 a.m. to 5:30 p.m., Pacific Time, except on holidays.

You may bookmark this page, or add it to your list of favorites. All other pages in this site are subject to change and should not be bookmarked or added to your list of favorites.

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Login

Please enter your Social Security Number and PIN to access your personal benefit information.

SSN:

PIN:

[Forgot Your PIN?](#)



Forgot Your PIN?

Pathways



Pathways to Your Benefits



Welcome to the Site...

If you do not know your Personal Identification Number (PIN) and would like to request a PIN reminder, please enter your Social Security number and press the **"Request Your PIN"** button. A *PIN Reminder Letter* will be sent to your mailing address.

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Login

"Forgot Your PIN?"

You must enter a Social Security Number (SSN) before making a choice below.

Enter SSN

[Answer Challenge Questions](#)

[Mail a PIN Reminder](#)

[Return to Login Page](#)



Home Page

Pathways

pathways >>> [Home](#) | [FAQs](#) | [Documents & Forms](#) | [Contact Us](#) | [Inbox](#) | [Log Out](#)

Pathways to Your Benefits
The County of Orange | Employee Benefits

Personal Information | **Health & Welfare** | **Work/Life Events**

XXX-XX-0286 June 26,

[Home](#)

Welcome to the County of Orange

As a newly hired employee, you are eligible to enroll in a variety of benefits.

Enroll Today!

Inbox

Contact Us Responses

- You have no new responses.

Messages & Alerts [view](#)

- **Due to scheduled maintenance, this Website be off-line beginning at 8 P Eastern Time on June 30, 2 through 6 AM Eastern Time following day.**
- Register now for "Forgot Your PIN?" which allows instant access in case you forget your PIN.
- **Welcome to your updated Benefits Center Web site! Now it's easier than ever to manage your benefits information. Take a few minutes and explore the new site today!**
- Please do not use your browser

Welfare Internet



Personal Information

pathways > > >

[Home](#) | [FAQs](#) | [Documents & Forms](#) | [Contact Us](#) | [Inbox](#) | [Log Out](#)



Pathways to Your Benefits

The County of Orange | Employee Benefits



Personal Information

Benefits Overview

Making Changes to Your Benefits

XXX-XX-5541

October 26, 2009

[Home](#) > [Personal Information](#)

Personal Data

Address Information

Dependents

Beneficiaries

Login and Site Preferences

Communication Preferences

I want to ...

- ▶ Register now for 'Forgot Your PIN?' which allows access to this site in case you forget your PIN.
- ▶ The County's Human Resources website

Personal Information

Personal Data

Review your personal data currently on file.

Address Information

Access and manage your address information.

Dependents

Review your dependents' coverage, change certain dependent information or add a new dependent (without benefits coverage).

Beneficiaries

Learn how to update your beneficiary designations.

Login and Site Preferences

Indicate your preferences for accessing and using this site, including changing your PIN and registering for the "Forgot Your PIN?" feature.

Communication Preferences

Register or update your e-mail communication preferences.

Learn More

- ▶ Manage your Health & Welfare benefits



Personal Information

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- ▶ On-Line Beneficiary Designation Forms - for Executive Managers, Managers, Attorneys, Craft & Plant, Probation (PM & PS only)
 - Eligible employees can complete and update Beneficiary Designation form for Life and/or Accidental Death & Dismemberment



Making Your Elections

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XXX-XX-5001 June 26,

[Home](#) > [Health & Welfare](#) > [Change Coverage](#) > [New Hire](#) > [Make Coverage Elections](#)

Make Coverage Elections | New Hire

Event Date: Jun 1, 2009 | Enrollment Deadline: Jul 19, 2009 | Days Left: 24

[Printer Friendly Version](#)

Please check the continued availability of your health election if your event is due to a zip code change.

- Click each **Change** button to make your benefit and dependent elections.
- After making *all* your requests, click **Submit Changes** to save them and to obtain your Confirmation.

Make Election Requests *(This is not your Confirmation of benefit elections)*

	Benefit	Your Current Choices	Effective Date	Your Bi-weekly Cost/(Credit)	
				Before-Tax	After-Tax
<input type="button" value="Change"/>	Health Plan	Premier Wellwise PPO , Yourself Only	07/01/2009	\$12.00	\$0.00
<input type="button" value="Change"/>	Health Care Reimbursement Account	Coverage , \$5,000.00 Annual	07/01/2009		
<input type="button" value="Change"/>	Dependent Care Reimbursement Account	No Coverage , \$0.00 Annual	07/01/2009		
Your Total Bi-weekly Cost/(Credit)				\$12.00	\$0.00

Covered Dependents

No dependents currently covered

[Add a Dependent](#)

Follow These Steps

- [1. Learn About This Event](#)
- [2. Make Coverage Elections](#)**
- [3. Confirmation Statement](#)
- [4. Next Steps](#)
- [5. Other Things To Consider](#)

Learn More

- ▶ [Dependents, who is eligible?](#)
- ▶ [Need to speak with a Benefit Specialist?](#)



Compare/Evaluate Health Plans Tool

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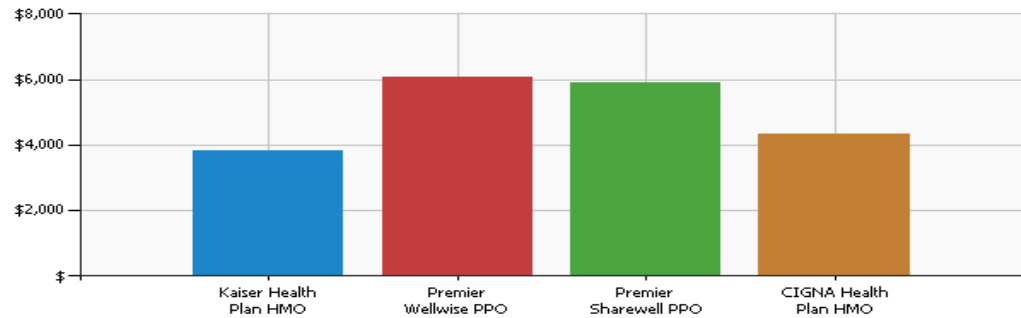
My Out-of-Pocket Costs

[Edit Family Profile](#) [Edit Claims](#)

Details

Your estimated network out-of-pocket healthcare costs are summarized in the graph at right, based on your healthcare services and prices from Step 2. Detailed cost breakdowns are available in the [table below](#). Click each header for full details.

[Print This Page](#)



	Your Current Plan			
	Kaiser Health Plan HMO	Premier Wellwise PPO	Premier Sharewell PPO	CIGNA Health Plan HMO
▶ Your Estimated Network Deductible, Coinsurance, & Copayment	\$713	\$2,118	\$6,480	\$804
▶ Your Annual Premium Deduction	\$3,091	\$3,951	(\$599)	\$3,526
Your Estimated Total Out-of-Pocket Healthcare Costs	\$3,804	\$6,069	\$5,881	\$4,330

This table includes each component of your estimated out-of-pocket costs.



Life Insurance Calculator

part of this way

Home > Health & Welfare > Planning Tools > Calculate Life Insurance Needs

Coverage Details

[Change Coverage](#)

Planning Tools

- [Compare/Evaluate Health Plans](#)
- [Research Medical Conditions & Find a Hospital](#)
- **Calculate Life Insurance Needs**
- [Calculate Reimbursement Account Needs](#)

Resource Materials

Calculate Life Insurance Needs

[Printer Friendly Version](#) | [Page Help](#)

This tool estimates how much life insurance coverage your family would need to cover future expenses in the event of your death.

Instructions

- Review [Important Things To Consider](#).
- Enter your current assets.
- Enter your current debts.
- Enter estimates of your family's future income (in the event of your death) and number of years you expect each income source to be available.
- Enter estimates of your family's future expenses and the number of years you expect each expense to remain at this level.
- To clear your entries, click "**Clear**".
- Click "**Calculate**".

Learn More

[How do I find out about my supplemental benefits such as life, disability and vision?](#)

See Also ...

[Review Plan Guidelines](#)

Current Assets	
Investment Assets:	0 <input type="text"/>
Liquid Assets:	0 <input type="text"/>
Existing Life Insurance Coverage:	0 <input type="text"/>
Total Assets:	0 <input type="text"/>

Current Debts	
Outstanding Mortgage Balance:	0 <input type="text"/>
Outstanding Loans:	0 <input type="text"/>
Expenses Incurred at Death:	0 <input type="text"/>



Call: To Enroll by Phone

▲ Weekdays, 7:30 a.m. to 5:30 p.m.



▶ **30 days from the date on your New Hire package**

▶ Use a touch-tone phone to access the Benefits Resource Line

▷ You'll be prompted to enter your Social Security number and PIN

- If you do not have your PIN, press, please enter your SSN and wait to be routed to a specialist

▷ From the Benefits Selection Menu, you'll hear a list of options

Dial 1-866-325-2345, toll-free



Call: 1-866-325-2345 for Information

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- ▶ Use the automated phone system any time 24 hours a day, 7 days a week to
 - ▷ Change your PIN
 - ▷ Transfer to Health Plan Administrators
- ▶ Ask a Benefits Specialist for help (weekdays, 7:30 a.m. to 5:30 p.m., Pacific Time)
 - ▷ Take your elections
 - ▷ You have questions about your benefits



Health Insurance Programs

Health Plan Rate Structure

- ▶ 2012 Health Rates for Full-time Employees — Employee-only Coverage
 - ▷ County pays 95% of cost
 - ▷ Employees pay 5% of cost
- ▶ 2012 Health Rates for Full-time Employees – with dependents
 - ▷ County pays approximately 75% of cost
 - ▷ Employees pay approximately 25% of cost
- ▶ Rates in effect until end of Plan Year (January 1 - December 31).



Health Plan Options

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▶ Choice of Four Options

- ▶ Premier Wellwise PPO
- ▶ Premier Sharewell PPO
- ▶ CIGNA HMO
- ▶ Kaiser HMO



Health Plan Types

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- ▶ 2 Preferred Provider Organization Plans (PPO)
 - ▷ Premier Wellwise PPO
 - ▷ Premier Sharewell PPO

- ▶ 2 Health Maintenance Organizations Plans (HMO)
 - ▷ CIGNA HMO
 - ▷ Kaiser HMO

- ▶ See on-line Benefits Enrollment Guide for more information.



Premier Wellwise and Premier Sharewell: Plan Features

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- ▶ **Blue Shield of California - Claims Administrator:**
 - ▷ Pay benefits according to Plan Document
 - ▷ Issue Explanations of Benefits and ID Cards
 - ▷ Provide Customer Service
 - ▷ Conducts hospital Pre-Certification Review
 - ▷ Case Management
 - ▷ Disease Management Programs
 - ▷ PPO Network - www.blueshieldca.com/oc
 - ▷ **365-day Claims Filing Limit**



Premier Wellwise PPO

- ▶ \$300 Individual / \$600 Family Deductible **Network**
- ▶ \$500 Individual / \$1000 Family Deductible **Non-Network**
- ▶ Network deductible applied toward Non-Network deductible
- ▶ Network Co-Insurance 90/10%
- ▶ Non-Network Co-Insurance 70/30%
- ▶ Chiropractic coverage (limited)

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Premier Wellwise PPO

- ▶ Prescription Drug Program administered by Catalyst Health Solutions, Inc. (CHSI)
 - ▶ Three tier Formulary
 - 20% Generic
 - 25% Brand
 - 30% outside of Formulary
 - ▶ Must use a Catalyst network of retail pharmacies or the Catalyst mail order program
 - ▶ Will not be reimbursed for prescriptions filled at a non-Catalyst network pharmacy—except when needed in an emergency

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Premier Wellwise PPO

▶ Year-End Wellness Incentive:

→ \$50 non-smoker award (employee only)

→ Annual wellness incentive (taxable) for non-use of plan \$200/employee only, \$400/employee plus one dependent, \$500/family

→ Exception to “non-use”: Claims paid under the Preventive Care Benefit set forth in the Plan Document

→ Use of prescription drug benefit will make you ineligible for wellness incentive

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Premier Sharewell PPO

- ▶ Annual **\$5,000** family deductible
- ▶ Payroll Premium Credit instead of deduction
- ▶ If you elect Premier Sharewell because you have other coverage, and you lose that coverage during the year, please note you will not be able to change health plans until Open Enrollment
- ▶ Network Co-Insurance 90/10%
- ▶ Non-Network Co-Insurance 80/20%
- ▶ Participant pays for 100% of prescriptions at any pharmacy and submits to Blue Shield of California for reimbursement (applies to annual deductible)
- ▶ Chiropractic coverage (limited)

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CIGNA & Kaiser: HMO Plan Features

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- ▶ Managed Care Programs
- ▶ Preventive, diagnostic & comprehensive major medical coverage included
- ▶ Minimal co-payments for health services and prescriptions
- ▶ No claim forms to file
- ▶ No annual deductibles to satisfy
- ▶ No lifetime maximums



CIGNA & Kaiser: HMO Plan Features

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- ▶ Know your HMO Plan and work within HMO Plan when obtaining health services:
 - Physician Selection
 - Referrals to Specialist
 - Must use Plan hospitals
- ▶ When obtaining urgent or emergency care outside of Service Area:
 - ➔ Must contact HMO immediately (actual timeframe determined by HMO); otherwise health services may not be covered



CIGNA HMO

- ▶ CIGNA has contractual arrangements with medical groups, private practice physicians and hospitals
- ▶ \$15 co-payment for office visits
- ▶ Prescription co-pays:
- ▶ \$10 for generic drugs
 - ▶ \$20 for brand-name drugs
 - ▶ \$40 for Non-Formulary
 - ▶ Mail-order drug program (maintenance Rx)
- ▶ Limited vision plan through Vision Service Plan
- ▶ Read the on-line Benefits Enrollment Guide for more information



Kaiser HMO

- ▶ Health facilities are Kaiser-owned and physicians and specialists are Kaiser employees
- ▶ \$15 co-payment for office visits
- ▶ Prescription co-pays:
 - ▷ \$10 for generic drugs
 - ▷ \$20 for brand-name drugs
 - ▷ Mail-order drug program (maintenance Rx)
- ▶ Limited vision plan through Kaiser
- ▶ Read the on-line Benefits Enrollment Guide for more information

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Health Plan ID Cards

- ▶
- ▶ Combined Premier Wellwise PPO/Catalyst ID card and Premier Sharewell ID cards issued by Blue Shield of California (Cards issued in subscriber's name)
- ▶ HMO ID cards will be issued directly by the HMO selected
- ▶ New Health Plan ID cards will be sent within 30 days from the date you receive your Confirmation Statement
- ▶ Your Health Plan ID card contains important information and telephone numbers

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Important Dates for Health Insurance Coverage

- ▶ Health Benefits Effective Date - First day of the month following 30 days from the date of hire
- ▶ You will receive a Confirmation Statement mailed to your home shortly after you have made your elections
- ▶ You will have 10 business days from the date of your statement to correct errors to the elections you made to your benefits coverage
- ▶ Call the Benefits Resource Line at 1-866-325-2345 and speak to a Benefits Specialist

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Important Dates for Health Insurance Coverage

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- ▶ You will be automatically enrolled in the Premier Wellwise PPO Plan - employee only coverage if enrollment process is not completed on time
- ▶ Part-time employees will be automatically enrolled in the Premier Sharewell PPO Plan – employee only coverage if enrollment process is not completed on time



Dependent Eligibility

- ▶ Legal Spouse
- ▶ Domestic Partner
- ▶ Children through age 18
- ▶ Children age 19 through 25 (ineligible at age 26 for health only) if not eligible for any other employer health plan other than the group health plan of a parent
- ▶ Incapacitated children (must have been incapacitated prior to 26th birthday)
- ▶ Children of Adoptions and Legal Custody Awards
- ▶ Parents and grandparents are ineligible

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Dependent Eligibility

- ▶ Employees with dependents on their health plan are required to complete the Dependent Verification form and provide documentation of eligibility:
 - ▶ Birth certificates
 - ▶ Employed dependent children: letter from employer verifying no health coverage available
 - ▶ Marriage certificates
 - ▶ Tax/Joint Debt documents (if applicable)
- ▶ If you do not submit documentation for a newly added dependent within 60 days of the event which made your dependent become eligible, your dependent will be terminated from your coverage



Dependent Eligibility

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- ▶ Please note that during every Annual Benefits Open Enrollment you are required to recertify those covered dependents between the ages of 19-25 to ensure that they are not eligible for any other employer health plan coverage other than a group health plan of a parent.
- ▶ If you are required to submit additional documentation during this process and you fax your information to the Benefits Center be sure to identify yourself as a County of Orange employee and provide your SSN on the cover sheet of the fax



Dependent Eligibility

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- ▶ It is your responsibility to notify the Benefits Center within 30 days when a dependent becomes eligible or ineligible for coverage.
- ▶ Dependents, when terminated from coverage in a timely manner, will be able to continue coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Some exceptions for Domestic Partners or dependents terminated because documentation was not provided to the Benefits Center in a timely manner.



County Employee Married To County Employee (EME)

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- ▶ County pays 100% of health plan rates for those married employees enrolled in the same plan. One spouse must be subscriber, while the other enrolls as a dependent
- ▶ Required to complete EME form
- ▶ May enroll in separate health plans - dependent rates will apply
- ▶ Marital status change, going off payroll or part time status will make employees ineligible for EME
- ▶ All transactions related to EME go through Benefits Specialist



Making Changes During the Year: Adding or Dropping Dependents

- ▶ Qualifying Status Change Event Only:
 - Marriage/Divorce
 - Birth/Adoption
 - Newly Established Domestic Partnership
 - Commencement or Termination of Spouse's Coverage
 - Dependent No Longer Eligible under Plan Guidelines

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Changes Not Allowed During Plan Year

- ▶ Cannot change Health Plans during the Plan Year unless you move out of an HMO's Service Area
- ▶ For example, you cannot change Plans when:
 - ▷ Your spouse loses coverage and needs to be added to your plan
 - ▷ Your HMO physician terminates contract with health plan (CIGNA or Kaiser)

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Annual Open Enrollment

- ▶ Only time of the year Plan Changes can be made, unless you have a Qualifying Life Event
- ▶ Held in the fall each year
- ▶ Changes made are effective January 1st of following year

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Before Tax Deductions

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- ▶ Health care rates deductions are taken on a before-tax basis, which means you may pay less income taxes and have more take-home pay
- ▶ If you do not want the tax advantage of before-tax deductions, you'll need to call the Benefits Resource Line to elect after-tax deductions



The County of Orange Retiree Medical Plan

- ▶ Retiree medical benefits in the County of Orange are subject to the conditions set forth in the formal plan document adopted by the Board of Supervisors
- ▶ The Plan Document is entitled the “Third Amended and Restated County of Orange Retiree Medical Plan,” adopted by the Board of Supervisors on June 23, 2009. The plan confirms that the benefits are not vested and are subject to change
- ▶ A copy of the Third Amended and Restated County of Orange Retiree Medical Plan is available on the Benefits Center Web Site or by calling the Benefits Resource Line



Retiree Medical Insurance Grant Program

- ▶ If Eligible:

- ▶ Designed to assist in the cost of health plan coverage as a County retiree

- ▶ Eligibility: 10 years of continuous County service and age 50

- ▶ Provides a Grant based on age at retirement and years of service to a maximum of 25 years

- ▶ Eligibility Workers are not eligible for the grant program



Leave of Absence & Health Insurance Coverage

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- ▶ When you are on a leave of absence and off payroll, you will be responsible for the full premium (County and employee share) to continue health insurance coverage
- ▶ After your agency codes you on a leave of absence, you will be sent a Leave of Absence package in the mail that provides you the information and options to choose from
- ▶ Only Exception - Family Medical Leave (check with agency HR Representative)



Dependent Care Reimbursement Account (DCRA)

- ▶ Option for employees who pay for child or elder care. Care for a child 12 years of age or younger.
- ▶ May allocate before-tax salary to pay for eligible day care expenses
- ▶ Contributions taken out of paycheck
- ▶ To determine if this plan is the best choice for you, recommend that you consult with a tax advisor prior to enrollment

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Health Care Reimbursement Account (HCRA)

- ▶ Option for employees to allocate before-tax salary to pay for eligible medical, dental or vision expenses not covered or only partially covered by your health plans
- ▶ Contributions taken out of paycheck
- ▶ Because of tax consequences, recommend that you consult with a tax advisor prior to enrollment
- ▶ **Court employees are not eligible for this benefit**

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DCRA/HCRA

- ▶ For additional information about both of these programs:
 - ▷ Refer to the Benefits Center Website or call the Benefits Resource Line
 - ▷ For a detailed list of eligible and ineligible expenses, you may call the IRS at 1-800-829-3576 or visit the IRS web site at www.irs.gov
 - ▷ Use It or Lose it Rule
 - ▷ Consult a qualified tax advisor

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Other Benefits:

Employee Assistance Program (EAP)

- ▶ Available through Horizon Health - no cost to employee
- ▶ Referrals to professional counselors for assistance with legal, family issues, childcare and other referrals – confidential
- ▶ Available 24 hours / 7 days a week. Call 1-800-221-0945 to schedule an appointment
- ▶ Available to all members of household
- ▶ If additional counseling is required, will either coordinate with health plan when services are covered or to discounted program

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Other Benefits

- ▶ Dental, Life Insurance, Vision and Disability Insurance
- ▶ Based on your Bargaining Unit
- ▶ Talk to your Supervisor or contact your HR Representative

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Important Reminder

Change in Home Address:

- ▶ Please contact your Human Resources and/or Payroll Representative within your agency to submit a correct change of address for future information
- ▶ If the Benefits Center does not have your current address, you will not be receiving any important benefits information that would be sent to your home address
- ▶ You can visit the County of Orange Employee Benefits Website at: www.oc.ca.gov/hr/employeebenefits and view a PDF version of the 2012 Benefits Enrollment Guide for employees



Important Reminder

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- ▶ You may hear some talk about how your name and salary information will be shared with the Orange County Register
- ▶ Your name and salary information is considered “public information”
- ▶ Your Health and Benefits information is confidential information that is not shared or disclosed – you are protected by HIPAA



Your Responsibility

- ▶ Carefully review ALL the information
- ▶ Understand all plan provisions, limitations and exclusions before enrolling - this avoids surprises later
- ▶ Request additional information to help assist you in your decision, i.e. plan documents, by logging on to the Benefits Center Website or calling the Benefits Resource Line.

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Your Responsibility

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- ▶ Make your elections to avoid automatic enrollment
- ▶ Report all Qualified Life Events within 30 days of event date: Newborns, Marriage, Divorce, Loss or gain of coverage, changes in EME status or dependent eligibility. If not reported in timely manner – may effect eligibility and/or result in health plan rate adjustments
- ▶ You are also responsible for providing the Dependent Verification form and required dependent documentation to the Benefits Center timely



Additional Resources:

▶ **For HMO Benefit Information contact:**

▶ CIGNA Customer Service 1-800-244-6224

▶ Vision Service Plan 1-800-877-7195

▶ Kaiser Customer Service 1-800-464-4000

▶ ASHP (Chiropractic) 1-800-678-9133

▶ **457 Defined Contribution Program**

▶ Great West Retirement Services 1-866-457-2254

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County of Orange Benefits Center

- ▶ Benefits Resource Line:
- ▶ Toll Free Phone: 1-866-325-2345
- ▶ FAX: 1-973-837-3330

- ▶ Website:
www.benefitsweb.com/countyoforange.html

- ▶ Mailing address:
PO BOX 436
Little Falls, NJ 07424

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The County of Orange | Employee Benefits

Any Questions?

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Other Benefits:

457 Defined Contribution Plan

- ▶ Voluntary supplemental Retirement Savings Program (It is not OCERS, but in addition to it)
- ▶ Administered by Great West Retirement Services
- ▶ Convenient before-tax payroll deductions
- ▶ Employee contributions only
- ▶ Can stop or start at any time
- ▶ Wide range of investment options
- ▶ **www.countyoforangedcplan.com**

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