



County of Orange Annual Benefits Open Enrollment Newsletter

November 1st – November 24th

The annual Benefits Open Enrollment period is your opportunity to review your County of Orange benefit elections for the 2010 Plan year. It's very important that you take time to understand how potential changes in rates and options may affect you and your family. You may want to compare all of the health plan options and costs available to you before making your enrollment decisions for 2010.

On or before November 1st you will receive your Annual Benefits Open Enrollment package which describes your benefits for 2010 in detail. This newsletter explains what's new and what you can do to make the best use of your benefit resources. You can enroll or make changes to your coverage for 2010 only during Open Enrollment, which takes place Sunday, November 1, 2009 through Tuesday, November 24, 2009. If you do not want to make any changes to your benefits during Open Enrollment, you do not have to take any action.

Remember, you cannot make changes to your benefits outside the annual Benefits Open Enrollment period unless you have a Qualified Life Event (QLE) such as marriage, divorce, birth or adoption of a child. Even when you experience a QLE you will not be allowed to change your health plan unless you move outside your plan's service area where your coverage is not available. You can only change health plans during Open Enrollment.

What's New for 2010?

Your Human Resources/Employee Benefits department, partnering with the Benefits Center, wants to keep you updated and current about your benefits by providing you with helpful information on what is new for 2010.

Benefits Enrollment Guides

In trying to control costs, your Open Enrollment package will not include the comprehensive Benefits Enrollment Guide that has previously been mailed to you each year. Instead, your Benefits Enrollment Guide will now be found on-line. You have two on-line resources at which to review and/or print a copy of your Benefits Enrollment Guide:

- The Benefits Center Web Site at: www.benefitsweb.com/countyoforange.html
- The Employee Benefits Web Site at: www.oc.ca.gov/hr/employeebenefits

Important: Please go to one of these web sites and review your Benefits Enrollment Guide to ensure that you have all the information necessary to make the best decision about your benefits for you and your family. The Guides will be available year-round on the web sites as a handy reference tool that you can access any time you like.

Quick Start Brochure

A Quick Start Brochure has been developed to provide you with a "quick" reference about very important benefits information and directs you to the appropriate location in the on-line Benefits Enrollment Guide for additional information. You will also be able to find the Quick Start Brochure on-line year-round. The Quick Start Brochure will be included in the Open Enrollment package that you will receive on or before November 1, 2009.

2010 Rates

County employees will see an increase in the health plan rates that are effective January 1, 2010. Overall County health plan rates are increasing at a rate lower than national and local trends for 2010.

- CIGNA increase: 5.52%
- Kaiser increase: 4.58%
- PPO increase: 1.3% (for Premier Wellwise & Premier Sharewell)

Specific health plan rates/credits will be included in your personalized Benefits Enrollment Summary, which is included in your Open Enrollment package that will be sent to your address on file at the end of this month.



Dependent Eligibility Audit

The County has been conducting a dependent eligibility audit during recent months. During this audit, employees with dependents on their health plan were required to provide proof of eligibility, including marriage certificates, birth certificates, and tax documents (if applicable). If documentation was not provided during the audit, any ineligible dependents will be terminated from coverage effective December 31, 2009. Because the audit is being conducted so close to the Open Enrollment period, dependents that were found to be ineligible may still be included on the Benefits Enrollment Summary you receive in your Open Enrollment package. Those dependents will be terminated effective December 31, 2009. If you have dependents that will be dropped as a result of the audit, you will receive one or two Confirmation Statements depending on the actions you take during Open Enrollment:

- If you make any kind of election during Open Enrollment, you will be sent two Confirmation Statements. The first Confirmation Statement will show the changes you have made for the 2010 plan year but may still show dependents who will be dropped as a result of the audit. The second Confirmation Statement will be sent in early December and will show your correct dependent coverage.
- If you do not make any Open Enrollment elections you will receive one Confirmation Statement in early December that will show your correct dependent coverage.

We recommend you carefully review all Confirmation Statements to ensure your benefit elections for 2010 are reflected accurately.

Adding and Dropping Dependents

You may change your benefits between Open Enrollment periods if you experience certain Qualified Life Events. Any change in your coverage must be made within 30 calendar days of the Qualified Life Event and must be consistent with that event. If your Qualified Life Event allows you to add or drop dependents, log onto the Benefits Center Web Site or call the Benefits Resource Line and speak to a Benefits Specialist to make any necessary changes. You will be required to provide written proof of dependent eligibility at the time of enrollment. Forms or written proof will include marriage certificate, birth certificate, college transcripts, tax return documentation (verification of ongoing marriage status and/or dependent support).

If an ineligible dependent has been enrolled, or you fail to report a loss of eligibility event such as divorce within 30 days, or you fail to provide proof of eligibility as required, you may be responsible for repayment of the County's portion of your premiums retroactive to the date of ineligibility, as well as the cost of medical services provided to ineligible dependents. In addition, failing to report the loss of eligibility within 30 days may result in loss of eligibility for continuation of coverage through COBRA.

New Flexible Spending Account Administrator

Effective January 1, 2010 SHPS will be the new administrator overseeing all services related to the Health Care and Dependent Care Reimbursement Accounts, OBP, COBRA and Direct Bill Services. SHPS has over 20 years of experience in this field. They will bring increased on-line functionality, including the ability to review your account from your computer, and comprehensive claims processing. If you are thinking about enrolling in a Health Care and/or Dependent Care Reimbursement Account and have questions, please contact SHPS Spending Accounts toll free phone number at **1-800-807-8847**, press 1. They are ready to assist you as of November 2, 2009.

Making Your Open Enrollment Elections

Just Click or Call

You have two ways to enroll. Either:

- Click on the Web and access the Benefits Center Web Site at **www.benefitsweb.com/countyoforange.html**, or
- Pick up the phone and dial toll-free **1-866-325-2345** to call the Benefits Resource Line and ask a Benefits Specialist to enroll you. Benefits Specialists are available Monday through Friday, 7:30 a.m. to 5:30 p.m., Pacific Time, except for holidays.



Benefits Enrollment Summary

Your Benefits Enrollment Summary is included in your Open Enrollment package and shows your Automatic Benefits Coverage that will go into effect January 1, 2010 if you take no action during Open Enrollment. It is important that you review it carefully to ensure it accurately reflects the benefits you and your family want.

Benefits Confirmation Statement

After you make an enrollment election or following the end of Open Enrollment, you'll receive a Benefits Confirmation Statement in the mail—even if you don't make any changes to your benefit elections.

If you have dependents that will be dropped as a result of the Dependent Eligibility Audit, you will receive one or two Confirmation Statements depending on the actions you take during Open Enrollment:

- If you make any kind of election during Open Enrollment, you will be sent two Confirmation Statements. The first Confirmation Statement will show the changes you have made for the 2010 plan year but may still show dependents who will be dropped as a result of the audit. The second Confirmation Statement will be sent in early December and will show your correct dependent coverage.
- If you do not make any Open Enrollment elections you will receive one Confirmation Statement in early December that will show your correct dependent coverage.

We recommend you carefully review all Confirmation Statements to ensure your benefit elections for 2010 are reflected accurately.

As soon as you get your statement, here's what you should do:

- Carefully review your statement to make sure that you received the benefits you elected.
- Verify the dependents listed (if applicable) to ensure your eligible dependents are reflected for coverage in 2010.
- If any of the information on your statement is incomplete or incorrect, call the Benefits Resource Line right away and speak with a Benefits Specialist. You'll have 10 business days from the date of your statement to report any errors in elections you've made. Once the 10-day correction period has ended you will not be able to make any additional changes to your benefits unless you have a Qualified Life Event.
- If you don't receive a Benefits Confirmation Statement by December 18th, please call the Benefits Resource Line and notify a Benefits Specialist.

Open Enrollment Meetings

To better inform and assist you with your health plan decisions, the County will be providing Open Enrollment Presentations in November during the lunch hour at convenient locations throughout the County. Each presentation is identical; therefore, you only need to attend one presentation. The presentation schedule will be included in your Open Enrollment package.

Where to Get More Information

If you have questions, we've got answers! If you have questions about Open Enrollment, you can visit the Benefits Center Web Site at www.benefitsweb.com/countyoforange.html or call the Benefits Resource Line toll free at **1-866-325-2345**. Reach out to the insurance carriers for details about your coverage and how the plans work. Find a complete directory of plan contacts in the Helpful Information section of your Benefits Enrollment Guide.

If you need assistance in another language, Benefits Specialists can connect you with a translation service at no cost to you. For TDD communication services for the hearing impaired, call toll-free 1-800-TDD-TDD4 (833-8334)



Important Dates to Remember

November 1 - 24, 2009 - Open Enrollment runs from November 1st through November 24th. Open Enrollment meetings take place at a variety of locations.

Tuesday, November 24 - 5:30 p.m. Pacific Time - The Benefits Center Web Site and Benefits Resource Line stop accepting Open Enrollment changes.

November–December 2009 - Your Benefits Confirmation Statement(s) will be mailed to your home address before the end of December. You'll have 10 business days from the date of statement to report any errors in elections you've made.

January 1, 2010 - The benefits you elected in November 2009 and the 2010 health plan rates will become effective. If you changed health plans during Open Enrollment, you will receive your new ID card on or before January 1, 2010.

COUNTY OF ORANGE
EMPLOYEE BENEFITS
333 W. SANTA ANA BLVD. 2nd FL
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Presorted
First-Class Mail
U.S. Postage Paid
Santa Ana, CA
Permit #6004