

Open Enrollment Oct. 19, 2015 – Nov. 13, 2015

**Wellness Fair Thursday November 5th 11AM to 2 PM
Marin Center 20 Avenue of the Flags**

Attend the Fair to:

Talk to County Benefits and Retirement Staff, bring your pay stub so that you can get specific answers.

Talk to our Health & Wellness Vendors, including, Anthem, Kaiser, Delta Dental, VSP, MHN, and ConnectYourCare.

Get Information from County Departments and Affiliated Vendors, we have invited Nationwide, Marin County Federal Union, and several County departments

Get your Annual Flu Shot, all County employees, retirees, interns and volunteers can get their flu shot for no charge.

Learn Valuable Wellness Tips, from several local health and wellness vendors

Try out: Yoga, CrossFit and Indoor Cycling

Have the chance to win raffle prizes

Information and all forms needed to make Health & Welfare benefits elections are posted online at www.marincounty.org/employeebenefits or by contacting your Human Resources Benefits Representative

Open Enrollment changes must be received in Human Resources by 4:00 p.m. Friday, November 13, 2015.

Forms not received by HR by the deadline will not be processed. This includes forms delivered to your department administrative staff, or mailed but not delivered to HR by the deadline.

Open Enrollment changes will be effective on Sunday December 20, 2015.

You may be aware that the Affordable Care Act (ACA) requires that every large employer has to provide medical coverage to all of their full time employees beginning on January 1, 2014. Employers that don't comply with this requirement will face penalties beginning in 2016.

What the medical plan has to cover, how much of the costs can be passed onto employees and how to determine who is eligible are all contained in the regulations. In many cases the regulations define a "safe harbor" approach where an employer is assumed to comply with the regulations if they follow the "safe Harbor". To the extent possible, the County will follow safe harbor provisions

Based on provisions within the ACA and the number of hours you worked during 2015, you are eligible for medical coverage through the County. This booklet outlines the medical plan you can enroll in, the costs, how to enroll and when coverage will begin.

The Affordable Care Act (ACA) requires that everyone in America have medical coverage as of January 1, 2014. To help facilitate this, public healthcare exchanges are available to everyone legally living in the US. More information on the exchange can be found at www.coveredca.com.

Eligibility

The ACA gives employers some leeway in determining who is a full time employee for medical eligibility. There are two basic groups of employees; employees that are reasonably expected to work at least 30 hours per week when they are hired (full time), and employees who we are unsure how much they will work when hired. This group of employees is called "variable" employees in the regulations.

For variable hour employees we will look at the hours they worked on a per pay period basis for 9 months, employees that average at least 60 hours per pay period will be eligible for benefits. We will take a 3 month period after this to notify employees and process their elections. Employees will then be qualified for coverage for 12 months, even if they don't maintain the 30 hour per week average. Employees that do continue to work 60 hours per pay

period will keep their eligibility and will then be offered coverage for 2016.

The regulations allow employers to group all of their existing employees together and start their benefits at the same time, and this is what we are going to do. Everyone who is currently employed will go through this Open Enrollment and everyone's benefits will start on the same date. Our benefits begin on the first day of a pay period, so your benefits will start on Sunday December 20, 2015 and continue for 26 pay periods if you elect coverage and remain employed with the County.

Costs

ACA regulations limit how much of the premium can be paid by the employee for coverage for themselves only. Using the "safe harbor" provisions means that your cost will be no more than \$67.83 per pay period, regardless of the number of hours you work. If you enroll any of your family members, you will pay all of the additional costs for covering them.

Bi-Weekly Cost			
Employee Only		FIRE and SEIU Only	All Other Groups
Full Premium		\$161.88	\$161.48
County Cost		\$120.67	\$100.56
Employee Cost		\$40.92	\$60.92
Employee + 1 Dependent			
Full Premium		\$323.75	\$322.96
County Cost		\$120.67	\$100.56
Employee Cost		\$202.40	\$222.40
Employee + Family			
Full Premium		\$430.59	\$429.53
County Cost		\$120.67	\$100.56
Employee Cost		\$308.97	\$328.97

Plan Coverage

The County has selected a High Deductible Health Plan (HDHP) from Kaiser as the plan available to Extra Hire employees. This plan is different from the plans offered to regular employees. With a HDHP you typically pay 100% of all costs (medical and prescription) up to the amount of your deductible. After you reach the deductible, you then pay a designated portion of each claim until you reach your out of pocket maximum. Once you reach this amount, the plan pays 100% of the costs. The exception is for preventive care; preventive care is covered at 100% from the beginning. This means you typically will not pay anything when you get your annual physical, during well baby checkups etc.

	ACA Safe Harbor	Kaiser HDHP
Calendar Year Deductible Individual / Family	\$3,500 / Not Specified	\$3,000 / \$6,000
Annual Out-of-Pocket Maximum Individual / Family	\$6,000 / Not Specified	\$5,950 / \$11,900
Hospital		
Inpatient Services	20%	20%
Outpatient Surgery	20%	20%
Ambulance Service	20%	20%
Emergency	20%	20%
Physician Services		
Physician Office Visit	20%	20%
Periodic Exam/ Preventive Care	No Charge	No Charge
Well Baby Care	No Charge	No Charge
Testing and Specialty Care		
X-Ray and Lab	20%	20%
Occupational, Physical and Speech Therapy	20%	20%
Hospice Care	20%	20%
Mental Health and Substance Abuse		
Inpatient	20%	20%
Outpatient	20%	20%
Prescriptions	Generic / Brand / Non-Formulary	
Retail	No	\$10 / \$30
Mail Order	Coinsurance	\$20 / \$60

How to Make Open Enrollment Changes

You can enroll yourself and any eligible dependents. Eligible dependents include your spouse or domestic partner; your children and the children of your spouse/partner; other children that you may have a legal right to provide medical coverage for. It does not include parents or other family members you may claim as a tax dependent, or have a legal obligation to provide for. Children are eligible through age 26. There is no age limit for disabled children.

Enrollment and change forms are available online at www.marincounty.org/employeebenefits or through Human Resources. Go to. Select Forms in the left navigation section. Forms are listed alphabetically. Complete form(s), and submit along with any other required documentation so that they are received by the HR Benefits by 5:00 p.m. on Friday, November 13, 2015.

If you have any question concerning benefits and/or OE, please contact your HR Benefits rep listed at the end of this brochure.

Late enrollment and change forms will not be processed if received after November 13th. If you are concerned because you cannot obtain all of the needed documentation, please email your HR Benefits rep during OE.

Changes Outside of Open Enrollment

Whether you elect coverage or not, your annual benefit enrollment is an irrevocable election for the plan year under IRS regulations and plan rules. Mid-year changes can only be made under limited circumstances.

If you or your eligible dependents gain or lose your medical coverage through other group coverage, you must provide proof to HR within 30 days of the event to change your coverage with the County.

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Contact Information

Company	Group #	Member Services	Contact
Kaiser	603950	800-464-4000	www.kaiserpermanente.org

Human Resources Benefits Department Representatives

Ag/Weights & Measures, Child Support Services, Community Development, County Administrator, Cultural Services, Elections/Register of Voters, Information Services, Parks & Open Space			
Freeman Suen	473-7843	fsuen@marincounty.org	

Assessor/Recorder/County Clerk, Board of Supervisors, County Counsel Department of Finance, Farm Advisor, Library, Public Defender, Public Works			
Kara Amestoy	473-4172	kamestoy@marincounty.org	

District Attorney, Fire, Health & Human Services, Human Resources, Probation, Retirement, Sheriff/Coroner			
Meloni Page	473-7006	mpage@marincounty.org	

DISCLAIMER

The information in this booklet is a general outline of the eligibility provisions and benefits offered under the County of Marin's benefit programs. Specific details, plan limitations and exclusions and notices of your legal rights are provided in the Evidences of Coverage (EOCs) which are online at www.marincounty.org/employeebenefits.

In the event that the information in this Notice differs from the EOC, the EOC will prevail