

My OC Benefits™

Website: mybenefits.ocgov.com

Phone: 1-833-476-2347 Fax: 1-224-607-3465

Health Benefits For Extra Help Employees

The Affordable Care Act (ACA) requires the County to provide certain Extra Help employees with medical coverage that meets coverage and affordability standards set in the Act. This flier describes who is eligible, the health plan available, and what you need to do to enroll. Your ongoing eligibility for continued coverage under the plan may cease according to changes in your status or hours worked in accordance with the provisions of the ACA. For additional information, please call the Benefits Service Center at 1-833-476-2347.

Am I Eligible for Health Coverage?

Employees Scheduled to Work On An Ongoing Basis 60 Hours Per Pay Period

Only Extra Help employees who are <u>scheduled</u> to work on an ongoing basis of 60 hours or more per pay period are eligible to enroll in the plan as a new employee. You may enroll yourself and any eligible dependents, including your spouse/ domestic partner and dependent children under age 26.

Employees Who Are Seasonal or Have Variable Hour Schedules

Extra Help employees who are considered "seasonal" meaning working for a limited period of time or those who are on a variable hour work schedule during the year are **not** eligible to enroll at this time. If it is later determined that you should be offered coverage, based on the hours you worked over a year's time, the Benefits Service Center will mail you an enrollment solicitation. For questions regarding your Extra Help classification, please speak to your Agency's Human Resource Services representative.

Why Is Coverage Being Offered?

The federal Affordable Care Act (ACA) requires the County to offer minimum essential health coverage to employees who work an average of 30 or more hours a week and are not otherwise eligible for County benefits.

What Health Plan Is Available?

The County Sharewell Choice PPO health plan meets the minimum essential coverage and minimum value standards set by the ACA. A few highlights of the plan:

- Annual \$5,000 family deductible
- Preventive care no charge for services listed in the Plan Document; services are not subject to deductible
- After deductible is met, participant pays 10% coinsurance for services received from Blue Shield of California network providers or 30% for services obtained from non-network providers

Review the Summary of Benefits and Coverage (SBC) for details. You can find the SBC on the My OC Benefits™ at mybenefits.ocgov.com on the Plan Documents page.

How Do I Enroll?

If eligible, the Benefits Service Center will mail you an enrollment solicitation. You will have 30 days from the date on the enrollment solicitation to make your election. You can enroll through My OC Benefits™ or calling the Benefits Service Center and have a representative enroll you. **You MUST elect to enroll in the Sharewell Choice plan within 30 days or you will have no coverage.** Your coverage will go into effect no later than 91 days after your hire date.

Page 1

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