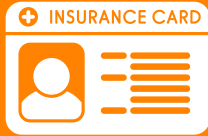


# YOUR OPTIONS



## Enroll in a County Health Plan

Enroll in one of the five health plans offered by the County.

**Page 2**



## Waive County Health Coverage

Choose not to enroll in a County health plan because you have other health coverage.

**Page 3**



## Double Health Coverage

You may keep your other health coverage AND enroll in County coverage.

**Page 4**

# HEALTH INSURANCE

Take a moment to learn about your health coverage options with the County of Orange.

This information is especially important if you have health coverage in addition to County health coverage.

**Extra Help employees:** Please review the [Health Benefits for Extra Help Employees](#) flyer to learn about your health insurance options.



# ENROLL IN A COUNTY HEALTH PLAN

**BY THE DEADLINE ON YOUR NEW HIRE NOTIFICATION MAILED TO THE ADDRESS ON FILE**

5 Health Plans:  
3 HMO and 2 PPO options

**HMO PLANS AVAILABLE:**

- Cigna Choice HMO
- Cigna Select HMO
- Kaiser Choice HMO

**PPO PLANS AVAILABLE:**

- Sharewell Choice PPO
- Wellwise Choice PPO

You will have 30 calendar days from the date on your New Hire Notification to choose a health plan.

**Visit the Employee Benefits website to access resources to compare the health plans. <http://mybenefits.ocgov.com>**

**Forgot to make an election?** The County will enroll you into automatic coverage if you do not take action by your deadline.

**Automatic health coverage** depends on your part time or full time status. Full time employees are enrolled into the Wellwise Choice PPO and Part time employees are enrolled into the Sharewell Choice PPO. Automatic coverage, for both full time and part time, is employee only coverage (no dependents).





# WAIVE COUNTY HEALTH COVERAGE

An active election is required for this option.

If you have other health coverage and prefer not to have double health coverage, you can waive County coverage. Waiving County health coverage requires an active election available during an enrollment period.

Must have other health coverage.

After your election, a waive coverage attestation needs to be completed either online or with the Benefits Service Center. The Benefits Service Center will send the attestation to your mailing address or through your secure mailbox on My OC Benefits™. The attestation will ask you to provide details of your other health coverage. You will have 30 days to complete the attestation process. If not completed, you will be enrolled in the County's automatic health coverage mentioned on page 2.





# DOUBLE HEALTH COVERAGE

## KEEP YOUR CURRENT HEALTH PLAN AND JOIN COUNTY COVERAGE (COORDINATION OF BENEFITS)

One health plan will be your primary and the other will be your secondary insurance.

**Primary Insurance:** Should you choose to have double coverage, your County health plan coverage is considered your primary insurance.

The two health plans must be able to coordinate benefits.

When you use your insurance, County coverage applies first. Your medical claims must first be processed by your County health plan. You must satisfy any requirements under your County health plan before your bill gets paid (for example, you have to pay any applicable annual deductible, coinsurance, copay, etc.).

**Secondary Insurance:** Your other health plan coverage is secondary. Only after your County health plan processes your claim, can you submit it to your secondary coverage. This is known as coordination of coverage. Having two health plans does NOT mean you get twice the benefits. Contact your health plan(s) for more information about double coverage.