



# County of Orange Annual Open Enrollment 2021

October 23 – November 13, 2020

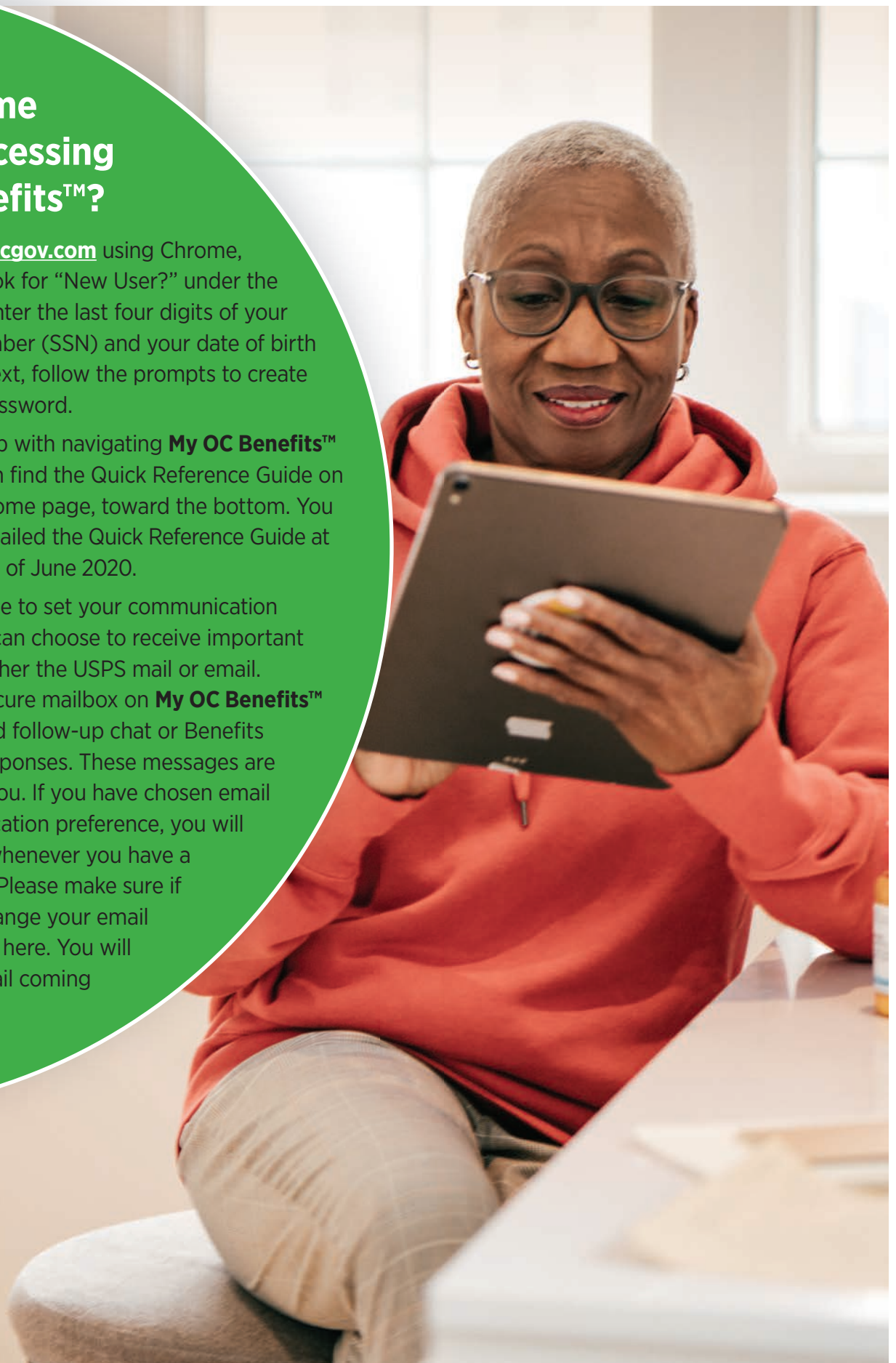
Mark your calendars!

## Is This the First Time You Are Accessing My OC Benefits™?

Go to [mybenefits.ocgov.com](https://mybenefits.ocgov.com) using Chrome, Edge or Firefox. Look for “New User?” under the “Log On” button. Enter the last four digits of your Social Security Number (SSN) and your date of birth (MM-DD-YYYY). Next, follow the prompts to create your user ID and password.



- For help with navigating **My OC Benefits™** you can find the Quick Reference Guide on your Home page, toward the bottom. You were mailed the Quick Reference Guide at the end of June 2020.
- Now is a good time to set your communication preferences. You can choose to receive important information via either the USPS mail or email. You will have a secure mailbox on **My OC Benefits™** where you will find follow-up chat or Benefits Service Center responses. These messages are personalized for you. If you have chosen email as your communication preference, you will receive an email whenever you have a message to view. Please make sure if you happen to change your email address, update it here. You will never miss any mail coming your way!



# What Is New for 2021?

## Health Plan Rates

In developing the 2021 the health plan rates, the County reviews prior-year medical and prescription claims data, taking into consideration plan enrollment and Medicare reimbursement, and adjusts it based on future projected claims, medical and pharmacy trend factors. Pharmacy claims can be 40% of total healthcare costs and trend factors, like increasing manufacturer drug costs, reflect increasing costs for both traditional and specialty prescriptions. The 2021 health plan rates for each plan and enrollment tier will be available during the upcoming Open Enrollment; however, in general the current rates will be changing as follows:

### Retiree Wellwise and Sharewell PPO Plans:

- The overall Wellwise Retiree Health Plan 2021 rates will decrease on average by 8% from the 2020 rates, but will vary based on your Medicare status. The 2021 rate reduction is primarily due to the County obtaining increases in pharmacy rebates of approximately \$1 million and projected contractual savings from a recent pharmacy benefit management Request for Proposal.
- The overall Sharewell Retiree Health Plan 2021 rates will be increasing by an average of 11.7% from the 2020 rates and will vary based on your Medicare status. Unlike the Wellwise plan, the Sharewell claim expenses last year exceeded premiums by 20%, leading to the need to increase rates. In addition, outpatient costs have increased 42% with outpatient visits increasing across all outpatient service categories.

### Kaiser, Anthem and SCAN Plans:

**Kaiser:** The 2021 rate changes for the insured retiree health plans vary from a decrease of 9.6% to an increase of 8%, depending upon the specific health plan and coverage tier you elect. Kaiser rates are decreasing from 4 to 9%. Kaiser is adding a transportation and meal benefit for retirees in Medicare and will be adding computer lenses to their vision benefit for non-Medicare retirees.

**SCAN:** Rates are holding flat with no increase.

**Anthem Blue Cross:** Plans will have rate increases from 1.4 to 8%. Anthem is also enhancing benefits in some plans, including meal delivery for inpatient discharges, nutritional counseling and some routine vision care.

For more information, review the plan information that will be available during Open Enrollment. You can also view the 2021 health plan rate documents submitted to the Orange County Board of Supervisors for approval on the Employee Benefits website at [www.ocgov.com/gov/hr/eb](http://www.ocgov.com/gov/hr/eb).

**Retiree Medical Grant:** In accordance with plan provisions, the Retiree Medical Grant will increase 2% for 2021. The Grant is adjusted annually based on the average increase or decrease in Retiree Medical Plan premiums. The adjustment is calculated by adding the percentage increases/decreases for all retiree health plans, then dividing the result by the number of retiree health plans. The Grant amount for plan year 2021 is \$24.62 per month for each year of County service, up to 25 years. As of October 23, you can see your 2021 Retiree Medical Grant through **My OC Benefits™** or by calling the Benefits Service Center to speak to a representative.



**Open Enrollment Packet:** This year's Open Enrollment packets will be significantly streamlined compared to previous years'. The packets will contain your solicitation to enroll and the 2021 rate sheets. If your email is on file, you will receive your packet by email. We invite you to go to the Employee Benefits website at [www.ocgov.com/gov/hr/eb](http://www.ocgov.com/gov/hr/eb) as an additional resource to review the new One-Page Retiree Health Plan Summaries and much more.

Beginning October 7, you can preview your 2021 rates and compare plan options using the One-Page Retiree Health Plan Summaries by visiting the "Prepare to make your benefit choices" page on **My OC Benefits™** at [mybenefits.ocgov.com](http://mybenefits.ocgov.com). Prior to the first day of Open Enrollment, get a jump-start on making sure you have compared health plan options and cost, so you and your family have the coverage that you need. You can also view educational videos that make understanding benefits easier.

**Extended Benefits Service Center hours:** The Benefits Service Center will offer additional hours during Open Enrollment. Call **1-833-476-2347** between 8 a.m. and 8 p.m. Pacific Time, Monday through Friday. Representatives will be available to answer your questions and/or take your Open Enrollment elections.

**Live Zoom Open Enrollment Meeting:** Due to COVID-19 you can't attend in-person, but we can bring all the Open Enrollment news to you! Employee Benefits will be hosting a live Zoom presentation on Monday, October 12, 2020, from 9 a.m. to 11 a.m. Pacific Time, to walk you through what's new for 2021 and show you the "Prepare to make your benefit choices" page on **My OC Benefits™**. Representatives from the County-offered health plans will be sharing details about the medical plans. You can find out more details, such as the Zoom link, by checking the Employee Benefits website at [www.ocgov.com/gov/hr/eb](http://www.ocgov.com/gov/hr/eb).



# Use Your Open Enrollment Time Wisely:

## Make a New Health Plan Election

If you enroll in a Medicare Advantage plan, the Centers for Medicare & Medicaid Services (CMS) must approve your enrollment request. To make your new election, you will need your Medicare Beneficiary Identifier Number (MBI). If for some reason you are not approved, you and your covered dependents will be automatically enrolled in the Wellwise Retiree PPO plan until the next Open Enrollment period or unless you experience a Qualified Life Event (QLE). The exception is that retirees who were enrolled in the Sharewell Retiree PPO plan in 2020 and not approved will remain in the Sharewell Retiree PPO plan for 2021.

## Use All Available Open Enrollment Resources

- Know what the plans do and do not cover, as well as how to access services or file claims. All plans have limitations and exclusions, and some plans have prior approval requirements.
- Contact the health plans directly through their toll-free member services phone numbers or visit their websites for more information. Health plan phone numbers and websites can be found in the What to Know Guide for Retirees, or you can contact the Benefits Service Center and speak to a representative.
- Review the One-Page Retiree Health Plan Summaries for each plan that you are considering. To view these One-Page Summaries, visit the Plan Information page on **My OC Benefits™**.
- If you're on **My OC Benefits™** and can't find the answer you need, just Ask Lisa, your virtual assistant. Look for the green "Need Help?" button at the lower right of every page. Click the button, and Lisa will search a library of frequently asked questions to help you.

- Still need help? From the links at the bottom of any page on **My OC Benefits™**, choose "Contact Us," then "General Information." From there you'll be able to start a live chat with a Benefits Service Center representative.

## Ready to Make Your 2021 Elections?

You will make your Open Enrollment election through **My OC Benefits™**. Use [mybenefits.ocgov.com](https://mybenefits.ocgov.com) or contact the Benefits Service Center at **1-833-476-2347**. You can speak to a representative Monday through Friday, from 8 a.m. to 8 p.m. Pacific Time, during the annual Open Enrollment period. Please listen to the phone prompts to ensure you are being correctly routed to a representative who can assist County retirees. You can also make your election through your Mobile App. Go to your favorite app store, search for "Upoint Mobile HR," and download the app. For final setup, refer to the Quick Reference Guide.

## If You Take No Action ...

You do not need to make any changes, but we recommend that you review your current coverage to make sure you have what you need for you and your family. If you take no action, you will have the same coverage for 2021 that you have now.

## Confirmation of Benefits

- Print your Confirmation of Benefits after you confirm your elections online. If you are enrolling through the Benefits Service Center, the Confirmation of Benefits will be mailed to you. If you have set your communication preference to email, check your secure mailbox online at [mybenefits.ocgov.com](https://mybenefits.ocgov.com).
- Review your Confirmation of Benefits for accuracy and special Instructions.

## Open Enrollment Correction Period

You will have 12 calendar days from the close of Open Enrollment—from November 14 to November 25, 2020—to report any change to your coverage. If you fail to notify the Benefits Service Center within the correction period, you will be unable to change your elections until the next Open Enrollment or until you experience a QLE. Make sure you check your email or mailbox for any follow-up actions from the Benefits Service Center.

## Add or Remove a Dependent from Your County Health Coverage

- If you enroll a new dependent, you will receive a New Dependent Verification notice from the Benefits Service Center requesting that you verify your dependent on **My OC Benefits™** and submit required documentation.
- Your deadline to submit all newly added dependent required documentation is December 31, 2020. If you fail to submit your required documentation, your dependent will not be added to your coverage as of January 1, 2021, even if you have already received your ID card(s) from the health plan. There will be no refund for the dependent premiums you pay during the period of ineligibility.
- If you are adding a new dependent who is Medicare-eligible, you will also have to provide Medicare documentation and will have 60 days from the date you entered your dependent's Medicare data either online or by a representative to provide the required documentation.
- **Note:** Your proof of dependent status and proof of Medicare will be submitted to two different locations. If you need assistance, contact the Benefits Service Center for clarification.

## Medicare Part B Reimbursement Only

If you are eligible to receive a Medicare Part B reimbursement, you are required to submit proof of the Medicare premium you will pay for the upcoming plan year. If you are unable to do so, you will revert to the standard amount and receive \$104.90 per month. This amount is based on the minimum hold harmless Medicare Part B premium in the Medicare Part B premium schedule as announced by the CMS. Please note: Your Medicare Part B reimbursement amount might be lesser than the hold harmless amount if part of your Grant is applied to a retiree premium.

If you have been notified by the Social Security Administration that your cost will be different from the amount indicated above, you must submit a copy of your 2021 statement to the Benefits Service Center. If you are paying for Medicare Part A, this proof is also required. The deadline to submit documentation to receive your updated Medicare Part B Premium for 2021 is **December 31, 2020**. If your documentation is received by December 31, 2020, your Part B Reimbursement will reflect the correct amount on your February pension. You will receive an adjustment on your February pension to rectify January's reimbursement amount. If received on or after January 1, 2021, the correct amount will be effective the first of the month following receipt of your supporting documentation by the Benefits Service Center with no retroactive adjustments.



A photograph of a woman and a man smiling and looking at a document together. The woman is on the left, leaning her head on her hand, and the man is on the right, wearing glasses and also leaning on his hand. They are both smiling broadly. The background is a bright window with greenery outside.

## Changing Your Benefits Elections

Generally, you may only change your benefit elections during Open Enrollment. However, you may change your benefit elections during the year if you experience a QLE, such as:

- New family members due to marriage or domestic partnership registration
  - Divorce or other loss of dependent eligibility
  - Gaining Medicare eligibility
- Moving outside of your plan's service area

Benefit changes that are made due to a QLE during the fourth quarter of 2020 (October, November and December) cannot be made online; instead, you must call the Benefits Service Center to make these changes. **All QLE changes must be made within 30 days of the event.**

## Address or Phone Number Changing?

It is important to keep your contact information updated. To change your mailing address and phone number, you must contact both OCERS and the Benefits Service Center. Also, be sure to report any changes to any other County of Orange organization you are affiliated with, such as REAOC.

## Important Dates

<b>October 7, 2020:</b>	“Prepare to make your benefit choices” page is available on <b>My OC Benefits™</b>
<b>October 23, 2020:</b>	Open Enrollment begins
<b>November 13, 2020:</b>	Open Enrollment ends
<b>November 14-25, 2020:</b>	Correction period: Last chance to make any changes to your coverage
<b>December 31, 2020:</b>	Dependent documentation due date
<b>December 31, 2020:</b>	Medicare Part B documentation due date
<b>January 1, 2021:</b>	You should receive your new ID card if you elected a new health plan

