



Superior Court of California, County of Kern

Tamarah Harber-Pickens
Court Executive Officer

1415 Truxtun Avenue ● Room 212
Bakersfield, CA 93301-5222

IMPORTANT NOTICE REGARDING OPEN ENROLLMENT

To: All Court Employees

September 27, 2019

Subject: **Benefits Open Enrollment for 2020**

Welcome to Open Enrollment for 2020! For information concerning our plan designs and eligibility requirements, please reference the Court's comprehensive benefits resource guide, entitled "The Benefits of Employment," which is located on the Court's intranet. This useful guide also includes important contact information.

We are pleased to announce that our premium rates will experience only modest increases this year. However, we have some exciting plan design changes scheduled for the 2020 plan year. Please continue reading to learn more.

Electronic Open Enrollment

In the Court's continuing effort to keep health costs low, all Open Enrollment documents will be available electronically on the home page of the Court's intranet under, "Court News and Updates," subsection, "2020 Open Enrollment."

This will be the only notification and document you will receive for Open Enrollment, so please ensure that you view the documentation online and print any forms necessary to make changes prior to the due date of **Thursday, October 31, 2019 at 5:00 pm**.

What is Open Enrollment?

Open Enrollment is the period of time, each year, during which you may:

- Enroll or dis-enroll in the Medical/Rx and/or Dental/Vision coverage
- Add or delete eligible dependents under your existing coverage, and/or
- Enroll in the Flexible Spending Accounts (Health Care and/or Dependent Care)

(Please note that participation in Flexible Spending Accounts (FSAs) requires re-enrollment each plan year. So, if you participated in 2019 and want to continue, you must complete and return the FSA Enrollment forms for the 2020 Plan Year.)

When is Open Enrollment?

Open Enrollment is from October 1st – October 31st. **All completed forms must be returned to Human Resources (attention: Kristin Bush, Benefits and Payroll Administrator) no later than 5:00 pm, Thursday, October 31st, 2019.** Forms received after that date cannot be accepted and will be returned to the sender. Any changes made during Open Enrollment will be effective January 1, 2020.

What if I want to make changes during the year, outside of Open Enrollment?

In general, the only time you are allowed to make changes to your coverage is during this annual Open Enrollment period. However, if you experience a qualified change in family status during the year – such as marriage, the birth of a child, or the gaining/losing of other coverage (please refer to page 4 of "The Benefits of Employment" for other eligible status changes) – you may change your coverage; as long as you request the change within 31 days of the qualified status change.

Are there other changes to consider during Open Enrollment?

Yes. Open Enrollment is an ideal time to examine whether or not your life insurance beneficiary designation needs to be updated. Several events may occur over the course of the year which could cause you to make a change to your beneficiary designation (i.e. marriage, divorce, birth of a child, etc.).

What changes to the Medical/Rx/Dental/Vision plans and Flexible Spending Accounts will occur in 2020?

1. In accordance with PPACA guidelines, the Rx in-network out-of-pocket maximum is being increased to \$6,650 per individual and \$13,300 per family. This is separate from the Medical out-of-pocket maximum of \$1,500 per individual and \$3,000 per family for in-network services and \$2,500 per individual and \$5,000 per family for out-of-network services. These out-of-pocket maximums help protect you should you incur a large dollar volume of claims in a calendar year.
2. Hearing Aids (including exams and fittings) will now be covered at 90% for in-network providers and at 70% for out-of-network providers. The benefit will have a maximum of up to \$3,000 per 3-year period.
3. The Dental Calendar Year Maximum benefit will increase from \$1,500 to \$1,750 per covered person.
4. The Orthodontia Lifetime Maximum benefit will increase from \$2,500 to \$3,000 per covered person.
5. Standard vaccinations and influenza shots will be covered at no cost through the pharmacy benefit when obtained at participating retail pharmacies, resulting in no need for claim reimbursements.
6. The maximum allowable Healthcare FSA contribution is increasing from \$2,650 to \$2,700 per year.

IMPORTANT NOTICE REGARDING YOUR OUT-OF-POCKET COSTS

What is the difference between In-Network and Out-of-Network?

Using In-Network Medical and Dental providers will reduce your out-of-pocket costs. This Plan has entered into an agreement with Anthem Blue Cross (Medical) and First Dental Health and Connection Dental (Dental) to access the Physicians and Facilities who are contracted with them, known as In-Network Providers.

Please be aware that the claims submitted by any provider who does not contract with Anthem Blue Cross (Medical) or First Dental Health and Connection Dental (Dental) will be paid at the Out-of-Network level of benefits and you will be responsible for 100% of all amounts over the recognized charge. This is in addition to your annual deductible and/or coinsurance amount.

There are two ways to verify that you are using an In-Network provider or facility. You can go online to www.anthem.com/ca for medical, or www.firstdentalhealth.com or www.connectiondental.com for dental to search for providers in your area. You can also contact HealthComp’s Customer Service at (800) 442-7247 between 6:00 am and 4:30 pm for assistance.

You should also always verify with the provider’s office that they are still in the network before having services rendered. When verifying network status with a provider, avoid asking, “Do you take my insurance?” Out-of-Network providers may “take” any payment that the Plan will give them, but they can (and most likely will) bill you for any amount the Plan does not cover. Instead, ask, “Are you an In-Network provider with Anthem Blue Cross Prudent Buyer PPO?” This will ensure that your claims will be paid at the higher, In-Network benefit level.

Summary of Benefits and Coverage

Health Care Reform requires that we make available to you, a Summary of Benefits and Coverage. The Summary of Benefits and Coverage, for 2020, can be found on the Court’s intranet.

How much will I contribute for Medical/Rx and/or Dental/Vision insurance in 2020?

Employees hired prior to 04/15/1997: The Court contributes 100% for employees and dependents
 Employees hired on or after 04/15/97: The Court contributes 100% for employee coverage and 80% for dependent coverage. Following is the breakdown of bi-weekly (26 pay-periods) employer and employee contributions for 2020 (commencing with pay-period 2020-01 and continuing through pay-period 2020-26):

	MEDICAL/RX/DENTAL/VISION			DENTAL/VISION ONLY		
	Total Premium	Court-Funded	Employee-Funded	Total Premium	Court-Funded	Employee-Funded
Employee	\$355.00	\$355.00	\$0.00	\$23.62	\$23.62	\$0.00
Employee plus One Dependent	\$696.17	\$627.93	\$68.24	\$43.55	\$39.56	\$3.99
Employee plus Two + Dependents	\$1036.56	\$900.24	\$136.32	\$64.10	\$56.00	\$8.10

ID Cards

For 2020, you can continue to use your current ID card. If you need additional ID cards, please contact HealthComp at (800) 442-7247.

What forms should be completed during this Open Enrollment?

Step 1: Review the information on the Court's intranet under "Court News and Updates," subsection "2020 Open Enrollment." Be sure to share this information with your family members and discuss your benefit options with them.

Step 2: Complete any required forms, as outlined below:

- If you are enrolling for Health coverage (including Medical, Rx, Dental and Vision), or making changes to your existing Health coverage, you must complete and return the 2020 Group Enrollment/Change Form located on the court's intranet, under "Court News and Updates," subsection "2020 Open Enrollment." Make certain to attach proof of dependent status, such as a valid marriage certificate if enrolling a spouse, or birth certificate(s) if enrolling child(ren) under the age of 26. Information about the Medical, Rx, Dental and Vision plans can be found on pages 5-9 of the "Benefits of Employment." **If you are not making any changes, it is not necessary for you to submit a Group Enrollment/Change Form; your coverage will remain the same as last year.**
- If you are enrolling a domestic partner for the first time, you will need to complete an Affidavit of Domestic Partnership. The Affidavit of Domestic Partnership form is located on the Court's Human Resources Intranet, under "Forms/Documents," then under search, type "Affidavit of Domestic Partnership." To be eligible for benefits, domestic partners must be legally registered as such by the State in which they reside.
- If you are enrolling in the Health Care and/or Dependent Care Flexible Spending Accounts (available to regular, full-time employees only), you must complete the Flexible Benefits Plan Enrollment/Change Form, as well as the FSA Reimbursement Election Form. The IRS requires that these forms be completed each year. Refer to "The Benefits of Employment" (Page 13) for information about the Flexible Spending Accounts. These documents may be located on the Court's Human Resources pages of the Intranet, under "Court News and Updates," subsection "2020 Open Enrollment."

Step 3: Return your completed forms to Human Resources (attention: Kristin Bush, Benefits and Payroll Administrator) **no later than 5:00 pm, Thursday, October 31, 2019**. Forms received after that date cannot be accepted.

Who should I call if I still have questions?

The Court is committed to our goal of offering a comprehensive and competitive benefits package and you are encouraged to contact us should you have any questions, by calling Kristin Bush, Benefits and Payroll Administrator, at (661) 868-6173 (or e-mail your questions to: CourtBenefits@kern.courts.ca.gov).

Finally, I wanted to take this opportunity to thank each and every one of you for your tireless efforts in keeping our health care costs below national trends.

Sincerely,



Tamarah Harber-Pickens
Court Executive Officer