Deschutes County Open Enrollment Oct. 31 – Nov. 15, 2022

Health Plan Open Enrollment Options:

- Complete the PacificSource Health Plan Enrollment and Change Form, located on the Open Enrollment webpage on <u>www.deschutes.org/hr/page/open-enrollment</u>. and return it to HR if you want to:
 - Add or drop eligible dependents to your health plan
 - Change medical plans
 - Add or drop dental insurance

You changes must be submitted to HR no later than 5:00 pm on Tuesday, November 15th

Open Enrollment

- Open enrollment will be Oct. 31 Nov. 15
- Medical rates and service discount stipends will not change for the 2023 plan year.
- Dental rates increased slightly by 7%
- This is the time to make changes to your benefits:
 - Add/drop eligible dependents
 - Opt-out of health or dental coverage
- If you are currently set up on automatic payments, your premium cost share will automatically be changed the 10th of each month.

Open Enrollment Resources

<u>Deschutes.org - Open Enrollment</u>
Viewable from any computer with an internet connection under the Human Resources department tab. Provides detailed instructions and supporting documents for the 2020 plan year open enrollment.

Who do I contact if I need help with my benefit Open Enrollment?

Human Resources 541-317-3154 or 541-317-3117 benefits@deschutes.org

Beginning November 1st, you can make your open enrollment elections.



Human Resources (541) 317-3154 <u>benefits@deschutues.org</u>

To request this information in an alternate format, please call Health Services or send an email to accessibility@deschutes.org.

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2023 Open Enrollment Information

Enclosed in this packet:

- 2023 Retiree Rates
- Health Plan Summary of Changes
- Enrollment Change form
- Termination of Dependent Coverage form

Q: How much will I pay for my health insurance this year?

A. Medical rates are not changing for the 2023 plan year. Dental rates increased by 7%. See the Health Plan Rate Sheet at the end of this document for details.

Q: What benefit changes can I make during Open Enrollment?

A. Open Enrollment is the time to decide if you want to switch medical plans (Standard Plan or the High Deductible plan), add/drop dental insurance, or add/drop eligible dependents on your health insurance. You can drop coverage at any time by sending a letter or email to Deschutes County Human Resources.

Q: What steps do I need to take this year?

A. Review the Health plan changes and rates then decide what changes you want to make, if any. Forms are available on the Open Enrollment webpage under the Human Resources webpage, <u>www.deschutes.org/hr/page/open-enrollment</u>. The Benefits Team is available for questions; just give us a call at 541-317-3154, 541-317-3117, or send us an email at <u>benefits@deschutes.org</u>.

All Health insurance forms must be received in <u>HR by 5:00 PM November 15th.</u> Paperwork can also be mailed or faxed to:

Deschutes County Human Resources – Open Enrollment PO Box 6005 Bend, Oregon 97708-6005 Fax: 541-330-4626 Scan to: <u>benefits@deschutes.org</u>

Q: When will the elections I make during Open Enrollment be effective?

A: All changes will be effective January 1st.

Q: What if I don't want to make any changes this year?

A. If you don't want to switch medical plans, add/drop dental, or need to add/drop eligible dependents, then no action is needed on your part. You will stay enrolled in your medical and/or dental plans as you were during the 2022 plan year. Contact PacificSource at 888-246-1370 or log on to InTouch at pacificsource.com to check the current dependents enrolled on your health plan.

Q: Will my credit card payments continue?

A: Yes, all card payments will continue without interruption. All card payments are set to run monthly. Please contact us if you prefer to have your card charged annually or bi-annually.

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Health Coverage

Plan Highlights: Health plan summaries can be found on the Health Insurance webpage on www.deschutes.org/hr.

- o Standard Plan
- High Deductible Plan

Health Plan Changes:

The full list changes being made to the Deschutes County Employee Benefit Plan effective 1/1/2023 is also available on the Open Enrollment webpage on www.deschutes.org/hr/page/open-enrollment. These changes are made to ensure compliance with State and Federal requirements and to improve the quality and cost of care for members.