Open Enrollment
2020 Plan Year

November 1 - 15, 2019
Everyone Must Take Action!

Even if you are not changing any benefits, you must make benefit elections for the 2020 plan year.

You will have to go to Employee Self Service (ESS), review your benefits and select:

- Decline benefit
- No change
- Make New Election

You must submit your choices even if you are not changing your benefits.
Open Enrollment

• Open enrollment will be November 1-15, 2019
  • No change to employee coinsurance costs. Will remain $90 for 2020

• This is the time to make changes to your benefits
  • Renew/start flexible spending accounts
  • Add/drop eligible dependents
  • Opt-out of health or dental coverage
  • Review/change current voluntary benefit elections
    • Life and ADD insurance, Aflac, Deferred Compensation

• Some changes are “always available”
  • Many voluntary benefits can be changed any time during the year
    • Life and ADD insurance, post tax Aflac, Deferred Compensation
Open Enrollment Resources

- **insideDC Benefits tab**
  - Viewable from any County computer – year round
  - Detailed benefits information including plan documents, forms and reference materials
  - Available year round

- **Deschutes.org Open Enrollment page**
  - Viewable from any computer with an internet connection
  - Under the Human Resources department tab
  - Detailed instructions for the 2020 plan year open enrollment
  - Supporting documents for open enrollment
Flexible Spending Accounts (FSA)

- Must reenroll every year in FSA’s
- If you have been enrolled in the past you will **not** re-enroll through myFlex. You will enroll through ESS.
- Limit for the HRE has increased slightly for 2020.
  - $2,700/year ($225/month) for Health Related Expenses (HRE)
  - $5000/year ($416.66/month) for Dependent Care Expenses (DCE)
- IRS allows up to $500 rollover on HRE accounts
  - **Must reenroll to have a place for the rollover to go**
PacificSource Services

• InTouch for Members
  • Look up coverage information in your member handbook/policy, or read benefit summaries.
  • Look up claims.
  • View explanations of benefits.
  • Review your family’s enrollment history.
  • Check your deductible and out-of-pocket status.
  • Track preauthorizations.
  • Look up your share of your family’s healthcare expenses.
  • Estimate healthcare costs using our Treatment Cost Navigator.

• myPacificSource Mobile App
  • www.PacificSource.com/mobile

• Deschutes County Landing Page
  • www.PacificSource.com/DeschutesCounty
Other Insurance Services

- Found on insideDC under Other Insurance Service tab
- Aflac
- Group Life, Accident and LTD Certificates
- Cigna (free) Value Added Programs
  - Health Rewards Program
  - Secure Advantage (Money Coaching, Identity Theft, Will Preparation)
  - Secure Travel Program
Retirement Planning

Deferred Compensation (457 Plan)

• Contact the account representative anytime during the year to establish a deferred compensation account or for questions regarding your existing account.

• Once you have an established account you can make changes any time through ESS.

PERS

• Go to the PERS website to view more information about your PERS retirement benefits - www.Oregon.gov/PERS
Colon Cancer Screening

Covering Cologuard as a diagnostic test as well as a preventative test.

- The USPSTF (US Preventative Services Task Force) identifies several different options without preference for colorectal cancer (CRC) screening, including colonoscopy, CT colonography, FOBT, FIT, and FIT DNA (Cologuard). The Cologuard test is covered today on the Deschutes plan as a preventive test if billed as preventive. The County plan covers colonoscopies at 100% regardless of preventive or diagnostic. This change would mirror the Plan’s coverage for colonoscopies.
PY 2020 Benefit Changes

Employee Assistance Program (EAP)

Adding comprehensive Employee Assistance Program (EAP) to the Plan.

- Mental/behavioral health has been identified as one area of our highest utilization on the Plan and we have identified this area as a priority to address. Having a full EAP will provide better access to care for behavioral health than the current Life Assistance Program (LAP). We are currently evaluating EAP plans, focusing on plans with a strong presence in the northwest, easier access to providers, increased visits covered, and stronger reporting capability.
PY 2020 Benefit Changes

Alternative Care Benefit

Removing the $45.00 maximum benefit allowance for massage

- This would align the massage benefit with the other alternative care benefits such as chiropractic and acupuncture. This would allow for standardized alternative care claims processing, making claims processing easier to understand for members.

Increasing the Alternative Care Copay from $15 to $25

- This would align the alternative care copay with other medical copays and help offset the cost of removing the $45.00 maximum allowance for massages.
Vision Benefit - Adult

Changing the adult vision benefit to a combined hardware allowance of $250.00 per year

Current plan allowance is $90 for frames and a tiered allowance for lenses or contacts, not both. Creating the combined allowance would allow for more flexibility in the use of the vision allowance. The copay would remain $25.00 for eye exam and lens enhancements would still be excluded. Any costs incurred over $250 would be member responsibility.
Vision Benefit – Pediatric

Changing pediatric vision benefit to mirror the adult combined allowance of $250 per year.

- EBAC recommended adding an allowance similar to the adult benefit.\footnote{Costs incurred over the $250 would apply to the member’s deductible and coinsurance.} This would comply with the ACA guidelines and provide the most flexibility for the pediatric vision benefit.
Voluntary Legal Service

Adding voluntary Legal Service to the suite of employee paid voluntary benefits.

- Requested by employees via EBAC to enhance legal services available to our employees. Employees would pay premium through a payroll deduction. We are currently reviewing legal service providers. The cost estimate to employees is $20.00 per month.
PY 2020 Benefit Changes

Voluntary Life Guaranteed Issue During Open Enrollment

Adding the ability for employees to add or increase coverage of 2 units ($20,000) without evidence of insurability up to $100,000.

• Each year at open enrollment, all eligible employees can elect or increase their coverage by 2 units ($20k) **without** medical evidence of insurability (medical questionnaire).

• This applies to employee voluntary life only.

• Amount can be increased year over year at $20,000 increments up to the maximum guaranteed issue amount of $100,000 without medical evidence of insurability.
PY 2020 Benefit Changes

Other Plan Changes

Increasing the notification period of terminated network providers from 3 to 6 months.

- Plan update to meet State requirement. Members that have seen a terminated provider within the 6 months will be notified. Currently members are notified if they have seen the provider in the last 3 months.

Increasing eligibility age for dependents under guardianship from 19 to 26.

- This will align with other child dependent coverage under the Plan.
Employee Self Service (ESS)

- ESS is now live for all Deschutes County Employees!
- This is the employee portal to the Munis system
- Ability to view all of your personal employee information in one spot
- Will be able to request changes to personal and demographic information, benefits and tax elections
- Ability to submit “life event” changes
- We will be using the ESS portal for 2020 open enrollment
Employee Self Service (ESS)

In preparation for Open Enrollment, be sure you can login to your ESS: https://selfservice.deschutes.org/mssprod/

Your Username is your 4-digit employee ID

Refer to the ESS user guide if you need help logging in
Employee Self Service (ESS)

Once you are logged in, navigate to the Benefits tab and click on the Open Enrollment link.
Select Decline benefit, No changes or Make New Election for each item then click continue.

Open Enrollment
Make Elections

Make a selection for each benefit, then click "Continue". You must submit this enrollment by 11/15/2019.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Current Election</th>
<th>New Election</th>
</tr>
</thead>
<tbody>
<tr>
<td>HEALTH INSURANCE</td>
<td>STANDARD PLAN - MEDICAL &amp; DENTAL - EMPLOYEE ONLY $90.00</td>
<td>Election Not Made Decline benefit</td>
</tr>
<tr>
<td>FSA HEALTH REIMBURSEMENT ACCT</td>
<td>HEALTH REIMBURSEMENT EXPENSE (HRA) ACCOUNT $100.00</td>
<td>Election Not Made Decline benefit</td>
</tr>
<tr>
<td>FSA DEPENDENT CARE ACCOUNT</td>
<td>No Election Made</td>
<td>Election Not Made Decline benefit</td>
</tr>
<tr>
<td>AD&amp;D INSURANCE</td>
<td>No Election Made</td>
<td>Election Not Made Decline benefit</td>
</tr>
<tr>
<td>DEFERRED COMP-NATIONWIDE</td>
<td>DEFERRED COMPENSATION - NATIONWIDE - FLAT AMOUNT $100.00</td>
<td>Election Not Made Decline benefit</td>
</tr>
</tbody>
</table>

All costs are per pay period. Your estimated total cost per pay period is $0.00. The paycheck simulator can show how this affects your net pay.
Employee Self Service (ESS)

Each benefit will have its own election page. Make your election and click continue. Note that elections will have maximum amounts.

Benefits
FSA HEALTH REIMBURSEMENT ACCT
Per pay period Unreimbursed Health Related Expense election.

- HEALTH REIMBURSEMENT EXPENSE (HRE) ACCOUNT
  - Annual Costs Employee Cost $1,200.00
  - Pay Period Costs Employee Cost $100.00
  - Amount: 100.00

Options:
- [ ] Decline
- Continue
- Cancel

Enter monthly (per paycheck) election amount.

Links to resources
Review enrollment and submit choices. Modify if necessary.
Employee Self Service (ESS)

Be sure you receive the Confirmation notice. You can make changes to submitted elections until 5 pm on Friday, November 15th.

Confirmation

Your enrollment was submitted successfully. You can make changes until your choices have been approved. You may want to print this page for your records.