



OPEN ENROLLMENT CHECKLIST 2022

October 4 through October 22, 2021

During the annual open enrollment period, you are able to make changes to your plans for the upcoming calendar year. We recommend you work through the steps below whether or not you anticipate making changes. Experts are available to work with you one-on-one should you have any questions.

Step 1	DAYFORCE
<p><u>Login to Dayforce</u>, go to “Benefits” and select “Open Enrollment 2022”. Follow the instructions to confirm your personal information, review all your plan options, and update/confirm your 2022 plan elections.</p> <p><input type="checkbox"/> Dayforce login: https://www.dayforcehcm.com/mydayforce/login.aspx (Company = ClatsopCounty)</p>	
Step 2	Medical Plan and Flexible Spending Accounts (FSA) on CIS-Connect
<p><u>Login to the CIS website</u> (https://www.cisbenefits.org/)</p> <ul style="list-style-type: none"><input type="checkbox"/> Click the Open Enrollment 2022 button to confirm your medical plan. (Dental see step 4.)<input type="checkbox"/> Review & update your personal information with any changes<input type="checkbox"/> If you wish to participate in the <i>dependent care</i> flexible spending, confirm your contribution for 2022.<input type="checkbox"/> If you are choosing the PPO plan, confirm your <i>healthcare</i> flexible spending account participation (see page 4 in open enrollment guide).<input type="checkbox"/> Hit Save & Confirm! <p>IMPORTANT: Flexible spending accounts (both dependent care and healthcare) require re-enrollment annually. To participant in 2022, <u>download the form</u> (https://www.co.clatsop.or.us/media/32797) and submit it to HR.</p>	
Step 3	Health Savings Account (HSA)
<p>The high deductible health plans (HDHP) include the additional benefit of a tax advantaged health savings account.</p> <ul style="list-style-type: none"><input type="checkbox"/> Do you wish to change your monthly contribution? You may do so <i>at any time</i>; however, should you wish to change your deduction specifically as of January 1st, only the HSA Pretax Deduction form is required.<input type="checkbox"/> Are you selecting the HDHP with HSA for the first time? If so, complete and submit all three:<ol style="list-style-type: none">1. HSA Employee Profile & Authorization2. HSA Pretax Deduction Form3. HSA Supplemental Enrollment Form 2022	
Step 4	Delta Dental (Moda)
<p>To newly enroll in the dental plan or to drop, add, or remove dependents:</p> <ul style="list-style-type: none"><input type="checkbox"/> Download the Delta Dental enrollment/change form. For more detailed information on the county’s dental plan, refer to the links on page 3 of this guide.	
Step 5	The Standard Voluntary Life/AD&D Insurance
<p>To purchase voluntary life insurance coverage for the first time or to make changes:</p> <ul style="list-style-type: none"><input type="checkbox"/> Submit The Standard’s enrollment/change form to HR. For more detailed information on the county’s voluntary life insurance plan, refer to page 5 of this guide.	

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Open Enrollment Guide

For Benefits Effective January 1, 2022

TABLE OF CONTENTS

Open Enrollment Checklist 2022	(cover)
Welcome to Open Enrollment	2
What's New for 2022?	2
Medical Coverage – Regence BC/BS	2
Moda Delta Dental	3
Medical, Vision & Dental Coverage by Group	3
Monthly Medical and Dental Cost in 2022	3
Important Reminders	4
Health Savings Account	4
Flexible Spending Accounts	4
Employee Assistance Programs	5
Opting Out of Medical	5
Basic Life & Disability Insurance	5
Voluntary Life Insurance	5
Resources	6

Disclaimer: The information in the attached benefits enrollment packet is presented for illustrative purposes and is based on information from benefit providers. While every effort was taken to accurately report your benefits, discrepancies and errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act (HIPAA) of 1996. If you have any questions about the guide, please contact Human Resources at extension 1300.

Welcome to Open Enrollment

Clatsop County strives to provide you and your family with a comprehensive and valuable benefits package. Open enrollment is a short window each year when you can make changes to your benefits for the following calendar year. You can newly enroll or decline coverage, switch plans, or add/drop dependents. To make midyear changes (outside of the open enrollment), you must experience a qualifying life event, such as:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child, or other qualified dependent
- Change in employment status or change in coverage under another employer-sponsored plan
- Gaining or Losing coverage in another health plan.

All active, regular full-time Clatsop County employees (and part-time employees working 20 or more hours per week) are eligible to enroll in benefits. Your family members are also eligible for health coverage including your legal spouse, registered domestic partner, and legal child(ren) up to age 26.

NOTE: Many enrollments and changes require paper forms! Follow the instructions carefully. When in doubt, contact HR at extension 1300.

What's New For 2022?

- If you are enrolled in a medical plan, you will receive a new ID card effective January 1, 2022.
- Though medical and vision are still bundled, you will receive a separate vision coverage card.
- Alternative care benefits: Rather than a combined \$1,000, each member will have a 20-visit limit for spinal manipulations and 12-visit limit for acupuncture.
- Clatsop County's annual health savings account (HSA) contributions for employees enrolled in a high deductible health plan (HDHP) are increasing. Details on page 4.

Medical Coverage - Regence Blue Cross/Blue Shield

City/County Insurance services (CIS) is the county's administrator for the medical plans offered by Regence. VSP vision coverage is included with each medical plan. Two types of plans are offered:

- High deductible health plans (HDHP) offer lower premiums in exchange for higher deductibles and qualify for the additional benefit of a tax advantaged health savings account. You are responsible for the cost of services and prescriptions until your deductible is met. Once the deductible is met, you pay 20% of services until your annual out-of-pocket maximum is met. The HDHPs offer *aggregate* deductibles, i.e. all paid expenses across all insureds (subscriber and dependents) are totaled to reach the deductible and the out-of-pocket maximum. Please refer to your plan summary for deductible and out-of-pocket amounts.
- Preferred Provider Organizations (PPO) are the traditional option. Provider visits (and prescriptions) require a fixed copay amount unless a medical procedure is performed during the visit. Deductibles and out-of-pocket maximums are typically higher; however, the deductible is *embedded*, i.e. each person on the plan meets their own individual deductible and out-of-pocket maximum. PPOs qualify for healthcare flexible spending accounts, which are also tax advantaged.

For more information on the plans and the savings account options, see pages 4 and 5.

Moda Delta Dental

Dental insurance is provided by Delta Dental and offers annual coverage of \$2,000 per person. New subscribers are covered at 70% their first calendar year. Coverage increases by 10% each year thereafter as long as the insured has visited the dentist at least once during the year.

Medical, Vision, Dental Coverage by Group

Your plan eligibility is determined by your position's employee group or bargaining unit (union affiliation). To download detailed plan summaries, click the [linked headers](#) in the table below or visit [INSIDE](#):

EMPLOYEE GROUP	Regence Blue Cross Medical				Vision		Moda Delta Dental	
	HDHP-1	HDHP-4	PPO-D	PPO-H	VSP-1	VSP-A	Dental II	Dental III
Sheriff (CCLEA)		X		X		X	X	
Parole & Probation (FOPPO)		X		X		X	X	
Nurses* (ONA)	X		X		X			X
AFSCME CHR	2021	2022	2021	2022	2021	2022		X
AFSCME DA		X		X		X		X
Unrepresented		X		X		X		X
Management		X		X		X		X
Elected Officials		X		X		X		

* Members of the Oregon Nurses Association will continue to be covered under the plans defined in the current collective bargaining agreement and any applicable MOU(s).

Your Monthly Medical & Dental Cost in 2022

		EMPLOYEE MONTHLY INSURANCE PREMIUMS					
		High Deductible Health Plan			PPO Copay Plan		
		CCLEA, FOPPO	ONA	All Others	CCLEA, FOPPO	ONA	All Others
Employee Only	All coverage	70.20	87.76	85.65	110.07	113.10	125.52
	Medical only	63.83	65.94	63.83	103.70	91.28	103.70
	Dental only	6.37	7.91	7.91	6.37	7.91	7.91
Employee + Spouse	All coverage	148.50	183.51	179.11	227.92	231.77	258.53
	Medical only	135.89	140.29	135.89	215.31	188.55	215.31
	Dental only	12.61	15.67	15.67	12.61	15.67	15.67
Employee + Family	All coverage	206.94	260.79	254.65	272.10	282.72	319.81
	Medical only	187.41	193.55	187.41	252.57	215.48	252.57
	Dental only	19.53	24.30	24.30	19.53	24.30	24.30
Employee + Child	All coverage	131.69	166.59	162.73	201.23	208.83	232.27
	Medical only	118.89	122.75	118.89	188.43	164.99	188.43
	Dental only	12.80	15.91	15.91	12.80	15.91	15.91
EE + 2 or more Children	All coverage	175.28	211.65	206.32	231.76	230.65	262.80
	Medical only	162.48	167.81	162.48	218.96	186.81	218.96
	Dental only	12.80	15.91	15.91	12.80	15.91	15.91

Important Reminders

- If you are considering the high deductible health plan (HDHP) with health savings account (HSA), please review the [supplemental enrollment form](#) for eligibility rules.
- Both the HDHP and the PPO include access to a dependent care [flexible spending account \(FSA\)](#).
- Only a PPO copay plan includes access to a [healthcare flexible spending account](#).
- All medical plans include access to [MDLive \(TeleHealth\)](#), which offers diagnosis and treatment by phone or live video at minimal cost (\$42.00) toward the deductible.

Health Savings Account

A [health savings account \(HSA\)](#) is an additional county benefit that you can use to pay for qualified medical expenses, and it accompanies *only* a high deductible health plan. In 2022, the annual contribution limits are \$3,650 for individual coverage and \$7,300 for family coverage. If you are age 55 or older, you may make an additional catch-up contribution of \$1,000. The county opens your health savings account with Optum Bank and contributes to the HSA on your behalf to help offset your deductible and other out-of-pocket qualified health expenses. A county-sponsored HRA/VEBA will be made available to employees who are ineligible to participate in the HSA.

In 2022, Clatsop County contributes:

- \$1,100 if enrolled as single (employee only); or
- \$2,200 if enrolled as employee plus one or more dependents.
- The county contribution amount is prorated for all mid-year hires and regular part-time employees working a minimum of 20 hours per week.

The benefits of a health savings account include:

- The account is portable, and the money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- HSA contributions are made through pre-tax payroll deductions, which decreases your taxable income.

For complete information about HSA limitations and rules, visit www.irs.gov/publications/p969.

Flexible Spending Accounts

Clatsop County offers both a Health Care [Flexible Spending Account](#) (HCFSA) (available only with the PPO plan), and a Dependent Care Flexible Spending Account (DCFSA), which is available with both medical plans. An FSA allows you to reimburse yourself for qualified healthcare and dependent care expenses with pre-tax contributions.

IMPORTANT: These are separate accounts. Each account requires an [annual enrollment form](#) with your updated elections. Plan carefully. You may carry over only \$500 in your healthcare FSA into the next year. Dependent care funds must be spent in the calendar year in which you contributed funds.

Employee Assistance Programs (EAP)

There are two county-sponsored EAPs offered to all participating/covered employees and their household members whether or not the household members are actually covered under a policy. Both are confidential programs to assist with everyday work-life balance issues, such as mental health, substance abuse, gambling addictions, grief, financial planning, and more. [Cascade Centers](#) offers five free visits per issue for employees with medical coverage, and The Standard's program through Morneau Shepell offers an additional three free visits. Contact your provider to ask if he/she works with both programs. If yes, you will have eight visits with your provider at no cost to you.

Opting Out/Waiving Medical Coverage

If you already have medical coverage, you may waive the county's coverage. A monthly cash payment of \$100 is available to employees who provide proof of other coverage under a qualified group plan (typically a spouse's employer plan). Proof of coverage must be provided annually. Insurance through state or federal marketplaces or government/military plans such as TRICARE, Medicare, Medicaid, or any individually purchased coverage does not qualify for purposes of the monthly cash payment (considered taxable income). [Download the waiver form](#) and submit it to Human Resources with your proof of other coverage.

Basic Life, AD&D, and LTD Insurance

Clatsop County provides basic life insurance that includes accidental death and dismemberment and long-term disability *at no cost to you*. The basic coverage amount is based on your employee group/bargaining unit (union):

The Standard Life Insurance Class Definition	Basic Coverage Amount
<u>Class 1: Managers, unrepresented, nurses, district attorneys, and Courthouse Roads unit members</u>	\$40,000
<u>Class 2: Represented sheriffs and parole and probation officers</u>	\$30,000 (plus \$10,000 statutory)

Voluntary Life/AD&D Insurance

Additional coverage can be purchased, i.e. voluntary coverage, for which the monthly premium will be paid through payroll deduction. NOTE: During open enrollment, a [medical history statement](#) (Evidence of Insurability or EOI) is required for additional voluntary coverage in excess of \$10,000. You may elect additional coverage of up to \$100,000 during your initial enrollment period without EOI. The maximum coverage amount is five times your annual earnings.

We recommend that you review your designated beneficiaries during open enrollment. To make changes in your voluntary coverage amount (increase or reduce), submit the [enrollment/change form](#) to HR. Follow this link to complete the [medical history statement](#) for evidence of insurability if required.

Resources

Open enrollment files are available through the links provided in this document, on [INSIDE](#) (<https://inside.clatsop.co.clatsop.or.us/2022-open-enrollment/>), or in [Dayforce](#) in the open enrollment wizard.

For general information, please contact Human Resources.

Should you need to contact a plan provider directly, please

Benefit	Vendor/Group Number	Group/Policy No.	Phone	Website
Medical/Rx/Vision/FSA	CIS Benefits Administrator		855-763-3829	www.cisbenefits.org
Medical	Regence of Oregon	96500033	888-370-6159	www.regence.com
Pharmacy	Express Scripts	CISRX4U	800-496-4182	www.express-scripts.com
Vision	VSP	96500033	800-877-7195	www.vsp.com
Health Savings Account (HSA)	Optum Bank		877-470-1771	https://mycdh.optum.com
Flexible Spending Account (FSA)	ASIFlex		800-763-3829	www.cisbenefits.org
Dental	Delta Dental (Moda)	10000137	888-217-2365	www.deltadentalor.com
Life & Disability Insurance	The Standard	146667	800-628-8600	www.standard.com
Employee Assistance Program	Cascade Centers EAP (CIS)		800-433-2320	www.cascadecenters.com
Employee Assistance Program	The Standard EAP		888-293 6948	www.workhealthlife.com/Standard3