SAVE THE DATES!

October 12th – October 18th

Virtual Open Enrollment Benefits & Wellness Fair
What can I do during Open Enrollment?

**Enroll**
This is your opportunity to enroll into new plans.

**Make changes**
This is your opportunity to make any changes to your current benefits for the 2021 plan year.

**New this year:** Employees enrolled in a HSA account will need to go online to identify new contribution amounts for the 2021 plan year. All accounts will be defaulted to zero contribution at open enrollment.

**Nothing**
If you’re happy with your current benefits you don’t have to do anything.

**Reminder:** If you want to continue having a FSA account in 2021 you need to sign up for it again during open enrollment. They do not roll over.
## Overview of benefits:

### Medical

**Blue Shield**
- Low EPO
- High EPO
- HDHP
- PPO
- Tandem (new)

**Kaiser** (for specific Ventura zip codes)
- Low HMO
- High HMO

### Dental

**Delta Dental PPO**
**Delta Dental DHMO**

### Vision

**VSP**

### Voluntary Plans

**Voya**
- Term & Whole Life Insurance
- Accident & Critical Illness Insurance

### FSA / HSA

- Healthcare
- Dependent Care
- Parking
- Mass Transit
- Limited Purpose (for HDHP members only)
- HSA (for HDHP members only)
FSA/HSA Breakdown:
Can be found on the Benefits & Wellness Division page under the Flexible Spending & Health Savings Accounts section.
2021 Changes
Tandem Narrow Network Plan

- Lower premium & out of pocket costs
- 20 shared visits between chiropractor and acupuncture
Medical Plan Comparison:

A plan for every need

**Good Value**
- Low EPO
- Tandem

**Best Cost**
- Tandem
- HDHP Plan

**Rich Benefit**
- High EPO

**Long Term Strategy**
- HDHP Plan With HSA
2021 Changes

Rx n Go

- Expansion in current cost saving clinical programs
- Broader range of medications
2021 Changes
Carrum Health

- Mandatory second opinion for certain surgeries
2021 Changes
Amino for HDHP Members

Smart healthcare decision-making, simplified
Amino is a healthcare financial wellness platform that integrates with your existing healthcare benefits to help employees find, book, and pay for high value care.
How do I enroll?

- To log into BenXcel, go to: [www.Benxcel.net](http://www.Benxcel.net)
- **User Name:** First two characters of your first name and first two characters of your last name, last four of SSN ex: amro1234
- **Password:** Entire date of birth with no spaces ex: 01091975
- **Company Name:** COSB

If you are having trouble logging in, you can call BCC at 1-800-685-6100 for assistance.
Resources:
BenXcel User Guide

County of Santa Barbara: Employee BenXcel User Guide

WELCOME TO BENXCEL!
The information contained in this guide will help you to navigate through the BenXcel website. The website provides direct access to your benefit plan information from anywhere that you can access the internet.

- BenXcel Website: https://BenXcel.net
- County of Santa Barbara BenXcel Website Company Name: COSB

ASSISTANCE
BCC’s Customer Service Call Center is available to assist with BenXcel questions and password re-sets. You can reach a Representative by calling 800-685-6130. Representatives are available:

- Eastern: Monday - Thursday: 8:00am - 8:00pm ET & Friday: 8:00am - 6:00pm ET
- Central: Monday - Thursday: 7:00am - 7:00pm CT & Friday: 7:00am - 5:00pm CT
- Mountain: Monday - Thursday: 6:00am - 4:00pm MT & Friday: 6:00am - 4:00pm MT
- Pacific: Monday - Thursday: 5:00am - 5:00pm PT & Friday: 5:00am - 3:00pm PT

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DASHBOARD
All features of BenXcel can be accessed through links...
Resources:
SmartCare

Online
www.myhealthcareonline.com/bccsmartcare/

or
Through the BCC My SmartCare app
CareCounsel is an independent organization and is not part of your health plan. They are a benefits advocacy program that can help you navigate the complexities of your benefits plan. Your Care Counselor can answer benefits questions, guide you to the appropriate resources, and intervene on your behalf until your issue/problem is resolved. This program is free and completely confidential.

They can assist with:

- Making the best benefits choices during Open Enrollment
- Maximizing your healthcare dollars
- Finding a physician and access care
- Seeking second opinions
- Obtaining necessary authorizations
- Troubleshooting medical claims/bills
- Grievances and appeals
- Connecting you with no-cost healthcare resources

Contact CareCounsel at 1.888.227.3334 or go online to www.carecounsel.com
Thank you for attending!
Open Enrollment questions till 10/31/20
Email: OpenEnrollmentSupport@sbcountyhr.org
All other benefit questions and throughout the year
Email: Benefits@co.santa-Barbara.ca.us