



2021 Open Enrollment

OCTOBER 12TH – 31ST



Employee Benefits and Wellness Division
County of Santa Barbara - Human Resources
One County. One Future.

Human Resources | HR Building
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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

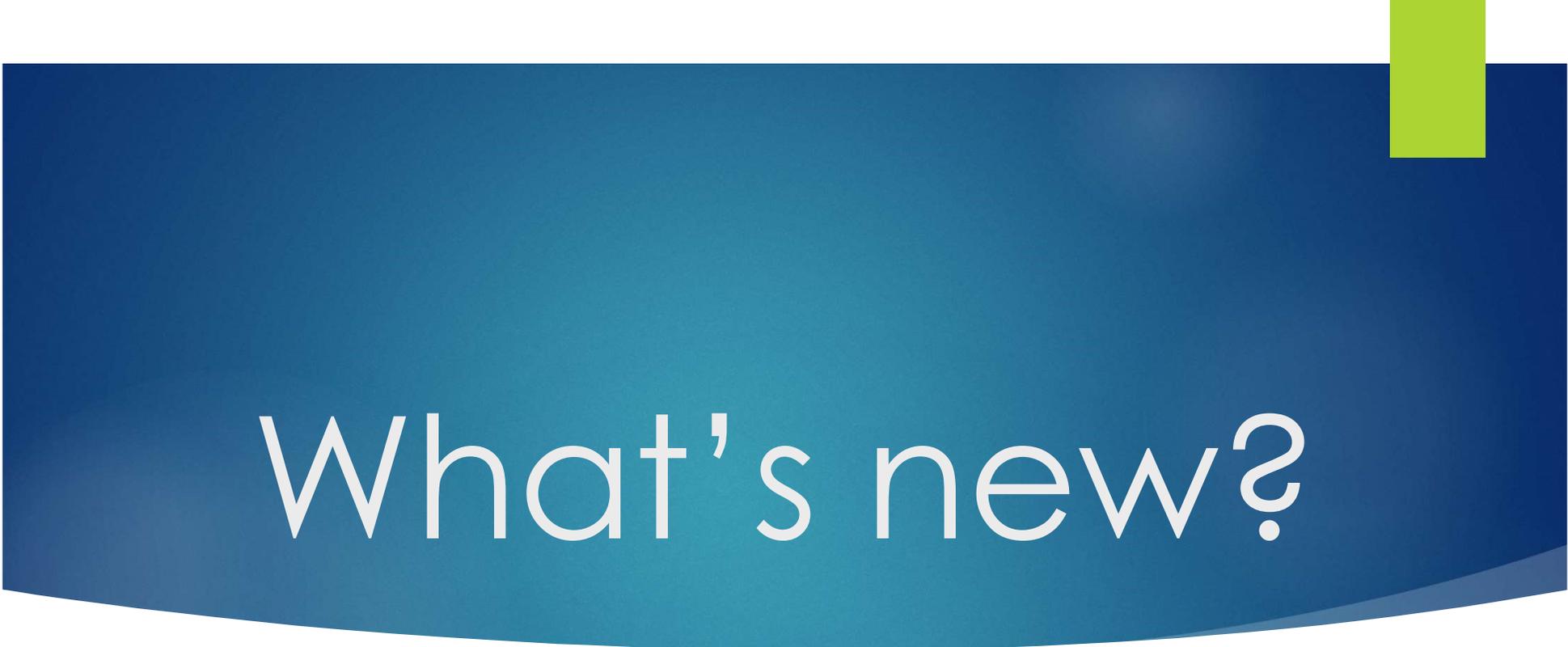
FSA / HSA

- Healthcare
- Dependent Care
- Parking
- Mass Transit
- Limited Purpose (for HDHP members only)
- HSA (for HDHP members only)

FSA/HSA Breakdown:

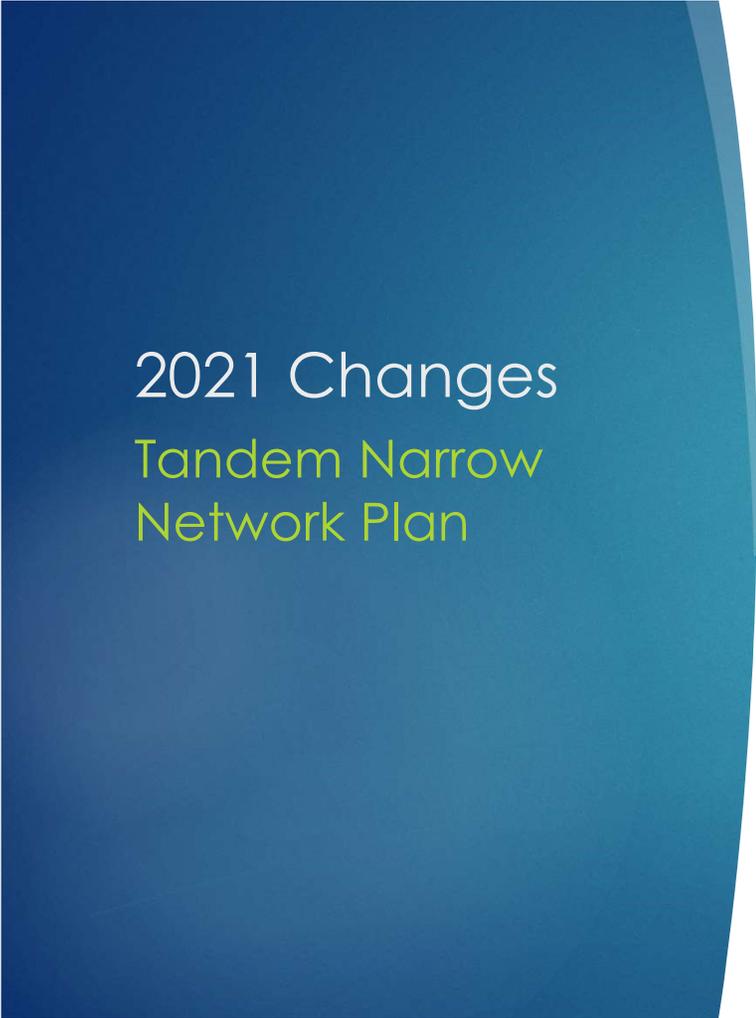
Can be found on the Benefits & Wellness Division page under the Flexible Spending & Health Savings Accounts section.

Guidelines	Dependent Care	Medical	Parking	Mass Transit	Health Savings Account	Limited Purpose
Pre Tax	✓	✓	✓	✓	✓	✓
Min Contribution A contribution less than minimum will terminate the account. You will then only be able to submit claims for dates before account closed.	\$5 per pp to remain active	\$5 per pp to remain active	\$0.00	\$10 per month to remain active	\$0.00	\$5 per pp to remain active
Max Contribution allowed by IRS	\$ 5,000	\$ 2,750	\$ 270	\$ 270	\$3,600 \$7,200 \$1,000	\$ 2,750
Annual Employer Contribution				\$120	\$1,200 \$1,800 \$3,000	
- Employee (EE)						
- Employee + Dependent(s)						
- Two Married County EE on CC						
The County contribution amount plus the amount that you will contribute can not exceed the IRS max contribution limits.						
Used on Dependents	✓	✓	-	-	✓	✓
Only Available with a HDHP	-	-	-	-	✓	✓
Use It or Lose It Account	✓	✓	-	-	-	✓
Goes with you if you separate from County	-	-	-	-	✓	-
Available in SmartCare App	✓	✓	✓	✓	✓	✓
Grace Period	✓	✓	-	-	-	✓
Qualifying Event required in order to make changes during the year in BenXcel	✓	✓	-	-	-	✓
Must re-enroll every year	✓	✓	Rolls over but EE must elect contribution amount for following plan year at every open enrollment	Rolls over but EE must elect contribution amount for following plan year at every open enrollment	Rolls over but EE must elect contribution amount for following plan year at every open enrollment	✓
Full annual FSA pledge available on day one of plan year	-	✓	-	-	-	✓
Only reimburses what has been payroll deducted to date	✓	-	✓	✓	✓	-
Claims	For Child & Elder care eligible expenses. Child must be under 13yrs old.	For Medical eligible expenses only. Section 213(d) expenses.	For work related parking eligible expenses only. You can submit claims up to \$270 per month.	For work related transit eligible expenses only. You can submit claims up to \$270 per month.	For Medical, Dental & Vision eligible expenses. You can't have a Medical FSA but can have a Limited Purpose FSA.	For Dental & Vision only.



What's new?

2021 Changes



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



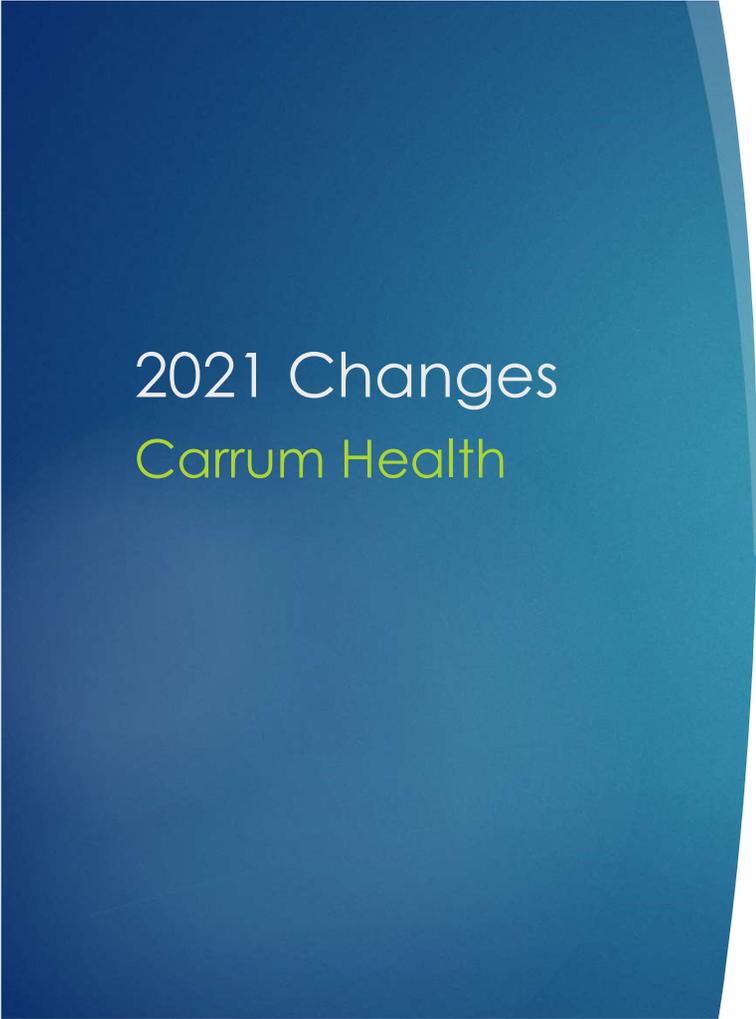
Long Term Strategy

- 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

► New tool via website & mobile app

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.



CARE SEARCH



SMART MATCH



APPOINTMENT BOOKING



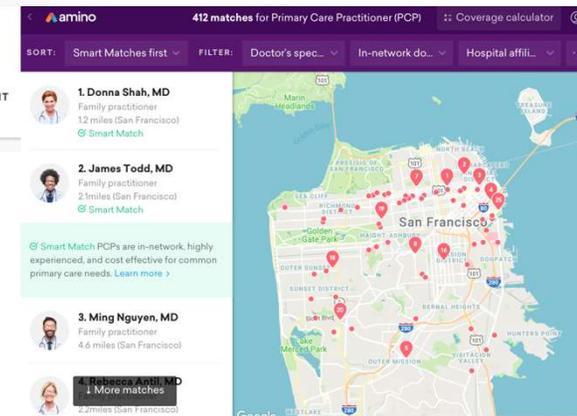
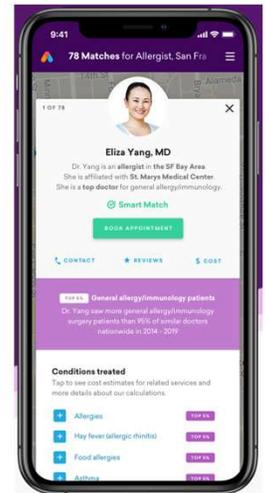
INTEGRATED BENEFITS



INSURANCE DASHBOARD



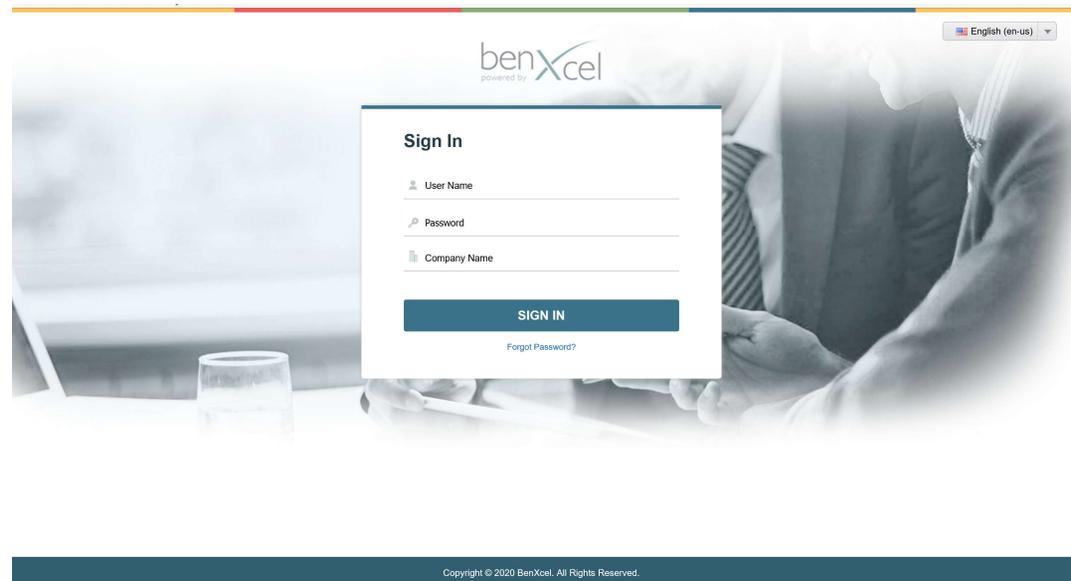
HEALTH SAVINGS ACCOUNT



How do I enroll?

- ▶ To log into BenXcel, go to:
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.



The screenshot shows the BenXcel Sign In page. At the top right, there is a language dropdown menu set to "English (en-us)". The BenXcel logo is centered at the top. Below the logo is a "Sign In" form with three input fields: "User Name", "Password", and "Company Name". A "SIGN IN" button is located below the fields, and a "Forgot Password?" link is positioned below the button. The background of the page is a blurred image of two people in business attire looking at a tablet.

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Resources: BenXcel User Guide

The screenshot displays the BenXcel user interface for the County of Santa Barbara. On the left, a navigation menu lists various categories, with 'BenXcel Employee User C' highlighted by a green arrow. The main content area is titled 'County of Santa Barbara: Employee BenXcel User Guide' and includes a 'WELCOME TO BENXCEL!' section, an 'ASSISTANCE' section with contact information for the Customer Service Call Center, and a 'CONTENTS' table of contents. A search bar is located at the top right of the main content area.

Navigation Menu:

- BenAdmin
- Core HR
- Company Home
- Forms Library
- Categories
- EAP Information
- Express Scripts
- Employee Life Insurance
- County Annual Notice
- Voluntary Life Accident P
- Employee Benefits Overv
- BenXcel Employee User C**
- Employee Qualifying Evt

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 800-685-6100. 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 - 6:00pm 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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Reimbursement Account(s)	Page 9

DASHBOARD

TOTALWORKS Employee Settings | WELCOME: Ruth Corona (Administrator)

All features of BenXcel can be accessed through links

Resources: Intranet

North County 63° South County 70° Traffic

County of Santa Barbara Employee Intranet
County Connect

County Web | **HR Resources** | I Want To | Tools | Department Intranets | Whistleblower Hotline

- Human Resources
- HR Events Calendar
- Compensation Summaries
- Employee Benefits
- Employee Relations
- Organizational & Talent Development
- Career Openings
- Promotional Openings
- Office Professional Opportunities Board

Employee Directory
Enter Last Name or Extension
5-Digit Conversion Tool
Community Directory

POPULAR TOOLS
ESS+ Timesheets
Vehicle Reservations
Facilities Work Order

SANTA BARBARA COUNTY HOME

HUMAN RESOURCES DEPARTMENT

- EMPLOYMENT & WORKFORCE PLANNING
- BENEFITS & WELLNESS
- ORGANIZATIONAL & TALENT DEVELOPMENT
- EMPLOYEE RELATIONS
- DIVERSITY AND INCLUSION
- ADMINISTRATION & OPERATIONS



Benefits & Wellness Division

The Santa Barbara County has a benefits program that provides you with the best coverage that is solid and comprehensive. We offer programs that protect your health, your money, your family and help you find balance between your concerns at work and at home. We also know the value of understanding your coverage so that you know how to get care, when you need it, at the lowest cost. [Employee Benefits Booklet](#)

CORE MEDICAL PLANS/PREMIUMS

- Blue Shield Medical Plans
- Kaiser Medical Plans
- Dental
- Vision

CURRENT & NEW EMPLOYEES

- Employee Waiver of Medical Coverage
- Who can you cover?
- New Hire Enrollment Tutorial Video
- Enroll for Benefits through BenXCel

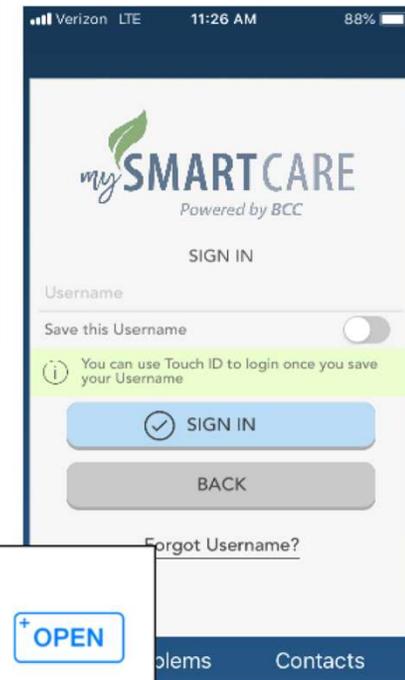
Resources: SmartCare

Online

www.myhealthcareonline.com/bccsmartcare/

or

Through the BCC My SmartCare app



Resources: CareCounsel

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

Questions?

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

