



HEALTH



LIFE AND FINANCIAL BENEFITS



OPEN ENROLLMENT

COUNTY OF SANTA CLARA

**Active Employees
2024-2025**

RETIREMENT



MAKING YOUR DECISIONS



Welcome to Open Enrollment



- Thank you for your continued service with the County of Santa Clara. It's important to know that your **County benefits continue to be here for you.**
- For the 2024–2025 plan year, ***there are no material changes to the County's benefit plan offerings.*** This means you can continue with the coverage you currently have, without interruption.
- However, if you do wish to make changes to your benefits coverage or to receive the Health Care Bonus Waiver, **Open Enrollment runs May 1–31, 2024.**
- Your benefit elections will take effect June 24, 2024.

What You Need to Know for 2024–2025



- You'll see changes to premium rates for medical coverage, but **almost all benefit plans and features remain unchanged.**
 - The County is introducing an enhanced and expanded employee assistance program (EAP) through Concern.
- We recommend you review your current benefit selections and covered dependents to make sure your benefits continue to meet your needs.
- **No action is needed** unless you want to make a change or continue receiving the Health Care Bonus Waiver next year.
- If you want to make benefit changes, complete your **[enrollment form online](#)** by May 31, 2024.

YOUR COUNTY BENEFITS



Your Medical Plan Options



You have a choice of **three medical plan options**.

You can find more information about these plans in the County's online [Benefits Guide](#) and on the special [Open Enrollment page](#) of the ESA website.



HMO



HMO



POS

Medical Plans at a Glance



	Valley Health Plan HMO	Kaiser Permanente HMO	Health Net POS Tier 1—HMO; Tier 2—PPO; Tier 3—Out-of-Network / POS
Type of Plan	HMO—Services provided through Valley Health Plan providers and facilities	HMO—Services provided through Kaiser providers and facilities	Members may use Health Net HMO or PPO network providers, or seek care out-of-network
Service Area	Live or work in the County of Santa Clara	Live or work within 30-mile radius of a Kaiser hospital	To receive HMO-level benefits, live or work within a 30-mile radius of the doctor selected
Deductible	None	None	Tier 1—None Tier 2—None Tier 3—\$200 per member / \$600 per family per year
Annual Out-of-Pocket Maximum (Individual / Family)	\$1,000 / \$2,000	\$1,500 / \$3,000	Medical: Tier 1—\$1,500 / \$4,500 Tier 2—\$2,000 / \$6,000 Tier 3—\$3,000 / \$9,000 Prescription Drug: In- and out-of-network—\$2,000 / \$4,000 Medical and prescription drug annual out-of-pocket maximums are separate
Office Visits	No copay	\$10 copay	Tier 1—\$15 copay Tier 2—\$20 copay Tier 3—Plan pays 70% of the maximum allowable amount

Telemedicine



All the County medical plans offer telemedicine at no cost to you.

Doctors can diagnose and prescribe medication, just like an in-person office visit.

- Virtual visits are available—by phone or video—with a licensed doctor or therapist.
- You can make appointments by web, phone, or mobile app.
- Appointments are available 24 hours a day, seven days a week.
- You can use telemedicine as an alternative to expensive ER or urgent care visits or for any nonemergency health concerns.
- Mental health support is available (depending on the plan).

Telemedicine



Telemedicine is available through the County's medical plans. You can find more information in your online [Benefits Guide](#).



[MDLIVE](#)

888-467-4614

VHP 24/7 Nurse Advice Line

866-682-9492



KAISER PERMANENTE®

[My Doctor Online](#)

866-454-8855



[Teladoc](#)

800-835-2362

Your Dental Plan Options



PPO

- You can choose your dentist
- Cost is lower when you visit a Delta Dental PPO dentist



DHMO

- Must live in the plan's service area
- Must visit a LIBERTY network dentist for coverage

Dental Plans at a Glance



Services	Delta Dental	LIBERTY Dental
Diagnostic or Preventive	Plan pays 75%, you pay 25% and, if you visit a non-network dentist, any balance due	You pay \$0
Restorative		You pay \$0
Crowns and Bridges		You pay \$75 for most services
Prosthodontics (dentures)		You pay \$100 per denture (upper or lower)
Annual Limits	\$2,000 per calendar year per member	None
Orthodontic	Plan pays 60% up to \$2,000 lifetime per member, you pay 40% and any balance due	Varies

Vision



Vision Service Plan (VSP) is your vision provider.

You have a choice of which vision provider to see for care, but if you visit a VSP provider, you will receive the following benefits:

- \$20 exam copay
- Lenses every 12 months at no cost
- \$120 allowance for frames every 24 months
- Contact lenses covered up to \$120 every 12 months in lieu of glasses, including the exam

Other County Benefits—*No Action Required*



The County offers **additional benefits that don't require you to take action** during Open Enrollment:

- **Flexible Spending Accounts**
 - Health FSA (HFSA)
 - Dependent Care Assistance Program (DCAP)
- **Employee Assistance Program (EAP)**
- **Life insurance**
- **Accidental death and dismemberment (AD&D) insurance**
- **Retirement**
 - CalPERS Pension Plan
 - Deferred Compensation Plan, including new Roth 457(b) Option
 - Retiree Medical coverage

Other County Benefits—*No Action Required*



NEW! Roth Governmental 457(b) Option

Beginning in May 2024, your Deferred Compensation Plan is expanding to include Roth contribution options. Your current plan lowers your taxable income by allowing you to contribute on a pre-tax basis.

Roth contributions, on the other hand, are taxed as regular income before being added to your account. Then, in retirement, your Roth contributions and earnings are generally tax-free.

YOUR COSTS FOR COVERAGE



2024–2025 Premium Rates



Most Full-Time Coded Employees	Part-Time Employees
<p>Medical plan premium rates <i>County pays:</i></p> <ul style="list-style-type: none">• Majority of costs for employee-only coverage for all health plans, depending on bargaining unit• Majority of costs for enrolled dependents, depending on bargaining unit <p>Dental and vision plan premium rates <i>County pays:</i></p> <ul style="list-style-type: none">• Full cost for you and enrolled dependents	<p><i>You share the cost of medical, dental, vision, and basic life insurance coverage with the County</i></p>

Rates are posted to the [Employee Benefits page](#) of the County's website.

Health Care Bonus Waiver



You have the option to receive a taxable increase in gross wages by waiving the County's medical coverage.

- **Full-time employees** who elect to waive medical coverage receive \$74 per pay period in taxable wages.
- **Part-time employees** receive a prorated amount.
- **You must provide proof** that you are enrolled in another health plan to qualify for the Health Care Bonus Waiver.
- **You must reelect to participate** during the 2024–2025 plan year.

COMPLETING YOUR ENROLLMENT



Only Enroll if You Want To...



- **Enroll in medical, dental, or vision coverage** if you are not currently enrolled
- **Change your current medical or dental plan election** if you are already enrolled
- **Enroll or reenroll** in the Health Care Bonus Waiver program
- **Add or drop coverage** for eligible family members

Completing Your Enrollment



- Visit the [Employee Benefits web page](#) to complete your [enrollment form online](#), or contact your department's [Employee Service Center](#).
- Submit your form no later than May 31, 2024.
- Benefits effective date is June 24, 2024.
- Payroll deduction changes begin with your June 28, 2024, paycheck.

YOUR RESOURCES



Your Resources



- Visit the [Employee Benefits web page](#) for resources, such as:
 - Benefits Guide
 - 2024–2025 Medical Plan Premium Rates
 - Upcoming in-person OE information sessions to learn more about your benefits
 - A schedule of special OE webinars and office hours hosted by our health plan provider partners
 - Supporting OE materials from our health plan provider partners
- Download the MobileBenes app to your smartphone at scc.mobilebenes.com.
- Call your [Employee Service Center](#).



Contact Information



BENEFITS CONTACTS

Need Help With	Contact	Phone or Website
Medical Plans	Valley Health Plan	888-421-8444 valleyhealthplan.org/scc
	Kaiser Permanente	800-464-4000 my.kp.org/santaclaracounty
	Health Net	800-522-0088 healthnet.com/portal/member/content/iwc/mysites/sc/home.action
Dental Plans	Delta Dental	888-335-8227 deltadentalins.com/index.html
	LIBERTY Dental	888-359-1088 client.libertydentalplan.com/scc
Vision Service Plan	VSP	800-877-7195 sccgov.vspforme.com

Contact Information



DEPARTMENT EMPLOYEE SERVICE CENTERS

Service Center	Budget Units Served	
District Attorney's Office 70 W. Hedding St., West Wing San Jose, CA 95110 408-792-2686	District Attorney	
ESA Service Center at Race Street 400 Race St., Suite 201 San Jose, CA 95126 408-970-2600	Agriculture & Environmental Management Assessor Clerk of the Board Controller—Treasurer County Clerk—Recorder County Communications County Counsel County Executive County Library District Dept. of Child Support Services Dept. of Environmental Health Dept. of Tax and Collections Employee Services Agency Facilities Fleet Services LAFCO	Law Library Medical Examiner—Coroner Office of Supportive Housing Parks & Recreation Planning & Development Pretrial Services Probation Procurement Public Defender Registrar of Voters Risk Management Roads & Airports Department Supervisorial Districts 1–5 TSS Valley Health Plan Vector Control

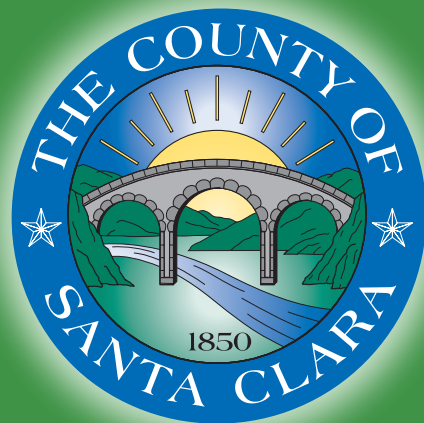
CONTINUED ON NEXT PAGE

Contact Information



DEPARTMENT EMPLOYEE SERVICE CENTERS (CONTINUED)

Service Center	Budget Units Served						
ESA Service Center at Social Services Agency 333 W. Julian St., San Jose, CA 95110 408-755-7130	Social Services Agency Social Services Agency Nutrition Services						
ESA Service Center at Valley Medical Center 2325 Enborg Ln., #1H105, San Jose, CA 95128 408-885-5450	<table border="0"> <tr> <td>Behavioral Health</td> <td>Public Health</td> </tr> <tr> <td>Community Health</td> <td>Valley Medical Center</td> </tr> <tr> <td>Custody Health</td> <td></td> </tr> </table>	Behavioral Health	Public Health	Community Health	Valley Medical Center	Custody Health	
Behavioral Health	Public Health						
Community Health	Valley Medical Center						
Custody Health							
ESA Service Center at O'Connor Hospital 2105 Forest Ave., San Jose, CA 95128 408-947-2509	Valley Medical Center at O'Connor Hospital						
ESA Service Center at St. Louise Regional Hospital 9400 No Name Uno, Gilroy, CA 95020 408-848-8687	Valley Medical Center at St. Louise Regional Hospital						
Sheriff's Office 55 W. Younger Ave., San Jose, CA 95110 408-808-4611	Department of Corrections Sheriff's Office						



County of Santa Clara, Employee Services Agency

70 W. Hedding Street, East Wing, 8th Floor, San Jose, CA 95110

Phone 408-970-2600

Email benefits@esa.sccgov.org

esa.santaclaracounty.gov/open-enrollment