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Phone numbers, addresses and web site addresses mentioned in this guide can be found in the Helpful Information section at the end of this guide.

Pathways to Your Benefits

Each day we confront challenges, make decisions, and choose particular pathways to follow. Those pathways may be familiar or they could offer exciting new opportunities. To help you create a successful future for you and your family, the County is proud to provide you with a healthcare medical program — Pathways to Your Benefits.

We know that your benefits are important to you and your whole family. We also know that you need tools and resources to help you take advantage of all your coverage has to offer. This Enrollment Guide is designed to help you take the first steps down the pathways to your benefits — understanding and choosing your benefits for the coming year. Inside you'll find details about your eligibility, enrollment instructions, and an outline of your medical and other benefits, as well as tips on where you can find additional information. Take some time to read through this guide carefully and share it with your family. Then you'll be ready to make the decisions that are right for you and your family.

Time to Enroll

If you are a new hire, you are invited to attend a New Hire Orientation. New Hire Orientations are held on the first Monday of each month unless the 1st Monday is a holiday and then the orientation will be the 1st Tuesday of the month. The orientations are located in the Hall of Administration, Room 214/216 at 9:00 am. You may visit the Employee Benefits Web Site at www.ocgov.com/hr/employeebenefits for more information.

The annual Open Enrollment period is generally during the month of November. This is your only opportunity to make changes to your benefits unless you have a Qualified Life Event. You will receive information on specific Open Enrollment dates and deadlines when the time comes.

We encourage you to enroll well before the enrollment deadline so that you're not left "waiting in line" to speak with a Benefits Specialist at the last minute.

The benefits you elect during Open Enrollment are effective January 1st of the following year.

Remember, all you have to do to enroll is click or call — log on to the Benefits Center Web Site or call the Benefits Resource Line and speak to a Benefits Specialist.

► If You've Got Questions, We've Got Answers

If you have questions about enrollment, you can visit the Benefits Center Web Site at www.benefitsweb.com/countyoforange.html or call the Benefits Resource Line toll-free at 1-866-325-2345 and follow the instructions to speak with a Benefits Specialist. Benefits Specialists are available Monday through Friday, 7:30 a.m. to 5:30 p.m. Pacific Time, except for holidays. If you need assistance in another language or are hearing impaired, Benefits Specialists can connect you with a translation service or TDD at no cost to you.

What to Do Now

- Read this Enrollment Guide carefully to understand how your benefit package works.
- Review the materials in your enrollment package, including:
 - **Benefits Enrollment Summary** — This personalized summary contains information about the benefits available to you and a list of your contribution amounts. It also shows your automatic benefit coverage if no elections are made.
 - **Open Enrollment Meeting Schedule** — To help explain your Open Enrollment options, there will be a series of meetings in November. Find a date, time, and location that is convenient for you. Your attendance is strongly encouraged and recommended.
 - **Wallet Card** — This card includes important phone numbers, Web Sites and basic information on how to use the Benefits Center Web Site and Benefits Resource Line.
- Enroll for your benefits before the enrollment deadline.

If You're a Current Employee

If the automatic coverage and dependents shown in your Benefits Enrollment Summary are what you want for the coming year, and you don't want to participate in a reimbursement account, you do not need to enroll. However, **you must enroll if you want to:**

- Add or drop dependents
- Change your coverage
- Participate in a Dependent Care Reimbursement account in the coming year.

You will be enrolled in the automatic coverage shown in your Benefits Enrollment Summary if you do not make any changes before the enrollment deadline. Review the summary, including the dependent coverage section, within the enrollment period as no changes can be made after the deadline.

When you receive your Benefits Confirmation Statement, review it promptly — you must report any errors to the elections you made within 10 business days from the date on the statement.

Keep in mind that after the Enrollment period you can't change your benefit elections during the year unless you have a Qualified Life Event. See "Making Changes to Your Benefits" later in this guide for more information.

If You're a New Employee

If you're a new employee of the County, **you have 30 days from the events date on your cover letter in your enrollment package** to enroll in your benefits for the first time. After this period, you won't be allowed to make changes to your benefit elections until the next Open Enrollment unless you have a Qualified Life Event. See "Making Changes to Your Benefits" later in this guide for more information.

Important: If you don't enroll in a County health plan within the 30-day enrollment period, a full-time employee will be enrolled in Premier Wellwise health plan with employee-only

coverage. If you are a part-time employee you will be automatically enrolled in the Premier Sharewell health plan with employee-only coverage.

If You Change Your Home Address

If you change your home address, you must contact your human resources and/or payroll department. It's important that the Benefits Center has your correct home address so that it can send you important information about your benefits.

If You Move Out of Area

If you're enrolled in an HMO plan and move outside your plan's network, you must enroll in another HMO, if one is available in your area, or in one of the PPO plans. If you do not enroll, you'll be automatically enrolled in the Premier Wellwise health plan, if you are a full-time employee or Premier Sharewell if you are a part-time employee.

Leave of Absence or Go Off Payroll

When you go off payroll, you must pay a portion of and/or the full cost of your health insurance if you want to continue coverage. The full cost includes both the County and the employee portions of the premium. The portion of your insurance is based upon the nature of the leave and/or the length of the leave. You will be sent a leave of absence package detailing your options. All billing for employees on leave of absence are done on a monthly basis.

If you terminate your health plan while off payroll, you may re-enroll in the eligible health plan of your choice when you return to work by calling the Benefits Resource Line. Your health insurance will be effective on the first day of the month following 30 days from date you return to work. For the PPO plans, new deductibles will apply and the pre-existing conditions/provisions will apply to the Premier Sharewell plan only. If you terminate your coverage, and/or do not return to work, and/or subsequently take active retirement, you cannot re-enroll in health insurance. This lapse in coverage also makes you ineligible for COBRA coverage.

You may choose to retain your coverage but terminate coverage for your dependents while you are off payroll. Upon return to work you may enroll dependents by responding prior to the deadline given. Note: if you are enrolled in the Premier Sharewell PPO health plan and experience a lapse in coverage, preexisting conditions/provisions may apply.

The Federal Family and Medical Leave Act

If you've worked for the County for at least one year and you've worked at least 1,250 hours in the 12 months preceding your leave, and the reason for the leave is one of those listed below, you may be eligible for up to 12 weeks of benefits under the Federal Family and Medical Leave Act (FMLA). During a FMLA leave, the County will continue to pay its share of health insurance premiums.

To be eligible for an FMLA leave, the leave must be due to:

- The birth or adoption of a child,
- The serious health condition of your spouse/domestic partner, child, or parent, or
- A serious health condition that makes you unable to perform the functions of your job.

You still pay your share of health insurance premiums, if any, for each pay period you are off payroll. Contact the Human Resources Specialist in your agency for specific requirements and more information.

The Last Step on Your Pathways to Benefits

After you enroll, you'll receive a Benefits Confirmation Statement in the mail. You can also print out a statement if you enroll online. Your Confirmation Statement for the Web Site should have a number assigned to it. This will show you that you have properly saved your elections. Review the statement to make sure it correctly reflects your benefit elections. If any of the information on your statement is incomplete or incorrect, call the Benefits Resource Line right away to speak with a Benefits Specialist. You have 10 business days from the date of your Benefits Confirmation Statement to report errors in elections you've made. After the enrollment period, if you don't receive a Benefits Confirmation Statement shortly after making your elections, call the Benefits Resource Line right away to notify a Benefits Specialist.

Making Changes to Your Benefits

You may change your benefits between Open Enrollment periods if you experience certain Qualified Life Events. Listed below are some of the situations in which a change is permitted:

- You marry, divorce, or become legally separated or your marriage is annulled
- You **file a declaration of domestic partnership**
- You gain a dependent through birth, adoption, placement for adoption, or domestic partnership
- Your dependent or spouse/domestic partner dies
- Your dependent no longer meets the eligibility requirements
- You, your spouse/domestic partner has a change in employment status that results in gaining or losing eligibility for coverage
- You, your dependent, or your spouse/domestic partner moves to a location where your current coverage is not available.

Any change in your coverage must be made within 30 days of the Qualified Life Event and must be consistent with that event. If your Qualified Life Event allows you to add or drop dependents, log onto the Benefits Center Web Site or call the Benefits Resource Line and speak to a Benefits Specialist to make any necessary changes. You may be asked to submit documentation (e.g., birth certificate) to support your elections for eligible-dependent coverage. Failure to submit documentation may result in your dependent not being covered, with no benefits payable and you may be responsible for any retroactive premiums adjustments. Keep in mind that HMO contracts do not allow you to add newly eligible dependents after the 30-day period. Dependents added to the Premier Sharewell PPO health plan outside Open Enrollment may be subject to the plan's pre-existing condition exclusion provision.

If you have a Qualified Life Event after the end of Open Enrollment but before the start of the new year and want to make changes to your benefits, you must call the Benefits

Resource Line within 30 days of your Qualified Life Event. You may need to confirm or change previous open enrollment elections to ensure benefit coverage during the current and upcoming plan years. If you have any questions, please call the Benefits Resource Line and speak with a Benefits Specialist.

► **Employee Married to Employee (EME) Program**

The Employee Married to Employee (EME) Program can save you money if you and your legally married spouse/domestic partner are enrolled in the same health plan. Under the program, both employees must work full-time, one spouse/domestic partner enrolls as the subscriber, and the other spouse/domestic partner and any eligible children enroll as dependents in the same health plan. If you're enrolled in the EME Program, the County pays 100% of your and your dependents' health care premiums.

► **EME Participants Must Enroll on the Benefits Resource Line**

If you're a County Employee Married to an Employee (EME), you both must call the Benefits Resource Line and speak to a Benefits Specialist to enroll in a health plan.

If you're participating in the EME Program for the first time, you'll also need to fill out the EME enrollment form, available on the Benefits Center Web Site or through the Benefits Resource Line. You both must call the Benefits Resource Line to make your election prior to sending in your EME enrollment form by the Enrollment deadline or, if you're a new employee, within the 30-day enrollment period.

► **If You Have a Qualified Life Event That Changes Your EME Status**

If you have a Qualified Life Event (e.g., divorce, change from full-time to part-time status, unpaid non-FMLA) that changes your status as an EME, you must report your new status within 30 days of the event by calling the Benefits Resource Line and speaking to a Benefits Specialist. **If notification to the Benefits Center is not provided within 30 days of status change, you may be responsible for any premiums retroactive to the month in which you became ineligible for EME/RMR/RME status.**

► **Re-establishing the EME Relationship**

It is the responsibility of both full-time employees to re-establish your EME status within 30-days of the event date that makes you eligible once again for the EME program. The EME status will become effective the 1st of the month following notification and receipt of the properly completed EME form to the Benefits Center. Failure to notify the Benefits Center within 30 days of the event will result in not being ineligible to establish an EME relationship until you experience another eligible Qualified Life Event, QLE or the next Annual Open Enrollment.

► Pathways to Enrollment: Enrolling Step-by-Step

You Can Click or Call to Enroll

Enrollment is a paperless process. You can enroll through the County of Orange Benefits Center in two ways:

- On the Web — You can enroll online on the Benefits Center Web Site any time during the enrollment period.
- By phone — You can call the toll-free Benefits Resource Line and speak to a Benefits Specialist. Benefits Specialists are available Monday through Friday, from 7:30 a.m. to 5:30 p.m. Pacific Time, except for holidays.

When to Click or Call

The Benefits Center makes it easy to enroll and get information about your benefits. You can enroll or find information about your benefits on the Benefits Center Web Site or through the Benefits Resource Line. If you need help finding information, you may speak to a Benefits Specialist.

Here's a summary of the types of information available and the kinds of changes you can make, either online or by phone.

	Log on to the Benefits Center Web Site to...	Call the Toll-Free Benefits Resource Line to...	Speak to a Benefits Specialist to...
Review your automatic benefit coverage	✓	✓	✓
Find out the cost of your benefit elections	✓		✓
Confirm who is covered under your benefit plans	✓	✓	✓
Enroll for coverage during enrollment period	✓		✓
Use tools such as Select-a-Plan to help you make decisions about your benefits	✓		
View health plan Provider Directories	✓		
Report most Qualified Life Event changes	✓		✓
Change dependent information	✓		✓
Request forms	✓	✓	✓
Find answers to your questions about benefits	✓		✓

Online enrollment and related Web tools are available to most employees and retirees eligible for County health plan coverage. Some situations, such as employees married to employees and retirees with Medicare, requires speaking with a Benefits Specialist by calling the Benefits Resource Line.

What to Have with You When You Enroll

When you enroll, you should have the following handy:

- Your Social Security number
- Your Benefits Enrollment Summary
- Your Personal Identification Number (PIN).

If you're electing a health plan that requires you to select a Primary Care Physician (PCP) when you enroll, you can find a list of PCP identification numbers on the Benefits Center Web Site by clicking on "Helpful Links".

Benefits Enrollment Summary

Your personalized Benefits Enrollment Summary is a valuable tool to help you make your choices. You'll find your Benefits Enrollment Summary in your enrollment package. This summary shows:

- Your automatic benefit coverage
- The benefits you're eligible to enroll in
- Your cost for each benefit.

You will be enrolled in the automatic benefit coverage shown in your Benefits Enrollment Summary if you do not make any elections/changes during the enrollment period.

You can also access your Benefits Enrollment Summary on the Benefits Center Web Site.

If you can't find your PIN, either use the Benefits Center Web Site's "Forgot Your PIN?" feature (requires pre-registration) or call the Benefits Resource Line and press **0, and speak with a Benefits Specialist.

► How to Change Your PIN

When you log on to the Benefits Center Web Site or call the Benefits Resource Line for the first time, you'll be prompted to change your PIN. You can also change your PIN any time you want. You have two ways to change your PIN:

- Online — Log on to the Benefits Center Web Site and follow the instructions to change your PIN.
- By phone — Call the Benefits Resource Line and follow the instructions to change your PIN.

Because your PIN provides access to your personal information, please keep it confidential at all times.

The first time you log in with your PIN, you should also register for the "Forgot Your PIN?" feature. This will help you recover your PIN if you forget it.

How to Read Your Benefits Enrollment Summary

Your personalized Benefits Enrollment Summary lists your name and address in the upper left corner. Below that, the summary shows your automatic benefits — the benefits you receive if you don't make any elections/changes. For each benefit, the summary also shows your coverage level and your before- and after-tax cost (if applicable).

The next section lists all the benefits for which you're eligible, including option numbers and cost by coverage level.

Carefully review the benefits for which you're eligible before you enroll. You can even highlight your benefit selections on your summary so that you can quickly and easily reference them as you enroll.

How to Enroll Through the Benefits Center Web Site

At the Benefits Center Web Site, you have information right at your fingertips. You can access the site from any computer with Internet access, at home or at work. To begin online enrollment:

1. Go to **www.benefitsweb.com/countyoforange.html**
2. When prompted, enter your Social Security number and Personal Identification Number (PIN).
3. The first time you log on to the Web Site, change your PIN (you'll automatically be prompted).
4. Follow the instructions for enrollment.

Steps to Enroll Online

From the enrollment section of the Benefits Center Web Site, you can do the following:

- Get an overview of the benefits available to you.
- Compare health plans and plan features that are important to you. You can also use the “Compare/Evaluate Health Plans” feature (available to most employees and retirees who are eligible for County health plan coverage) to help select a health plan based on the factors that are most important to you.
- Read PPO plan documents and HMO Group Service Agreements, which provide detailed information about your County of Orange benefit plans.
- Elect or make changes to your benefit elections and/or dependent information.
- Review your elections, including a list of all the benefits you are eligible for through the County of Orange. The benefits you see are the benefits you will receive in the upcoming calendar year unless you make changes during Open Enrollment.
- Use the “Model a Qualified Life Event” tool to help you plan for the future. Enter different scenarios and find out how each would affect you financially. For example, you can determine what your health plan cost would be if you added a dependent.

After you have made your benefit elections, you will see a Benefits Confirmation Statement. Your Confirmation Statement from the Web Site should have a number assigned to it. This will show you that you have properly saved your elections. Print a copy of this statement for your records. You'll also receive a Benefits Confirmation Statement in the mail shortly after making your elections.

Web Tools*

Good looks and speed are just the beginning of the improvements to your County Benefits Center Web Site. Here are some of the great tools that you'll have at your fingertips, anytime night or day.

Select-a-Plan

This tool compares feature and estimates your costs under the various County health plans available to you so you can make enrollment decisions that best fit your needs.

- *Preference Modeling:* Answer questions about what you want in a health plan, the tool determines which of the available options is best suited for you.
- *Comparison Module:* use this overview of the benefit features that are important to you to see how your health plan options stack up against one another.
- *Cost Calculator:* Estimates costs based on benefit features and your estimate of the medical services that you and your family will use.

Healthcare Advisor

You can use the Healthcare Advisor tool on the Benefits Center Web Site to research medical conditions or procedures. Use this tool when you become aware of a health issue to learn about treatment options, risks, the recovery process and to find suggestions for questions you should ask your provider or insurance company. The tool even lists those hospitals rated the best in treating a given condition.

The Healthcare Advisor also has a medical encyclopedia with additional information on various medical terms including diseases, symptoms, tests, surgical procedures, and more.

How to Use the Benefits Resource Line

With the Benefits Resource Line, you can:

- Enroll, change your dependents, or ask questions by speaking to a Benefits Specialist
- Review your elections, change your PIN, and request forms through the automated system.

To use the Benefits Resource Line:

1. Dial the toll-free phone number, **1-866-325-2345**.
2. Enter your Social Security number and PIN when prompted. If this is your first time calling the Benefits Resource Line, you'll be prompted to change your PIN.
3. Listen to the list of available options and select the one you need.

*Web Tools not available to EMEs.

Your Benefits Confirmation Statement

You'll receive a Benefits Confirmation Statement in the mail shortly after you enroll (or at the end of Open Enrollment if you did not make any Open Enrollment elections). Review this statement carefully to make sure it's accurate. If you find an error in the elections you made or if you make an election and don't receive a statement within 10 business days, call the Benefits Resource Line right away and speak to a Benefits Specialist. You'll have 10 business days from the date on your statement to report errors in elections you've made.

How the Pathways to Benefits Program Works

The County provides benefits to help you take care of and protect yourself and your family. The benefits you're eligible to enroll in depend on your job classification. Many employees also receive supplemental benefits through their Employee Associations.

Who Is Eligible?

You're eligible for health care coverage if you're a:

- Full-time employee working 40 hours a week, or
- Part-time employee working at least 20 hours a week.

Your eligible dependents for health care coverage include your:

- Legal spouse or domestic partner
- Unmarried children under age 19 (or under age 23 if full-time student), including step children, foster children, children placed for adoption, legally adopted children, and children of domestic partners. Children who are full-time students must attend an accredited school, college, or university (12 units or more) and must be dependent on you for financial support to continue to be covered
- Unmarried incapacitated children of any age who are dependent upon the participant for support and were incapacitated prior to their 19th birthday. The child did not have to be covered by the County of Orange at the point they became incapacitated if the event was prior to their 19th birthday.

Proof of adoption, domestic partnership, or legal guardianship may be requested at any time. Dependents over age 19 who are students may be required to provide proof of full-time student status to the County Benefits Center at any time. You must notify the Benefits Center within 30 days if your covered dependent no longer meets eligibility requirements.

By enrolling or continuing enrollment in any County benefit programs, you are certifying to the County that the information supplied by you, your spouse/domestic partner and any of your dependents is true and correct. You are responsible for notifying the County of all changes in status which may affect benefits eligibility, including, but not limited to marriage, marriage dissolution, legal separation, addition or loss of dependent status. If true and correct notification to the Benefits Center is not provided within 30 days of status change, you or your dependent may not be covered, with benefits not payable. You also may be responsible for premiums retroactive to the month in which you or your dependent became ineligible.

For More Information

If you need more information about domestic partner coverage, call the toll-free Benefits Resource Line at 1-866-325-2345 to speak to a Benefits Specialist. Benefits Specialists are available Monday through Friday, 7:30 a.m. to 5:30 p.m. Pacific Time, except holidays.

Health Plan Options

To give you choice and flexibility, the County provides a variety of health plan options. You can elect coverage from a:

- Health Maintenance Organization (HMO) or
- Preferred Provider Organization (PPO)

Cost of Coverage*

The County pays 95% of full-time employee-only health plan premiums and a large percentage of dependent health plan premiums. For part-time employees, the County pays a portion of employee-only health plan premiums and a portion of dependent health plan premiums.

Information on the cost of the various health plan options is available in your Benefits Enrollment Summary and through the Benefits Center Web Site.

How the HMO Plans Work

HMO plans provide a comprehensive array of services, including preventive care, at a minimal cost, but you must use providers in the HMO network. An HMO network includes doctors, hospitals, and other health care providers and facilities that have contracted with the HMO to provide care at lower rates. HMOs do not generally pay benefits for care received outside the HMO network, except in emergency situations.

Important features of HMO plans include:

- Minimal copayments for most services (e.g., doctor's office visits)
- No claim forms
- Coverage for preventive services such as annual physicals, Well-Baby and Well-Woman care, and Immunizations
- No lifetime maximums
- No pre-existing condition exclusions

Your HMO Options

The County offers two HMO plans:

- CIGNA Health Plan HMO (CIGNA HealthCare of Southern California and San Diego)
- Kaiser Health Plan HMO

An overview of HMO plan benefits can be found in the Health Plans At-A-Glance chart at the end of this section.

* Does not apply to Elected Officials

CIGNA Health Plan HMO

A few highlights of the CIGNA Health Plan HMO:

- You select a Primary Care Physician (PCP) from the CIGNA network to coordinate all of your health care. With the exception of emergency treatment, Well Woman exams and mental health services, your PCP must authorize, provide and/or arrange all of your care in order for you to receive benefits.
- You contact your PCP's office when you need care. At the time of your appointment, you present your ID card and pay a small copayment.
- Schedule an appointment with an OB/GYN in the same medical group as your PCP without referral.
- When medication is prescribed, you must fill the prescription at a CIGNA-contracted retail pharmacy. You pay a small copayment for up to a 30-day supply of either a generic, brand-formulary, or Non-formulary prescription drug. A list of CIGNA pharmacies is available on the CIGNA Web Site and through CIGNA Member Services.
- You may order up to a 90-day supply of maintenance drugs through CIGNA's mail order program. To place an order, use CIGNA's Web Tel-Drug Web Site or call the toll-free number 1-800-TEL-DRUG (1-800-835-3784).
- In an emergency, seek care at the nearest hospital. Call or have the doctor or family call your PCP or CIGNA Member Services within 48 hours to receive benefits.
- If you need vision care, call Vision Service Plan.
- Chiropractic care is covered. See details later in this section.

► How to Locate a CIGNA PCP

The provider directory for CIGNA contains a list of PCPs. It is available through the Benefits Center Web Site. A PCP listing is also available on the CIGNA Web Site, and you can get assistance locating a PCP through CIGNA Member Services. When you elect the CIGNA Health Plan HMO for the first time or add a dependent, you must select a PCP before you enroll.

Kaiser Health Plan HMO

Highlights of the Kaiser Health Plan HMO:

- Health services must be provided by Kaiser providers, but is not necessary to select a Primary Care Physician upon enrollment.
- When you need care, either contact your Kaiser primary care physician or the Kaiser appointment center in your area. At the time of your appointment, present your ID card and pay a small co-payment. You can access any Kaiser office for care.
- You can self-refer to a number of specialists, including OB/GYN, internal medicine, optometry, and mental health (varies by location).

- You have access to the Kaiser’s Web Site (www.kp.org), which offers both health and member information. You can schedule appointments, get health education information, and receive other valuable services. Health information is also available through Kaiser’s toll-free number, at 1-800-464-4000.
- You must fill prescriptions at any Kaiser pharmacy, located at each medical office. You pay a small co-payment for up to a 100-day supply of a prescription drug. Dental prescriptions are included in your coverage.
- In an emergency, seek care at the nearest hospital. Call or have the doctor or a family member call Kaiser as soon as possible to receive benefits.
- Kaiser covers chiropractic care.

► **Chiropractic Care**

With the CIGNA and Kaiser HMOs, you have direct access to the American Specialty Health Plans (ASHP) network of more than 2,400 chiropractors throughout California. If you wish to see an ASHP chiropractor, you just make an appointment and pay your copayment at the time of your visit. A directory of ASHP chiropractors is available on both the Benefits Center and ASHP Web Sites. You can also call ASHP Customer Service for help locating a chiropractor near you.

How the PPO Plans Work

Preferred provider organizations (PPOs) give you the freedom to choose any doctor, whether or not he or she is a member of the PPO network, but you receive a higher level of benefits from in-network providers. You do not need to select a PCP to coordinate your care and you can see a specialist any time you wish.

Important: The pre-existing condition clause applies only for the Premier Sharewell PPO health plans if you enroll in a PPO plan outside the Open Enrollment period or if there is a lapse in County of Orange health coverage.

When You See an In-Network Provider, You...	When You See an Out-of-Network Provider, You...
Pay an annual deductible before the plan pays benefits	Pay a higher annual deductible before the plan pays benefits
Receive a higher level of benefits	Receive a lower level of benefits
Pay a percentage of a negotiated fee	Must pay a percentage of Usual, Reasonable and Customary (URC)* charges plus any amounts above URC charges
Have less paperwork (provider processes the paperwork and submits claims)	Pay up front, file a claim form, and wait for reimbursement (if any)

*Usual, Reasonable and Customary charges are the usual charges to provide a health service in your geographic area as determined by the plan. When providers join the PPO network, they agree to accept the negotiated fee as payment in full for covered services.

Your PPO Options

You have two PPO plans to choose from:

- Premier Wellwise PPO
- Premier Sharewell PPO.

A few highlights of the PPO plans:

- When you need care, you can go to a provider in (PPO) or outside (non-PPO) the Blue Shield of California preferred provider network. Although the PPO plans have the same provider network, they have different deductibles and coinsurance amounts. See the Health Plans At-A-Glance comparison chart for details.
- When you see a PPO provider, present your ID card at the time of your appointment. Your provider files the paperwork for your claim and you receive a bill in the mail for your deductible and/or coinsurance amount — 10% of the discounted rate for most covered services.
- For Premier Wellwise, when you see a non-PPO provider, you generally pay 30% of the Usual, Reasonable and Customary (URC) charge for most covered services you have a higher deductible and, in some instances, you may have to pay up front. You are responsible for all expenses above URC.
- For Premier Sharewell, when you see a non-PPO provider, you generally pay 20% of the Usual, Reasonable and Customary (URC) charge for most covered services you have a higher deductible and, in some instances, you may have to pay up front. You are responsible for all expenses above URC.
- Premier Wellwise pays 100% of eligible in-network health care expenses that exceed \$10,000 per calendar year per participant and 100% of eligible out-of-network health care expenses that exceed \$15,000 per calendar year per participant. You may also be responsible for any additional expenses above URC. Premier Sharewell pays 100% of eligible health care expenses that exceed \$10,000 per calendar year per participant. You are responsible for any additional expenses above URC.
- You are responsible for 100% of expenses that are not eligible under the plan.
- If you're scheduled for hospital admission or surgery, you must contact the claim administrator, Blue Shield of California, to obtain precertification for the hospital stay before admittance to receive the higher level of benefits.
- In an emergency, seek care at the nearest hospital and call or have the doctor or a family member call Blue Shield of California's Customer Service Center within 2 business days of admission to a hospital.



Prescription Drug Benefits — Premier Sharewell PPO

If you enroll in the Premier Sharewell PPO plan, Blue Shield of California administers your prescription drug coverage and you can fill your prescriptions at any retail pharmacy. You pay the cost of the prescription upfront, then send a claim form with attached receipts to Blue Shield of California and wait for reimbursement. You must satisfy the annual deductible before the plan pays 80% of the cost of covered prescription drugs.

Things to Consider If Selecting a PPO Plan

Although the County’s PPO plans are very similar, there are some differences in benefits, such as different deductibles, coinsurance, and prescription drug coverage. Here are two examples:

- The Premier Wellwise PPO offers wellness incentives — up to a \$200, \$400, or \$500 taxable incentive, depending on the level of coverage you elect — if you or your enrolled dependents don’t file any claims (filing claims for preventative services are allowed) or fill prescriptions using your PPO ID card during the year, as well as a \$50 year-end taxable cash incentive for non-smoking subscribers.
- The Premier Sharewell PPO has a \$5,000 annual deductible per family and is designed for employees who have other health insurance coverage but want to supplement their family’s coverage.

Because of these differences, it’s important to review the Health Plans At-A-Glance comparison chart if you’re thinking about electing a PPO plan.

► Health Plan Decision Guidelines

Here are some things to think about as you decide which health plan is right for you:

- Are the doctors and specialists your family prefers in the network? If they’re not, are you willing to change doctors?
- Are network facilities close to your home?
- How much do you and your family typically spend on health care each year? How much are you willing to pay out-of-pocket in health care expenses? Remember that the PPO plan pays a higher percentage of expenses when you use network providers. HMOs require flat copayments for most services, with no deductible, but you must use HMO providers.
- What do you value more — having the lowest possible out-of-pocket costs (HMO options) or the flexibility to see any provider (PPO options)?
- Are you or your children eligible for coverage under your spouse’s employer’s plan? If yes, you may want to enroll in the Premier Sharewell plan.

Health Plans At-a-Glance

	Preferred Provider Organization (PPO) Plans*				Health Maintenance Organization (HMO) Plans**	
	Premier Wellwise		Premier Sharewell		CIGNA Health Plan	Kaiser Health Plan
BENEFIT	PPO Provider	Non-PPO Provider	PPO Provider	Non-PPO Provider	HMO Provider	HMO Provider
Maximum Lifetime Coverage	\$3,000,000		\$1,000,000		No dollar limit	No dollar limit
	Covered Person Pays:		Covered Person Pays:		Covered Person Pays:	Covered Person Pays:
Calendar Year Deductible	\$300 per individual \$600 per family	\$500 per individual \$1,000 per family	\$5,000 per family		No deductible	No deductible
Hospital Services						
• Inpatient	10%	30%	10%	20%	\$100 per admission	\$100 per admission
• Outpatient	10%	30%	10%	20%	\$15 per visit	\$15 per visit
• No Precertification Review	40%	40%	40%	40%	N/A	N/A
Physician Care						
• Office Visits	10%	30%	10%	20%	\$15 per visit	\$15 per visit
• Second Opinion	10%	30%	10%	20%	\$15 per visit	\$15 per visit
• W/o Second Opinion	40%	40%	40%	40%	N/A	N/A
• Well Baby Care	No charge	Not covered	No charge	Not covered	No charge	No charge to 23 months
• Diagnostic X-rays/ Lab	10%	30%	10%	20%	No charge	No charge
• Immunizations	No charge (limited)	Not covered	No charge (limited)	Not covered	No charge	No charge
Routine Exams – Adults	\$750 in and out of network		No charge, up to a maximum annual benefit amount of \$250 In-network only (\$250 annual limit does not apply to specific procedures listed under “Wellness Benefit” in the plan document)	Limited to specific procedures listed under “Wellness Benefit” in the plan document		
• Annual Physical					\$15 charge	\$15 charge
• Prostate Screening					\$15 charge	\$15 charge
• Well Woman Exams					\$15 charge Note: Well woman exams are for breast and pelvic only; not complete physicals. May self-refer within designated plan medical group	\$15 charge Note: For well woman exam, may self-refer to a Kaiser provider
Prescription Drugs	20% Generic 25% Brand 30% Non-formulary Drug card program		20%	20%	\$10 generic prescription \$20 brand prescription \$40 non-formulary	\$10 generic prescription \$20 brand prescription
Maternity Care	10%	30%	10%	20%	\$100 per admission	\$100 per admission
Emergency Services	10%	30%	10%	20%	\$50 per visit Waived if admitted	\$50 per visit Waived if admitted
Ambulance	10%	30%	10%	20%	No charge	No charge
Family Planning						
• Contraceptives	Not covered	Not covered	Not covered	Not covered	\$10 generic prescription \$15 brand prescription	\$10 generic prescription \$15 brand prescription
• Vasectomy	10%	30%	10%	20%	\$15 charge	\$15 charge (out patient)
• Tubal Ligation	10%	30%	10%	20%	\$15 charge	\$15 charge (out patient)
• Infertility Services	Not covered	Not covered	Not covered	Not covered	Limited, \$15 per visit	Limited, \$15 per visit

BENEFIT	Preferred Provider Organization (PPO) Plans*				Health Maintenance Organization (HMO) Plans**	
	Premier Wellwise		Premier Sharewell		CIGNA Health Plan	Kaiser Health Plan
	PPO Provider	Non-PPO Provider	PPO Provider	Non-PPO Provider	HMO Provider	HMO Provider
	Covered Person Pays:		Covered Person Pays:		Covered Person Pays:	Covered Person Pays:
Mental Health						
• Inpatient	10%	30%	10%	20%	\$100 per admission, up to 30 days	\$100 per admission, up to 45 days
• Outpatient	50%	50%	50%	50%		
• Maximum Yearly Outpatient	up to \$50 per visit 50 visits		up to \$50 per visit 50 visits		N/A	20 visits
• Lifetime Maximum	\$30,000, combined with Alcohol and Substance Abuse below. Note: The lifetime and visit maximums do not apply to certain conditions that are covered the same as any other illness in accordance with the California Mental Health Parity Act				N/A Note: Lifetime, visit, and day maximums do not apply to certain conditions that are covered the same as any other illness in accordance with the California Mental Health Parity Act	
Alcohol and Drug Abuse						
• Inpatient	10%	30%	10%	20%	\$100 per admission	\$100 per admission, detox only
• Outpatient	50%	50%	50%	50%	\$15 per visit	\$15 per visit
• Maximum Yearly Outpatient	Up to \$50 per visit 50 visits		Up to \$50 per visit 50 visits		Detox only	Unlimited
• Lifetime Maximum	\$30,000 maximum benefit combined with Mental Health above					N/A
Home Health Care	10%	30%	10%	20%	No charge	No charge (100 visits/year)
Skilled Nursing Facility	Limited (Limited to 60 days)		Limited (Limited to 60 days)		No charge (Up to 100 days)	No charge (Up to 100 days)
Eye Refractions	Not covered		Not covered		\$5 charge Glasses \$10	\$15 charge
Chiropractic						
• Frequency Limitations	10%	30%	10%	20%	\$15 per visit	\$15 per visit
• Yearly Maximum	50 visits per year		50 visits per year		30 visits per year	30 visits per year
	\$1,000		\$1,000			
Durable Medical Equipment	Covered	Covered	Covered	Covered	Covered at 100% when prescribed by your Primary Care Physician	Expanded
	Contact health plans for further details					

***PPO Plans:** Designed to provide freedom to select physicians, specialists, hospitals and other service providers of your personal choice. The PPO plans pay 100% of eligible health care expenses that are in excess of \$10,000 per individual per calendar year in-network, \$15,000 out-of-network.

PPO Provider: County PPO Plans use Blue Shield of California as its Preferred Provider Organization Network. The network consists of individual physicians, laboratories and Provider Organization Network. The network consists of individual physicians, laboratories and hospitals. As part of this network these “preferred providers” have agreed to provide services at rates which are lower than their regular charges. This helps reduce the cost of health care for you, your dependent(s) and the County. You and your dependent(s) pay a lower copayment percentage for PPO network providers. Using a PPO network provider is voluntary. You or your dependent(s) decide whether to use a PPO network provider for health care.

Non-PPO Provider: when you or your dependent choose a health care provider who does not participate in the Blue Shield of California (PPO) Provider Network, you or your dependent pays a higher coinsurance percentage for non-PPO network providers.

****HMO Plans:** Designed to provide quality comprehensive medical services, routine and preventive care while controlling costs by using either its own doctors or health care centers or by providing services through contractual arrangements with community health care providers.

► Health Care and Dependent Care Reimbursement Accounts

The Health Care Reimbursement Account (HCRA) and Dependent Care Reimbursement Account (DCRA) allow you to set aside before-tax dollars from each paycheck to help pay eligible health care and dependent care expenses for you and your family.

How the Reimbursement Accounts Work*

- When you enroll in a reimbursement account, you elect how much money you want to put into the account from each paycheck over the course of the year. Your before-tax contributions are automatically deducted each pay period. As a result, you have a lower net income and pay less in income tax.
- When you have an eligible expense, you pay the expense and then submit a claim form to FlexServ, the County's HCRA/DCRA administrator. The administrator uses the funds in your account to reimburse you for your expense.
- You may file claims for reimbursement account expenses incurred at any time during the calendar year, and claims must be filed before March 31st of the following year.
- HCRA expenses are reimbursed from your account as they are incurred. For example, if you decide to contribute \$1,200 to your HCRA over the course of the year and you have \$1,200 of eligible expenses in February, you may request reimbursement for \$1,200 at that time even though you don't yet have the full amount in your account.
- DCRA expenses are reimbursed only if there are sufficient funds in your account. If your claim is for more than you have in your account, you'll be reimbursed for the amount in your account and may resubmit the unreimbursed expense later.
- An HCRA and a DCRA are separate accounts. Although you may enroll in both accounts, you can't use money from one account to reimburse yourself for expenses that are eligible under the other account.

Health Care Reimbursement Account

You may contribute up to \$5,000 to your HCRA each year. The tax-free funds in your account can be used to reimburse you for eligible out-of-pocket health care expenses incurred by you and your family.

Eligible HCRA Expenses

Eligible health care expenses include:

- Deductibles, copayments, and other amounts you pay out of your own pocket to cover eligible health care expenses
- Medical, dental, vision, and prescription drug expenses that are not covered or are only partially covered by your health plans.

*Court employees not eligible for the HCRA

For a list of eligible and ineligible expenses, contact your tax advisor, call the IRS at 1-800-829-3676, or visit the IRS Web Site at www.irs.gov.

Dependent Care Reimbursement Account

You can use a DCRA to set aside tax-free money to pay eligible dependent care expenses, such as day care for your child or care for an elderly family member.

You're eligible to participate in a DCRA if you pay an eligible day care provider to take care of your dependent so you can work. If you're married, your spouse must also be working, looking for work, a full-time student, or physically or mentally disabled.

Each year, you may contribute up to \$5,000 to your DCRA. If you're married, the amount you may put in your account is limited by a number of IRS rules:

- If you and your spouse/domestic partner file separate tax returns, the most you may set aside every year is \$2,500 each.
- If your spouse/domestic partner also participates in an employer-sponsored DCRA, the total amount you and your spouse/domestic partner may set aside in both of your DCRA's can't be more than \$5,000.
- The total amount you and your spouse/domestic partner set aside can't be more than either your annual income or your spouse's/domestic partner's annual income. If your spouse/domestic partner is incapable of self-care or is a full-time student for at least five months during the year, the IRS assumes that your spouse's/domestic partner's monthly income is no less than \$250 if you have one eligible dependent and \$500 if you have two or more eligible dependents.

Eligible Dependents

You can use your DCRA to pay for day care for:

- Your dependent children under age 13
- Your spouse, domestic partner, parent, or other dependent age 13 or older who is incapable of self-care. If care is provided outside the home, the dependent must spend at least eight hours each day in your home.

Eligible DCRA Expenses

Eligible dependent care expenses include:

- The cost of care at a qualified day care center that complies with local laws, gives care for more than six people, and receives payment for its services
- Nursery school expenses
- Payment to a private school or other provider for before- or after- school care
- The cost of care at a day camp, or the portion of overnight-camp expenses that is for day care
- Amounts paid providers who care for your dependent while you work if they are not your spouse/domestic partner, your child under 19, or someone else you claim as a dependent
- Social Security and unemployment taxes you pay an eligible provider.

For a list of eligible and ineligible expenses, contact your tax advisor, call the IRS at 1-800-829-3676, or visit the IRS Web Site at www.irs.gov.

Important IRS Information about HCRA and DCRA

The “Use It or Lose It” Rule

Due to the special tax advantages of reimbursement accounts, the IRS requires that you forfeit any money left in an account after the claims-filing deadline. So be sure to estimate your reimbursement account expenses carefully before you decide how much you want to contribute for the year.

DCRA vs. the Dependent Care Tax Credit

A DCRA allows you save on dependent care expenses by paying them with before-tax dollars. Another way to save on dependent care expenses is to take advantage of the dependent care tax credit on your federal income tax return. The amount of the federal tax credit depends on your income and the number of children you have. Keep in mind that you can't use both a DCRA and the dependent care tax credit, so you may want to consult a tax advisor to determine which one gives you greater tax savings.

How to File HCRA and DCRA Reimbursement Claims

You can obtain reimbursement claim forms:

- From the Benefits Center Web Site, you can print a claim form or request that one be mailed to you
- By calling the Benefits Resource Line at 1-866-325-2345 and requesting a claim form.

You'll need to complete and sign your claim form, attach receipts and proof of payment (including any Explanation of Benefits statements for HCRA claims), and mail them to FlexServ at the address on the form.

Things to Consider before Enrolling in an HCRA or a DCRA

Before participating in an HCRA or a DCRA, you need to carefully estimate the expenses you're likely to incur and consider whether those expenses are eligible for reimbursement. To help you plan, consider these questions:

- What were your out-of-pocket costs for health care and dependent care this year?
- What do you expect your out-of-pocket health care and dependent care expenses to be next year?
- Are you expecting a baby? If so, estimate your day care expenses and consider whether DCRA or the dependent care tax credit makes the most sense for you.
- Are you expecting any health-care expenses that are not totally covered by your benefits (e.g., orthodontia)?



- Does your spouse have a HCRA or DCRA available through his or her employer? If so, how do you want to coordinate our accounts?
- Do you have other eligible dependents for whom you want to use the HCRA or DCRA?

Determining Your HCRA and DCRA Contributions

You can use the forms below to help estimate your and your dependents' expenses for the coming year. You may want to review your bills and checkbook register for the previous 12 months as you estimate your upcoming expenses. Remember to estimate conservatively – the IRS requires that you forfeit any amounts left in your accounts after the claim-filing deadline.

HCRA Expense Estimates for the Coming Year				
	You	Your Spouse	Other Dependents	Total
Medical and dental insurance deductibles				
Medical, dental, vision, and prescription drug copayments				
Health care expenses not covered by health plans				
Other eligible expenses				
Your total estimated expenses				

Based on your total estimated expenses, choose the amount (up to \$5,000 a year) you want deducted from your paycheck and deposited in your HCRA.

DCRA Expense Estimates			
	Your Children	Other Dependents	Total
Preschool			
After-school care			
Day care for eligible children or disabled adults			
Other eligible expenses			
Your total estimated expenses			

Based on your total estimated expenses, choose the amount (up to \$5,000 a year) you want deducted from your paycheck and deposited in your DCRA.

► Retiree Medical Information

The County currently offers you these benefits to assist you in retirement.

Retiree Medical Plan

When you retire, you may be eligible to receive a Retiree Medical Plan Grant (Grant) which is not a vested or a guaranteed benefit provided by the County of Orange to use toward the cost of your County health plan and/or your Medicare premiums. To be eligible for the Grant, you must:

- Have a minimum of 10 years of continuous eligible County service, if you have a normal retirement. However, if you've been granted a non-service-connected disability, you must have a minimum of five years of service. If you've been granted a service-connected disability, there is no minimum-service requirement.
- Be at least 50 years old on your date of separation of service,
- Receive a monthly retirement allowance for the Orange County Employees Retirement System (OCERS), and
- Be enrolled in a County health plan when you retire.
- The amount of the Retiree Medical Plan Grant you receive is based on your age of separation and years of eligible County service hours to a maximum of 25 years of service multiplied by a base dollar amount. The base dollar amount is adjusted up or down annually up to a maximum of 3% beginning January 1, 2008.
- The Retiree Medical Plan Grant will be applied first to offset the cost of your and/or your spouse's County health plan premium. Any remaining monthly Grant will be applied to your Medicare premium reimbursement, if applicable. You cannot receive the Medicare reimbursement if you're currently receiving Medicare reimbursement from another source.
- If the total of your monthly County health plan premium and your monthly Medicare premium reimbursement is less than the total monthly Retiree Medical Plan Grant, the excess Grant is forfeited.

50% Reduction of the Grant when Medicare Eligible

Your Grant will be reduced by 50% once you become eligible for Medicare A & B.

7.5% Reduction or Increase in the Grant (Non-Safety Employees)

There will be a 7.5% reduction to the Grant for each year retiring before 60 years of age; and a 7.5% increase to the Grant for each year worked after age 60 up to age 70.

Retirees who gain health coverage elsewhere following retirement and wish to use their Grant to reimburse Medicare premiums will be required to enroll in Medicare once eligible. Both the subscriber and an eligible dependent must enroll in Medicare A & B (Part A, if at no cost), even if they are actively working with coverage elsewhere.



► Before-Tax Deductions

The following deductions are taken before-tax, which means you pay less in income taxes and have more take-home pay:

- Employee health care premiums
- Dependent health care premiums
- Part-time health care premiums

If you do not want the tax advantage of before-tax deductions, call the Benefits Resource Line to elect after-tax deductions.

► Important Legal Information

Continuing Your Coverage Under COBRA

The Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives you the right to choose continuation of health care coverage if you and/or your eligible dependents lose County coverage. You may continue health care coverage for up to 18, 29, or 36 months, depending on the situation and who is being covered. Within a couple of weeks of the loss of coverage, you will receive a separate COBRA notification explaining these rights.

If you think your or your dependents' health care coverage will end because an event occurred causing ineligibility under the plan, there are certain things you must do to continue coverage under COBRA. In some cases, you must notify the County of the event. If COBRA is an option for you, you must make an election and pay for coverage within certain time periods.

If you retire or die, the County will notify you and your dependents of your right to continue health care coverage under COBRA. This notification will explain in detail how COBRA works.

If you divorce or legally separate or your child loses dependent status under a group health plan, you or your covered dependents are responsible for notifying the County within 60 days from the date of these events. The County will then notify your dependents of their right to continue health care coverage under COBRA. This notification will explain in detail how COBRA works. COBRA rights will be forfeited if the County is not notified within 60 days of the qualifying event.

If your domestic partnership ends, your domestic partner and his or her children are not eligible for COBRA. However, a qualified beneficiary receiving COBRA coverage under the County plans may elect COBRA coverage for a domestic partner and his or her children.

For more information, call COBRA Continuation Services at the number listed under Helpful Information at the end of this guide.



Health Insurance Portability and Accountability Act (HIPAA)

The Federal Health Insurance Portability and Accountability Act (HIPAA) imposes certain requirements on group health plans. Under HIPAA, a group health plan:

- Is limited in imposing pre-existing-condition exclusions
- Must offer employee and dependents the opportunity to enroll outside Open Enrollment in certain situations
- Can't discriminate on the basis of health status with respect to eligibility for plan participation and premium costs
- Can't impose discriminatory lifetime or annual benefit limits on participants with mental illness
- Must permit hospital admissions (if otherwise covered by the plan) of at least 48 hours in case of normal deliveries and 96 hours in the case of Cesarean sections.

Under HIPAA, the sponsor of a self-funded non-federal-governmental plan, such as the County's PPO plans, has the option to exempt the PPO plans from any or all of these requirements except for the certification requirement (see below). The County opted to exempt the PPO plans from HIPAA requirements. Our plans already provide for hospital admissions of at least 48 hours in the case of normal deliveries and 96 hours in the case of Cesarean sections and will not be changed as a result of the exemption. A summary of current health plan benefits, copayments, and deductibles is included in this guide and is not affected by this exemption option.

The County's HMO plans comply with HIPAA.

Certification of County Group Health Plan Coverage

HIPAA also requires the County to provide certification of coverage for plan participants whenever County health insurance coverage is terminated. This certification will show the period the subscriber and dependents were covered under the County health plan. If, after the County coverage terminates, a former health plan participant enrolls in another group health plan that excludes coverage for pre-existing medical conditions, the former plan participant may be required to provide the HIPAA certification.

The HIPAA certification will be mailed by the Benefits Center to the last known address each time coverage under one of the County's health plans terminates. More information will be provided on the HIPAA certification at that time. Employees currently enrolled in a County health plan will not receive certification until coverage in one of the County health plans terminates.

Women's Health and Cancer Rights Act of 1998

Under the Women's Health and Cancer Rights Act of 1998, you and your dependents' health plan will not restrict benefits if you or your dependent:

- Receives benefits for a mastectomy
- Elects breast reconstruction in connection with a mastectomy.

Benefits will not be restricted provided that the breast reconstruction is in consultation with your or your dependent's physician and may include:

- Reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications in all stages of the mastectomy, including lymphedemas.

Benefits for breast reconstruction may be subject to appropriate annual deductibles and coinsurance provisions that are consistent with those established for other benefits under the plan.

Supplemental Employee Benefits

The County of Orange offers supplemental benefits in addition to your health-care coverage to protect you and your family. These benefits include:

- Dental Plan
- Basic Life and Basic Accidental Death and Dismemberment (AD&D) insurance
- Voluntary Life and AD&D insurance
- Short-Term and Long-Term Disability plans
- Optional Benefit Plan
- 457 Defined Contribution Program
- Retirement Benefits
- Annual physical

Who's Eligible?

The following are eligible for supplemental benefits:

- Full-time Management employees working 40 hours a week
- Part-time Management employees working at least 20 hours a week are only eligible for the Optional Benefit Plan and Dental Plan

Eligible Dependents

Some supplemental benefits cover your dependents.

For the Dental Plan, your eligible dependents include your:

- Legal spouse or domestic partner
- Unmarried children — including step children, foster children, children placed for adoption, children of a domestic partner, or legally adopted children — under age 19 (or under age 25 if full-time students at an accredited school, college, or university) who are dependent on you for financial support
- Unmarried children of any age if they have a mental or physical disability that requires them to depend on you for financial support

For Dependent Life insurance, your eligible dependents include your:

- Legal spouse or domestic partner
- Unmarried children — including step children, legally adopted children, and children of a domestic partner — under age 21 (or under age 25 if full-time students at an accredited school, college, or university) who are dependent on you for financial support
- Unmarried children of any age if they have a mental or physical disability that requires them to depend on you for financial support

For Voluntary AD&D insurance, your eligible dependents include your:

- Legal spouse or domestic partner under age 70
- Unmarried children — including stepchildren, legally adopted children, and children of a domestic partner — under age 19 (or under age 23 if full-time students at an accredited school, college, or university) who are dependent on you for financial support
- Unmarried incapacitated children of any age who are dependent upon the participant for support and were incapacitated prior to their 19th birthday. The child did not have to be covered by the County of Orange at the point they became incapacitated if the event was prior to their 19th birthday.

Coverage Costs

Your personalized Benefits Enrollment Summary lists the benefit options available to you and your cost for each option (if applicable).

Dental Plan

The County Dental Plan offers comprehensive dental benefits for you and your family. The coverage is provided at no cost to you (unless you are a part-time Management employee, in which case you pay a portion of the cost).

When Dental Coverage Begins

If you're a full-time employee, you are automatically covered under the Dental Plan effective the first day of the month following 30 days from your date of hire or the first day of the month after you're promoted to a Management position.

If you wish to enroll your eligible dependents, you must elect the appropriate family coverage within 30 days after your coverage begins. If you don't enroll your dependents, you receive automatic dental coverage for yourself only.

If you're a part-time Management employee and you want to enroll in the Dental Plan, you must do so through the Benefits Center Web Site or the Benefits Resource Line within your 30-day enrollment period. If you do not enroll within the enrollment period, you will not receive dental coverage.

How the Dental Plan Works

The Dental Plan is a “freedom of choice” plan administered by Blue Shield of California Dental. You may see any licensed dentist for your care. After you pay a lifetime deductible (for basic services) and an annual deductible (for major services), the plan pays a percentage of eligible expenses, based on Usual, Reasonable, and Customary (URC) charges — the usual charges for dental services in your geographic area as determined by the plan. If your dentist charges more than URC charges, you are responsible for paying the amounts above URC limits.

The percentage of eligible expenses that the plan pays for basic dental services increases each consecutive year that you receive a dental service and file a claim. The first year, the plan pays 80%; the second year, the plan pays 90%; and the third year and after, the plan pays



100%. If you do not have a dental service in any year or do not file a claim, you revert back to the 80% reimbursement level.

The benefit rate for major dental services is always 50%.

► Your Dental Plan At-A-Glance

Dental Plan Benefits			
Basic Services (including prophylaxis twice a year, X-rays, teeth scaling and polishing, fillings, extractions, oral surgery, root canals, space maintainers, periodontal procedures, pain treatment, and fluoride treatment)			
Lifetime Deductible	\$25/person		
	1st Calendar Year	2nd Calendar Year	3rd Calendar Year
Plan Pays	80% of URC	90% of URC	100% of URC
Major Services (including inlays, onlays, bridges, crowns, crown and bridge repairs, and partial and full dentures)			
Annual Deductible	\$25/person		
Plan Pays	50% of URC*		
Calendar-year Maximum (basic and major services combined)	\$1,500/person		
*The benefit rate for major dental services remains the same each year.			

Predetermination of Benefits

If a proposed dental treatment is expected to cost more than \$1,200, the dentist must submit a treatment plan to the Dental Plan Administrator, Blue Shield of California for review **before** providing services. You and your dentist will be advised what’s covered and how much you’ll have to pay.

How to File Claims

When you see your dentist, you pay up front for services then complete a claim form and send it to Blue Shield of California for reimbursement. You can get a claim form from the Benefits Center Web Site or by calling Blue Shield of California Dental.

For More Information

More information on the Dental Plan is available on the Benefits Center Web Site or contacting Blue Shield of California.

Basic Life and Accidental Death and Dismemberment Insurance

The County provides you with \$100,000 of Basic Life Insurance as well as \$100,000 Basic Accidental Death and Dismemberment (AD&D) coverage if you die or suffer a dismembering injury due to an accident. These benefits are provided at no cost to you.

Additional Life Insurance Benefits

You may buy Additional Life insurance for yourself in these amounts:

- One times (1x) Basic Life
- Two times (2x) Basic Life
- Three times (3x) Basic Life

Extra Additional Life Insurance Benefits

You may buy Extra Additional Life insurance for yourself in these amounts:

- \$50,000
- \$100,000
- \$150,000
- \$200,000
- \$250,000

Dependent Life Insurance Benefits

You may buy Dependent Life insurance in these amounts:

- Spouse: \$20,000
- Dependent child: \$5,000

Life Insurance Portability Feature

Your life insurance is portable. This means that if your employment with the County ends, you may continue your Basic Life, Additional Life, Extra Additional Life, and Dependent Life insurance if:

- You're under 65 years old,
- You've been continuously insured for at least 12 months for the amount of insurance that you wish to continue, and
- You're able to perform the duties of at least one gainful occupation for which you're reasonably suited by education, training, and experience.

The minimum amount of life insurance that you may continue is \$25,000. The maximum total life insurance coverage that you may continue for any individual is the amount in effect on your employment termination date or \$300,000, whichever is less.

After you leave employment with the County, you pay group rates for portable coverage. Group rates are not the same as the County's rates, but are generally lower than the cost of an individual term or whole life policy. To select portable coverage, you must contact The Standard Insurance Company within 31 days of the date your employment ends. If you are not eligible for the Portability provision, you may elect the Conversion option. Conversion must also be elected within 31 days of your date of termination. Portability and Conversion forms are available on the Benefits Center Web Site.

STD coverage is effective on the 31st consecutive day after your hire, appointment, or promotion date as long as you meet the active work requirements.

When STD Benefits Begin and End

You begin receiving STD benefits begins after you exhaust 192 hours of annual leave and a disability keeps you from working an additional seven days. If your disability is caused by an accident or you're hospitalized, the seven-day waiting period is waived and your benefits begin immediately.

You stop receiving benefits when you are again able to work or when you receive STD benefits for 12 months, whichever comes first.

How to Apply for STD Benefits

You may receive STD benefits if:

- A licensed medical professional determines that you're totally disabled,
- You're unable to perform your normal job duties,
- Your disability is expected to last longer than seven working days after you exhaust your 192 hours of annual leave, and
- You're not on a catastrophic leave. You're considered to be on catastrophic leave when you're on an extended unpaid medical leave due to a catastrophic medical condition and you receive donated vacation and/or compensatory time from other employees.

You can apply for STD benefits using forms downloaded from the Benefits Center Web Site. You must fill out and submit a disability package, Salary Continuance form, and W-4 form.

Once the County of Orange Employee Benefits Office receives your completed STD package it will complete the employer portion of the form and send it to The Standard Insurance Company for processing. You will be notified by The Standard Insurance Company if your STD benefits are approved.

Long-Term Disability Coverage

The Long-Term Disability (LTD) Plan provides you with income protection if you have a disability that prevents you from performing your regular job duties and you exhaust your Short-Term Disability benefits.

If your STD benefits end and you still cannot perform your regular job duties, you may receive benefits under the LTD Plan. The Standard Insurance Company will automatically consider your eligibility for LTD benefits when it's determined that your disability will continue longer than 12 months.

If you are approved for LTD benefits, you receive a taxable benefit of 60% of your covered earnings (up to a maximum benefit of \$12,000 per month for Management). You receive this benefit for up to 24 months if you cannot perform your regular job duties. After 24 months, you continue to receive a benefit if you cannot perform any job duties in any employment or occupation for which you are or become reasonably fitted by education, training, or experience. LTD benefits are reduced by any income you receive from other sources (e.g., workers' compensation, Social Security).

LTD benefits end automatically on the earliest of date: you are no longer disabled date your maximum benefit period ends, the date you die, the date benefits become payable under any other LTD plan under which you become insured through employment during a period of temporary recovery or the date you fail to provide proof of continued disability and entitlement to benefits.

Continuing Your Benefits and Payments While on Disability Leave		
Here's the cost breakdown to continue your other benefits while on disability leave.		
If You're on STD Leave...	The County Pays...	You Pay...
Health Coverage	Its share of health premiums	Your share of the health premium for your dependents, if any, or 5% for employee only coverage
Dental Coverage	The full premium for you and your enrolled dependents.	\$0 up to maximum of 90 days
Basic Life and Basic AD&D	The full premiums up to maximum of 90 days	\$0 up to maximum of 90 days.
Additional Life, Dependent Life and voluntary AD&D	\$0	The full premiums
If You're on LTD Leave...	the County Pays...	You Pay...
Health Dental, Basic Life* and Voluntary Life*	\$0	The full premiums

*When you apply for LTD benefits, The Standard Insurance Company will automatically consider waiving your premium for Basic Life and Voluntary Life. If the Standard approves your waiver, you'll no longer be responsible for paying premiums to continue these coverages.

Employee Assistance Program

The Employee Assistance Program (EAP) is a confidential counseling and referral phone service that addresses personal problems you or your family members may have. EAP counselors can help you identify and discuss personal problems and develop a plan of action to resolve them. The EAP's role is to provide an initial assessment, referrals, and short-term therapy. For longer-term care, the EAP can direct you to an appropriate provider. To contact the EAP, call 1-800-221-0945.

Optional Benefit Plan

The Optional Benefit Plan (OBP) is an additional benefit provided by the County to help eligible employees meet personal needs and goals.

Who's Eligible?

You're eligible for the OBP benefit if you're a regular, limited term, or probationary employee who works full-time 40 hours a week. If you work part-time 20 hours or more a week, you're eligible to receive 50% of the full-time OBP benefit.

If you're a current Management employee, you must make a new OBP election each year at Open Enrollment. If you don't make an election, you receive the full OBP benefit in a taxable cash lump sum in the first pay period of the new year.

If you're newly hired or promoted, you must make an OBP election within 28 days of your hire or promotion. If you do not, you receive the prorated OBP benefit in a taxable cash lump sum in the first pay period following that 28-day period.

When Benefits Begin

If you're a current employee, your OBP benefits begin on January 1 each year. If you're a new employee, your OBP benefits begin on the first day of the month following 28 days from your hire or promotion date. Employees hired or promoted after the start of a plan year are eligible for a prorated benefit that starts on the first day of the month after 28 days from being hired or promoted.

Your OBP Options

You may use your OBP benefit amount in a number of ways.

Taxable Cash Lump Sum

If you elect this option, you receive your OBP dollars as a single taxable payment in the first pay period of each year (if you're a current Management employee) or in the first pay period following 28 days after your hire or promotion (if you're hired or promoted).

Voluntary AD&D Payroll Credit

You may allocate a portion of your OBP dollars to pay all or part of the cost of your Voluntary AD&D insurance. You must be enrolled in Voluntary AD&D to elect this option and your allocation cannot exceed the actual cost of Voluntary AD&D insurance. If you elect this option, you receive your allocation as a biweekly credit. You may allocate any amount up to the maximum annual payroll credit listed below for each coverage level.

Voluntary AD&D Coverage Level	Maximum Annual Employee-Only Payroll Credit	Maximum Annual Family Payroll Credit
\$ 20,000	\$ 8.32	\$ 11.96
\$ 40,000	\$ 16.90	\$ 23.92
\$ 60,000	\$ 25.22	\$ 35.88
\$ 80,000	\$ 33.54	\$ 48.10
\$100,000	\$ 42.12	\$ 60.06
\$150,000	\$ 62.92	\$ 89.96
\$200,000	\$ 83.98	\$120.12
\$250,000	\$105.04	\$150.02

Health Care Reimbursement Account (HCRA)

You may allocate OBP dollars to fund your HCRA. Once you allocate OBP dollars to your HCRA, you can use your HCRA to reimburse yourself for eligible medical, dental, or vision expenses.

Important Limitations

- You cannot change your OBP HCRA amount during the year.
- The total OBP benefit amount you allocate plus any regular HCRA contributions cannot exceed the \$5,000 annual HCRA limit.
- Any OBP amount in your HCRA that is not used for eligible health care expenses during the year is forfeited.

Professional Reimbursement

You may allocate OBP dollars to pay for professional job-related conferences, memberships, licenses, certificates, journals, and periodicals that are not reimbursed or payable through the County. Current employees cannot change their Professional Reimbursement allocation outside Open Enrollment for any reason. If you're a new employee, you cannot change your allocation after your effective date for the OBP plan.

When you have an eligible expense, you pay the expense and then submit a claim form to FlexServ, the OBP administrator. Claim forms are available on the Benefits Center Web Site and through the Benefits Resource Line.

Any amount in your Professional Reimbursement Account that is not used for eligible OBP expenses during the year is forfeited.

457 Defined Contribution Plan Lump Sum

If you elect this option, your OBP dollars are paid as a lump sum amount into the 457 Defined Contribution Plan, a voluntary retirement plan administered by Great West Retirement Services.

Keep in mind that both your OBP and employee contributions to the 457 Defined Contribution Plan apply to the annual IRS limit.

You can't change your OBP 457 Defined Contribution Plan allocation after Open Enrollment, or after the election period for any reason. Because choosing this option is an irrevocable election and it affects your total annual plan contributions, you may want to speak with a Great West Retirement Services representative and your tax adviser before allocating OBP dollars.

OBP Claim Filing Deadlines

The OBP reimburses you for eligible expenses incurred during a calendar year. Claims for OBP reimbursements must be filed by March 31st of the following year.

457 Defined Contribution Program

The 457 Defined Contribution Program allows you to defer some of your salary through before-tax payroll deductions on a regular basis. You can defer up to the annual IRS limit. Taxes on the money and earnings are deferred until they are withdrawn. You can make a withdrawal when you no longer work for the County.

You can enroll in the program at any time. To enroll, contact the plan administrator, Great West Retirement Services.

Retirement Benefits

The Orange County Employees Retirement System (OCERS) provides retirement benefits for employees of the County. Information about OCERS, can be found in the Helpful Information chart at the end of this guide.

Annual Physical

You're eligible for one County-paid physical examination every 12 months. For more information or to schedule your exam, call Employee Health Services at 1-714-834-5974 Monday through Friday from 7:30 a.m. to 11:00 a.m.

For More Information

If you have questions about your supplemental benefits, visit the Benefits Center Web Site or call the Benefits Resource Line. Plan documents are available on the Benefits Center Web Site, and you can contact plan administrators for additional information — their contact information can be found in the Helpful Information chart at the end of this guide.

► Helpful Information

You can find answers to many of your benefit and enrollment questions through the Benefits Center Web Site or by calling the Benefits Resource Line. If you need additional information, you can contact the plans directly.

For Questions About...	Click or Call...
Benefits or Enrolling	
• Benefits Center Web Site	www.benefitsweb.com/countyoforange.html
• Benefits Resource Line	1-866-325-2345 Benefits Specialists are available Monday through Friday between 7:30 a.m. and 5:30 p.m. Pacific Time, except holidays TDD: 1-800-TDD-TDD4 (833-8334)
• Employee Benefits Web Site	www.oc.ca.gov/hr/employeebenefits
Your Health Plans	
• American Specialty Health Plans (HMO chiropractic care)	www.ashcompanies.com 1-800-678-9133 P.O. Box 509002 San Diego, CA 92150-9002
• CIGNA Health Plan HMO	www.cigna.com/countyoforange 1-800-244-6224 400 North Brand Blvd. Glendale, CA 91209
• Blue Shield of California (claim administrator for the PPO plans and provider network)	www.blueshieldca.com/oc 1-888-235-1767 P O Box 272540 Chico, CA 95927-2540
• Kaiser Health Plan HMO	www.kp.org 1-800-464-4000 P.O. Box 1840 Corona, CA 91718-1840
Prescription Drugs	
• Walgreens Health Initiatives, (WHI) (for the Premier Wellwise PPO Plan)	www.mywhi.com 1-800-573-3583 P.O. Box 691569 Orlando, FL 32869
• Tel-Drug (for the CIGNA Health Plan HMO)	www.teldrug.com 1-800-TEL-DRUG (1-800-835-3784)
Vision Plan	
• Vision Service Plan (CIGNA HMO)	www.vsp.com 1-800-877-7195 P.O. Box 997105 Sacramento, CA 95899-7105
HCRA or DCRA	
• FlexServ	www.ceridian-benefits.com 1-866-300-2303 FSA Claims Administration P.O. Box 534134 St. Petersburg, FL 33747-4134 Fax 1-888-342-5333

COBRA	
• COBRA Continuation Services	www.ceridian-benefits.com 1-800-877-7994 3201 34th Street South St. Petersburg, FL 33711
Billing – Leave of Absence	
• Benefit Billing Services	www.ceridian-benefits.com 1-800-995-9935 3201 34th Street South St. Petersburg, FL 33711
Employee Assistance Program	
• Employee Assistance Program	www.esscop.com 1-800-221-0945 309 N. Rampart Ave., Suite A Orange, CA 92868
Dental Plan	
• Blue Shield of California Dental (Claims Administrator)	www.blueshieldca.com/oc 1-877-403-2273 P O Box 272590 Chico, Ca 95920-2590
Short-Term Disability, Long-Term Disability, Basic Life, Additional Life, Extra Additional Life, and Dependent Life	
• The Standard Insurance Company	www.standard.com 1-800-368-2859 P.O. Box 2800 Portland, OR 97208-2800
Basic AD&D and Voluntary AD&D	
• The Standard Insurance Company	www.standard.com 1-800-628-8600 P.O. Box 2800 Portland, OR 97208-2800

Other Questions

Here are other resources you can contact.

For Questions About...	
• 457 and 401(a) Defined Contribution Program	www.countyoforangedcplan.com 1-866-457-2254, press 2 Great West Retirement Services 18111 Von Karman Ave., Suite 560 Irvine, CA 92612
• Orange County Employees Retirement System (OCERS)	www.ocers.org 1-888-570-6277 2223 Wellington Ave. Santa Ana, CA 92701
• Orange County Managers Association (OCMA)	1-714-953-6262 600 W. Santa Ana Blvd., Ste. 114-F Santa Ana, CA 92701 P.O. Box 3405 Tustin, CA 92781-3405

Network Directories Online

You can view network directories for the health plans on the Internet.

To view network directories for...	Go to...
CIGNA Health HMO Plan	www.cigna.com/countyoforange
Kaiser Health HMO Plan	www.kp.org
Premier Wellwise Plan	www.blueshieldca.com/oc
Premier Sharewell Plan	www.blueshieldca.com/oc

This Enrollment Guide is only an overview of the benefit plans available to you. The plan documents and insurance policies for each plan provide the detailed, legal information about your coverage. If there is any difference between this guide and the plan documents or insurance policies, the plan documents and insurance policies will govern.

