




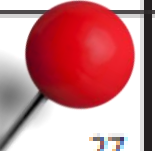
2024-25 Open Enrollment

June 1, 2024 - June 21, 2024



Human Resources
Employee Benefits & Services

IMPORTANT DATES

JUNE							JULY							AUGUST								
S	M	T	W	Th	F	S	S	M	T	W	Th	F	S	S	M	T	W	Th	F	S		
						 1		EE 1	MGR 2	DTA 3	+Holiday 4	H 5		6					DTA Accrued Holiday 1	H 2	3	
		EE MGR 4		DTA H 6					P 9	Pay Day 10		 12		13			P 6	Pay Day \$ 7		End PP17 9	10	
			Pay Day 12		End PP13 14				EE MGR 16		DTA 18	H 19		20			EE MGR 13		DTA 15	H 16	17	
		EE MGR 18	+Holiday 19	DTA H 20	 21				P 23	Pay Day 24		End PP16 26	 27			P 20	Pay Day \$ 21		End PP18 23	24		
			Pay Day 26		End PP14 28				EE MGR 30								EE MGR 27		DTA 29	H 30	31	
	2nd Quarter Ends PP13 (7-13)																					
30																						

June 1, 2024 - Open Enrollment begins

June 21, 2024 - Open Enrollment ends

July 12, 2024 - Support documentation for adding dependents or opt-out/waive due
July 27, 2024 - Benefits become effective

August 7, 2024 - Election changes reflected on paycheck

August 21, 2024 - FSA elections reflected on paycheck

OPEN ENROLLMENT EVENTS

Explore your benefit options at our in-person Benefit Expos or online OE Webinars

- In-person expos will feature vendors from both County and Teamsters Local 1932 Health and Welfare Trust.
- Webinars will feature 10-minute presentations from the County carriers and the Teamsters Local 1932 Health and Welfare Trust will share information on their open enrollment webinars.
- Attend an OE Webinar to learn about our benefits for a chance to win one of our amazing prizes.



link.sbcounty.gov/open-enrollment

San Bernardino County
Opportunity Works Here

SAN BERNARDINO COUNTY
Human Resources
Employee Benefits and Services

2024 OPEN ENROLLMENT MEETING SCHEDULE

Open Enrollment Dates:
JUNE 1 – 21

WEBINARS

MONDAY	TUESDAY	THURSDAY
6/3/24 2:30pm	6/18/24 3:00pm	6/20/24 9:00am
LINK.SBCOUNTY.GOV/9WGE2LE	LINK.SBCOUNTY.GOV/ED3XAL3	LINK.SBCOUNTY.GOV/OLGAOWK

BENEFIT EXPOS

CITY	DATE	DAY	TIME	LOCATION
Colton	6/5/2024	W	2 SESSIONS 8:30-11:30 AM 1:30-3:30 PM	ARMC - HOSPITAL (Oak Room) 400 N Pepper Ave
San Bernardino	6/12/2024	W	10:00 - 1:00 PM	GOVERNMENT CENTER (Rotunda) 385 N. Arrowhead Ave
Victorville	6/13/2024	TH	10:00 - 1:00 PM	CFS - VICTORVILLE (Conference Room 1) 15020 Palmdale Road
Rancho Cucamonga	6/17/2024	M	10:00 - 1:00 PM	AGING AND ADULT SERVICES - RANCHO CUCAMONGA (Haven Room) 9445 Fairway View PL Suite 105

FOR MORE INFORMATION:
 VISIT the Employee Benefits web pages
 CONTACT your department payroll specialist
 ATTEND one of the open enrollment meetings
 CONTACT Employee Benefits at ebzd@hr.sbcounty.gov
 CALL Employee Benefits at 909.387.5787

View the Employee Benefits & Services web page:
link.sbcounty.gov/open-enrollment

You may attend open enrollment meetings on County paid time with supervisor's approval.
 For assistance, contact your department payroll specialist or Employee Benefits at ebzd@hr.sbcounty.gov | 909.387.5787

Plan Year 2024-25 Highlights



Flexible Spending Account (FSA)

Don't forget to take advantage of your pre-tax dollars to purchase useful items with your Flexible Spending Account. The maximum contribution amount has been increased to \$3,200 and the 2024-25 rollover amount is \$640.



NEW Chiropractic Benefits Now Available

The County is excited to announce newly added Chiropractic benefits to both the Blue Shield Signature HMO and Kaiser Traditional HMO plans. Employees can access up to 20 medical diagnosis or necessity required visits annually.



Wellness Works Here

Join the Steps to Success Challenge on the Wellable platform and mobile app! Stop by and check out the Roadmap to Health checklist on the website along with information on Wellness webinars and other resources for employees.

FLEXIBLE SPENDING ACCOUNT

OVERVIEW

- Voluntary Participation
- Convenient pre-tax payroll contributions
- Elections must be made every year (Must Re-Enroll)
- Easy to use payment options
- Pay for qualified medical expenses

**Enroll
NOW!**



FSA

Open Enrollment: June

Plan Year: July-July

Max Election: \$3,200

Rollover: \$640



OUR CARRIERS

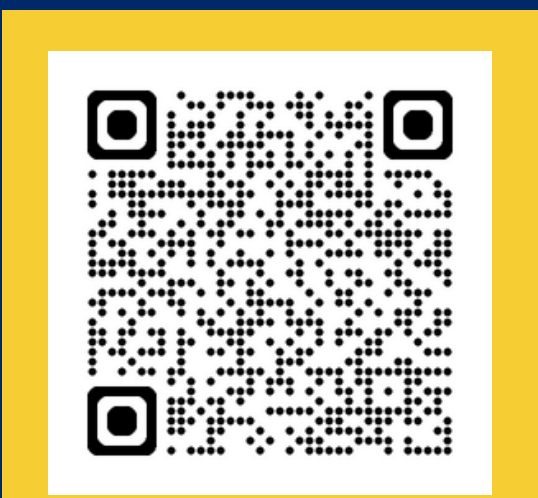


Blue Shield of California

- Blue Shield Trio HMO
- Blue Shield Access+ HMO
- Blue Shield Signature HMO
- Blue Shield PPO
- Blue Shield Needles PPO
- Blue Shield Virtual Blue Needles PPO

Delta Dental

- DeltaCare USA DHMO
- Delta Dental PPO



Kaiser Permanente

- Kaiser Virtual Complete
- Kaiser Choice HMO
- Kaiser Traditional HMO



EyeMed

- EyeMed Vision



blue 
of california



**NEW LOWER
PREMIUM
MEDICAL COST
PLAN OPTION
FOR NEEDLES
EMPLOYEES**

**BLUE SHIELD
VIRTUAL BLUE
PPO**

- \$0 unlimited virtual visits
- \$40 office visits/no deductible for in-network
- In-person care through Virtual Blue in-person network
- 24/7 Urgent care access
- No referral required for specialty care
- Mental health coaches, clinical social workers, therapists, and health coaches



BENEFIT PLAN CHANGES



- Kaiser Traditional HMO
Chiropractic care - \$15/visit,
20 visits max annually, medical
diagnosis/necessity required
- Kaiser Traditional HMO
Emergency Room copays
increased to \$75



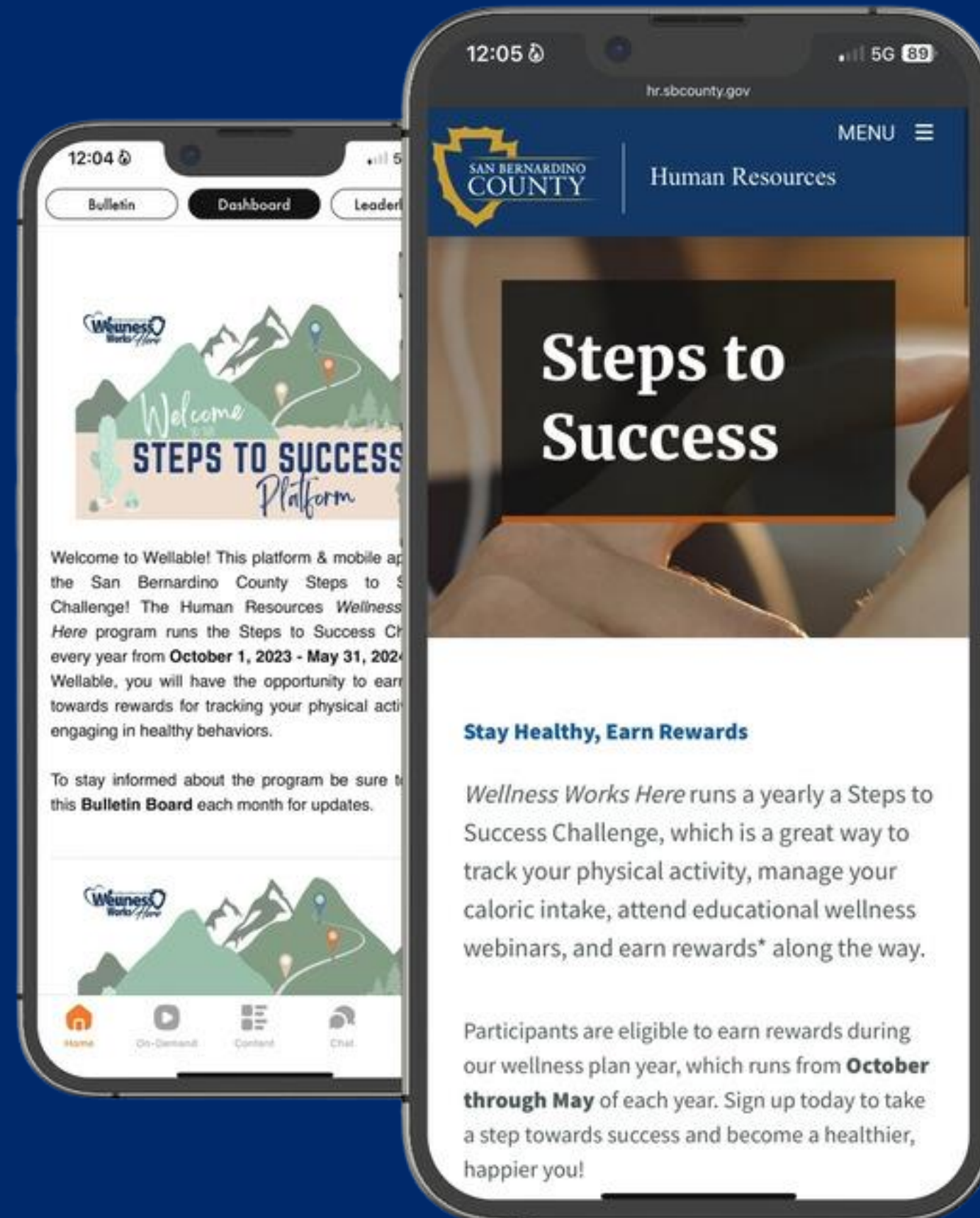
- Blue Shield Signature HMO
Chiropractic care - \$10/visit,
20 visits max annually, medical
diagnosis/necessity required
- Blue Shield Signature HMO
Emergency Room copays
increased to \$75

STEPS TO SUCCESS



WELLABLE IS OUR WELLNESS PLATFORM FOR THE STEPS TO SUCCESS PROGRAM

- Designed to help employees achieve health and fitness goals
- Loaded with on-demand health content and interactive features
- Track physical activity to earn rewards and incentives
- Connect to your apps and sync up to wearable devices to log progress



Username: COSB
Password:
Wellness1



SAN BERNARDINO COUNTY WELLNESS APP

The Mobile app has been developed to provide wellness resources to all County employees, retirees, and their families with 24/7 access to critical resources and wellness tools.

- Wellness Toolkit
- Self Assessment
- Fitness Exercises
- Nutrition Advice
- Mindfulness and Relaxation Resources
- Links to County Benefit Resources
- And More!



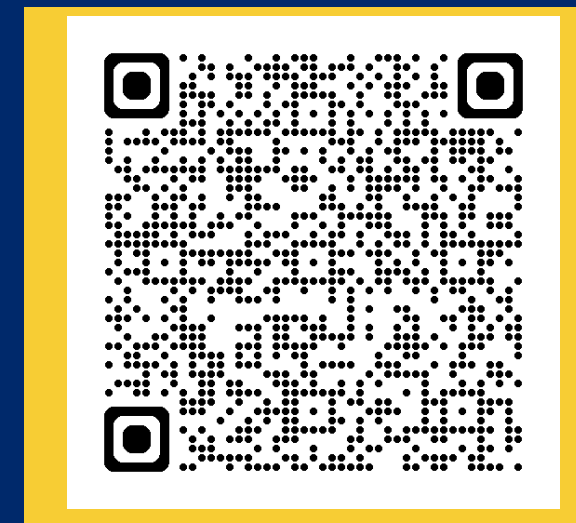


**2024-2025
New Rates**

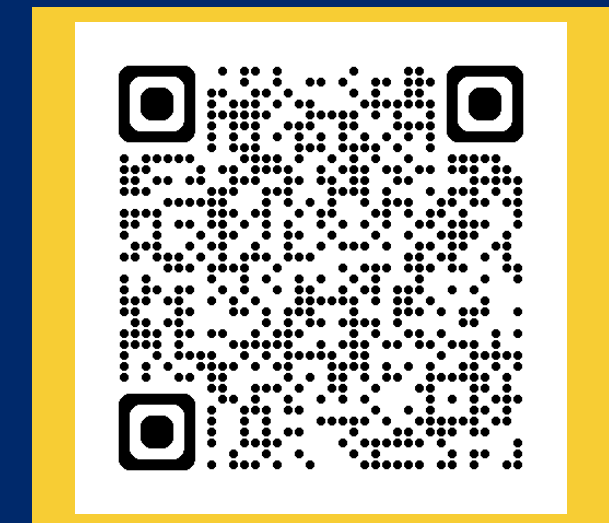
2024-25 BI-WEEKLY PREMIUM RATE TABLE

Rates Effective July 13, 2024
Coverage Effective July 27, 2024

Benefits Guide:



Benefits Calculator:



Plan	Coverage Type	2024-2025 Published Bi-Weekly Rates	2023-2024 Published Bi-Weekly Rates	Dollar Change	Percentage (%) Change
Kaiser	Employee Only	\$375.56	\$347.92	\$27.64	7.94%
	Employee + 1	\$749.11	\$693.84	\$55.27	7.97%
	Employee + 2	\$1,059.16	\$980.93	\$78.23	7.98%
Kaiser Choice HMO	Employee Only	\$320.10	\$296.56	\$23.54	7.94%
	Employee + 1	\$638.19	\$591.12	\$47.07	7.96%
	Employee + 2	\$902.20	\$835.62	\$66.58	7.97%
Kaiser Virtual Complete HMO	Employee Only	\$294.10	\$272.49	\$21.61	7.93%
	Employee + 1	\$586.19	\$542.97	\$43.22	7.96%
	Employee + 2	\$828.62	\$767.47	\$61.15	7.97%
Blue Shield Signature HMO	Employee Only	\$352.47	\$334.38	\$18.09	5.41%
	Employee + 1	\$702.94	\$666.77	\$36.17	5.42%
	Employee + 2	\$993.83	\$942.65	\$51.18	5.43%
Blue Shield Access + HMO	Employee Only	\$306.15	\$290.45	\$15.70	5.41%
	Employee + 1	\$610.31	\$578.93	\$31.38	5.42%
	Employee + 2	\$862.79	\$818.37	\$44.42	5.43%
Blue Shield HMO Gold Trio	Employee Only	\$287.32	\$272.60	\$14.72	5.40%
	Employee + 1	\$572.67	\$543.22	\$29.45	5.42%
	Employee + 2	\$809.50	\$767.84	\$41.66	5.43%
Blue Shield PPO	Employee Only	\$655.06	\$621.36	\$33.70	5.42%
	Employee + 1	\$1,332.93	\$1,264.25	\$68.68	5.43%
	Employee + 2	\$2,067.79	\$1,961.19	\$106.60	5.44%
Blue Shield Needles PPO	Employee Only	\$739.38	\$701.33	\$38.05	5.43%
	Employee + 1	\$1,503.97	\$1,426.46	\$77.51	5.43%
	Employee + 2	\$2,329.31	\$2,209.21	\$120.10	5.44%
Blue Shield Virtual Blue Needles PPO	Employee Only	\$670.06	N/A	N/A	N/A
	Employee + 1	\$1,362.78	N/A	N/A	N/A
	Employee + 2	\$2,110.53	N/A	N/A	N/A
Blue Shield Bronze PPO	Employee Only	\$189.42	\$179.75	\$9.67	5.38%
	Employee + 1	\$376.83	\$357.49	\$19.34	5.41%
	Employee + 2	\$532.38	\$505.01	\$27.37	5.42%
Delta Dental PPO	Employee Only	\$21.91	\$22.54	(\$0.63)	-2.80%
	Employee + 1	\$40.70	\$41.91	(\$1.21)	-2.89%
	Employee + 2	\$69.52	\$71.63	(\$2.11)	-2.95%
DeltaCare USA DHMO	Employee Only	\$9.88	\$9.88	\$0.00	0.00%
	Employee + 1	\$15.94	\$15.94	\$0.00	0.00%
	Employee + 2	\$20.77	\$20.77	\$0.00	0.00%



Additional Benefits



What We Do

The Employee Benefits and Services Division (EBS) provides comprehensive benefits and services to eligible employees, retirees and their dependents through strategic planning, negotiation and implementation of County benefit programs.



MODIFIED BENEFIT OPTION (MBO)

The MBO provides full-time employees in eligible classifications (job/title) the opportunity to convert from a position with traditional benefits to a position with modified benefits.

- Based on classification and bargaining unit
- Medical, Dental, Vision, FSA, and Life Insurance elections can be done through EMACS self-service
- Only form required by an employee during Open Enrollment is the enrollment/disenrollment form



COMBINED GIVING

Your help is needed now more than ever! Every donation, no matter the amount, is vital in helping these organizations continue to be able to provide charitable services.



2024 Combined Giving Campaign



Creating Opportunities for a Brighter Future



Human Resources



EMPLOYEE ASSISTANCE PROGRAM

EMPLOYEE ASSISTANCE PROGRAM (EAP)



The EAP is designed to address short-term challenges and to identify resources and referrals for emergency and long-term challenges.

Professionally trained advisors are available to assist with family problems, marital concerns, financial and legal matters, stress, depression, and other challenges that may be affecting your personal life.

Advisors are available to help 24 hours a day, 7 days a week, 365 days a year.

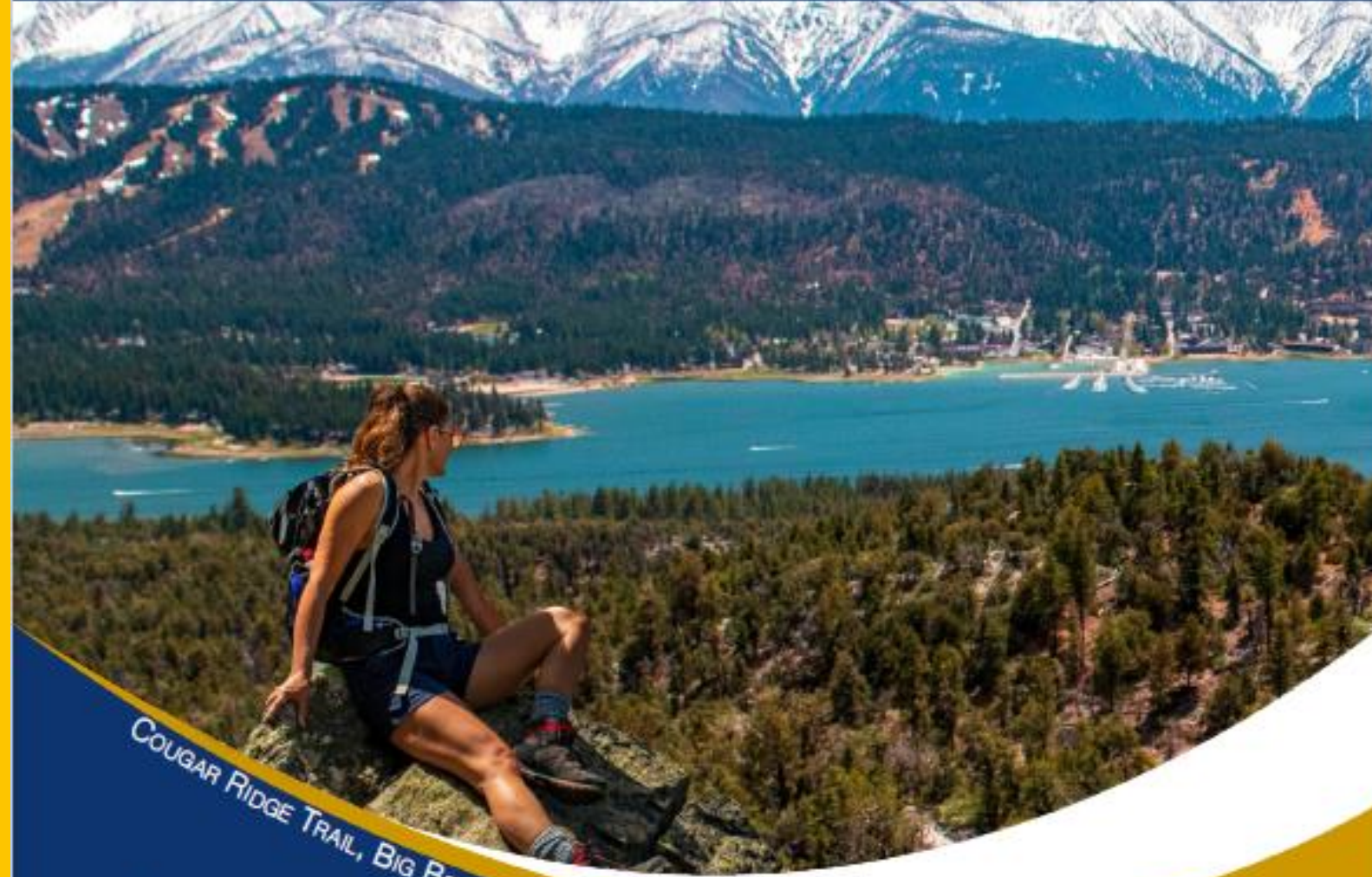


**EAP TOLL FREE
(800) 234-2939**

How to Review the Benefits the County Offers

2024 OPEN ENROLLMENT BENEFIT GUIDE

Open Enrollment Guide



COUGAR RIDGE TRAIL, BIG BEAR

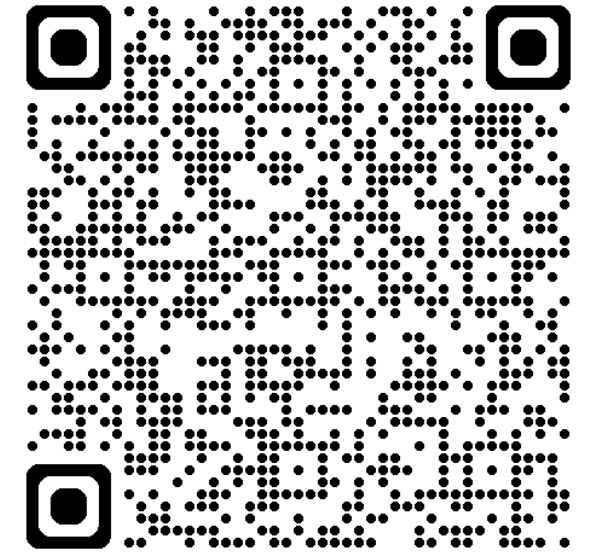


REACH NEW HEIGHTS IN HEALTH ENROLL AND THRIVE

OPEN ENROLLMENT DATES: JUNE 1 – JUNE 21, 2024



Human Resources
Employee Benefits and Services



Benefits by Occupational Unit (BbOU)



Human Resources
Employee Benefits & Services

BBOU SAMPLE

Bargaining Units Listed Here

MOU Contract 2019-2023

The County pays a large portion of your healthcare premiums. To determine your out-of-pocket costs, use our online [Benefits Calculator](#).

Benefit rates listed for full-time employees (61-80 hours) per biweekly pay period unless otherwise noted.

LEAVE PROVISIONS

Vacation 80-160 hours per year
Cash-out option up to 60 hours per year if 80 hours of vacation used in previous year

Sick 3.39 hours per pay period

Holiday 14 + 1 floating per year

Admin 80 hours/year – MGMT ONLY
40 hours/year – SUP ONLY
Cash-out option

Annual 40 hours/year – SUP ONLY
No Cash-out (use it or lose it)

Attorney 40 hours/year – ATTORNEYS ONLY
No Cash-out (use it or lose it)

Bereavement 2 days per occurrence
(3 if traveling >1,000 miles)

Perfect Attendance Leave (PAL) Up to 16 hours PAL or annual gym membership reimbursement up to \$299



MEDICAL PREMIUM SUBSIDY

Employee-Only \$100.00
Employee +1 \$200.00
Employee +2 or more \$300.00

MEDICAL OPT-OUT/WAIVE

If you have other employer-sponsored group coverage and do not enroll in the County's medical plans, you will receive an extra \$40 per pay period.



DENTAL PREMIUM SUBSIDY

\$9.46 *(requires enrollment in a County medical plan)*



VISION

No Cost for Employee-Only Coverage.

Employees are our most valuable resource.

VOLUNTARY PARTICIPATION PROGRAMS

COUNTY-PAID BENEFITS

SHORT-TERM DISABILITY

Receive 55% of pay, up to \$1,540/week for up to one year

BASIC TERM LIFE INSURANCE

\$50,000 for ADM & MGMT
\$35,000 for SUP & TI
\$20,000 for CLK & CLT

RETIREMENT

SBCERA Retirement Formulas
Reciprocity provisions may apply

Tier I 2.0% AT AGE 55
Hired PRIOR to Jan 1, 2013

Tier II 2.5% at age 67
Hired ON or AFTER Jan 1, 2013

457(b) Deferred Compensation

Auto-enrolled upon hire at 1% contribution of base salary. County will match half of your contribution up to 0.5% of your base salary after one year of continuous service.

Retirement Medical Trust (RMT)

County Contribution
(Based on continuous years of service):
10-14 years = 1.5% of biweekly base salary
15-19 years = 2.0% of biweekly base salary
20+ years = 2.5% of biweekly base salary

Sick Leave Conversion

Upon separation, eligible to convert a portion of your sick leave into the RMT upon attaining 10+ years of participation with SBCERA and/or other public retirement.

MODIFIED BENEFIT OPTION (MBO)

Certain eligible job classifications have the option to elect the MBO in lieu of the traditional benefit option; refer to your [Memorandum of Understanding \(MOU\)](#) for details.

Supplemental Term Life Insurance Have financial security with extra term life coverage for yourself and your family with coverage up to \$700,000.

AD&D Insurance Additional insurance in the event of accidental death or serious injury, with coverage options up to \$250,000.

FSA Pre-tax account for qualified health care expenses up to \$2,850 annually. "Gold" level plan enrollees are eligible for a match up to \$10 per pay period.

DCAP Pre-tax account for qualified dependent care expenses up to \$5,000 annually.

529 Savings Plan Invest for future educational expenses with tax-free earnings. Contact Voya to enroll.

Combined Giving <link.sbcounty.gov/CombinedGiving>
Give back to the community via one-time or ongoing payroll deductions.

Commuter Services <link.sbcounty.gov/rideshare>
Help the environment, reduce traffic, save money and earn rewards with your commute.

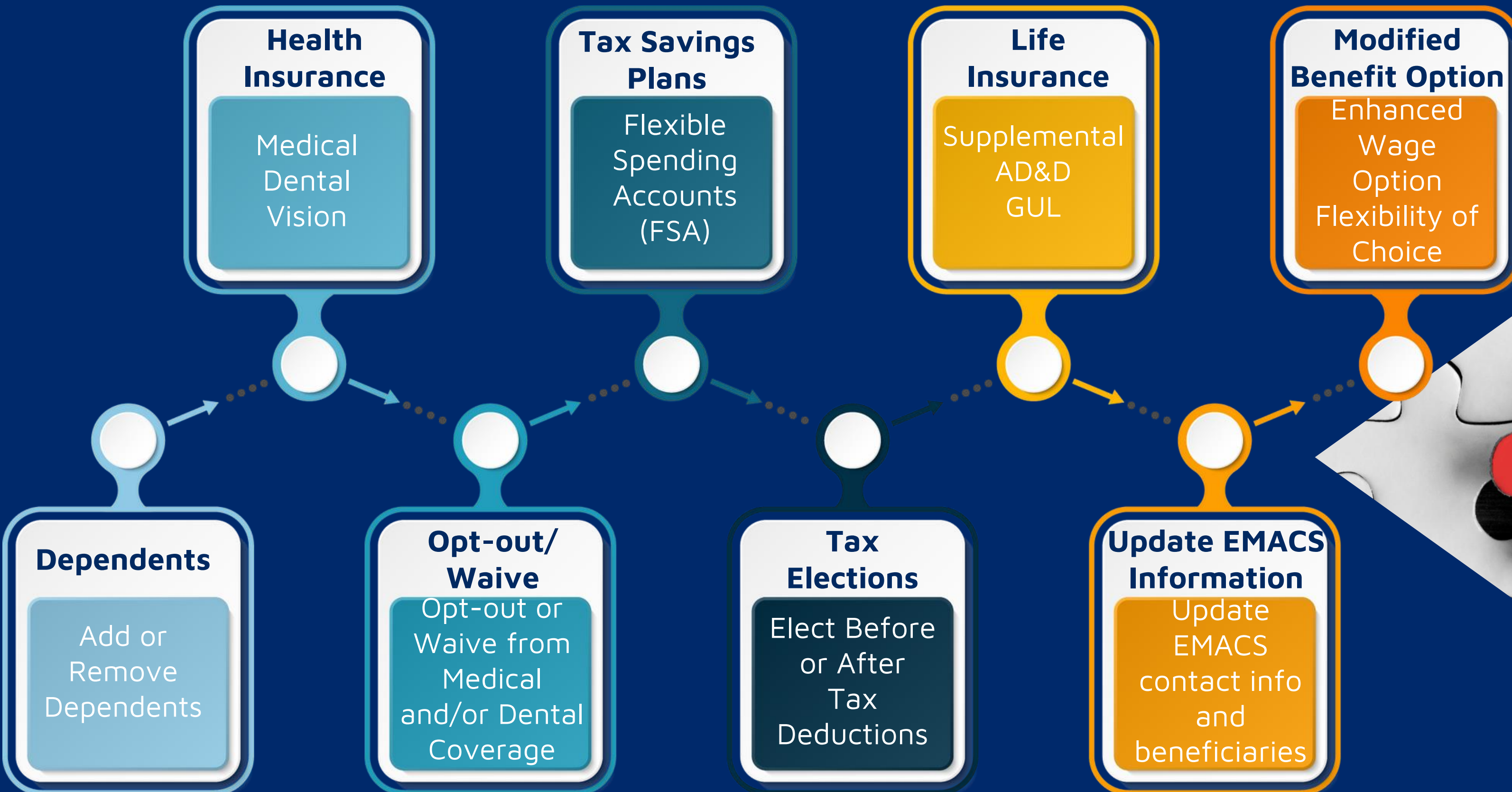
Employee Discounts <link.sbcounty.gov/EmployeeDiscount>
Save big at hundreds of national and local merchants.

Wellness Program <link.sbcounty.gov/wellness>
Information, resources and rewards to support your healthy lifestyle.

Employee Assistance Program (EAP) <link.sbcounty.gov/eap>
Confidential expert support and resources available at any time, at no cost to you.

**What can you change
during Open Enrollment?**

CHANGES THAT CAN BE MADE DURING OPEN ENROLLMENT



SUPPORTING DOCUMENTATION

Proof of eligibility for all newly added dependents and opt-out/waive elections must be submitted to EBSD by **5:00 pm on Friday, July 12, 2024**



Newly Enrolled Dependents

Marriage certificate, domestic partnership certification, birth certificate, adoption orders

Opt-out/ Waive

Proof of spouse/domestic partner/parent's employer sponsored coverage that includes the effective date of coverage

Disabled Dependent (OAD)

Disabled Dependent Certification and birth certificate is required for dependents who are over the age of 26 and permanently disabled

STAY CONNECTED

Updating your Contact Details in EMACS to add your preferred email address and phone number will allow the County to rapidly facilitate important communications to you such as:

- Pay Warrant Information
- Benefit Updates
- EMACS Changes
- Payroll Specialist Communications
- Department Updates



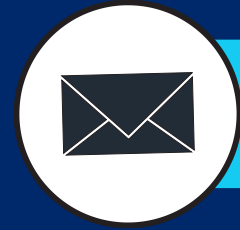
Contact Us



(909) 387-5787



hr.sbcounty.gov/employee-benefits/



ebbsd@hr.sbcounty.gov



**175 W. Fifth Street, First Floor
San Bernardino, CA 92415**

Additional Contact Information and Resources





**Thank
You**
—

UPCOMING PRESENTATIONS

- Blue Shield Open Enrollment Presentation
- Kaiser Open Enrollment Presentation
- Delta Dental Open Enrollment Presentation
- EyeMed Open Enrollment Presentation
- VOYA Open Enrollment Presentation
- Teamsters Local 1932 Health & Welfare Trust