



Human Resources
Employee Benefits and Services

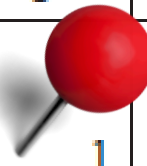
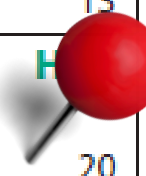


Open Enrollment *2025*

June 1, 2025 - June 20, 2025



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 | 2 | EE MGR 3 | 4 | DTA 5 | H 6 | 7 | | | MGR 1 | DTA 2 | H 3 | +Holiday 4 | 5 | | | | | H ▼ Accrued Holiday 1 | | 2 | | |
| 8 | P 9 | 10 | Pay Day 11 | 12 | End PP13 13 | 14 | 6 | 7 | P 8 | Pay Day 9 | 10 | End PP14 11 | 12 | 3 | 4 | P 5 | Pay Day \$ 6 | 7 | End PP17 8 | 9 | | |
| 15 | EE 16 | MGR 17 | DTA 18 | +Holiday 19 |  H 20 | 21 | 13 | 14 | EE MGR 15 | 16 | DTA 17 | H 18 | 19 | 10 | 11 | EE MGR 12 | 13 | DTA 14 | H 15 | 16 | | |
| 22 | P 23 | 24 | Pay Day 25 | 26 | End PP14 27 | 28 | 20 | 21 | P 22 | Pay Day 23 | 24 | End PP16 25 | 26 | 17 | 18 | P 19 | Pay Day \$ 20 | 21 | End PP18 22 | 23 | | |
| 29 | EE 30 | | | | | | 27 | 28 | EE MGR 29 | 30 | DTA 31 | | | 24 | 25 | EE MGR 26 | 27 | DTA 28 | H 29 | 30 | | |
| 2nd Quarter Ends PP13 (7-13) | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | 31 | | | | | | | | |

June 1st - Open Enrollment Begins

June 20th - Open Enrollment Ends

July 11th - Support documentation for
adding dependents or opt out/waive due

July 26th - Benefits become effective

August 6th - Election changes
reflected on paycheck

August 20th - FSA elections
reflected on paycheck

Open Enrollment Events



Attend a live webinar or in-person Benefits Expo featuring benefit vendors from both the County and Teamsters Local 1932 Health & Welfare Trust.



Human Resources
Employee Benefits and Services

OPEN ENROLLMENT WEBINARS & BENEFITS EXPOS

JUNE 2025

02
MON

BENEFITS WEBINAR
2:30 - 4:00 PM



04
WEDS

ARMC BENEFITS EXPO
8:30 - 11:30 PM
1:30 - 3:30 PM

11
WEDS

GOVERNMENT CENTER
10:00 AM - 1:00 PM

12
THU

CFS VICTORVILLE
10:00 AM - 1:00 PM

16
MON

DAAS RANCHO
10:00 AM - 1:00 PM

17
TUES

BENEFITS WEBINAR
3:00 - 4:30 PM



18
FRI

BENEFITS WEBINAR
9:00 - 10:30 AM



link.sbcounty.gov/OE

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 Health and Welfare Trust will share information on their open enrollment webinars.

**Attend an OE Webinar to learn
about our benefits and for a chance
to win one of our amazing prizes!**

link.sbcounty.gov/open-enrollment

2025-2026

Plan Year Highlights



County Carriers & Plans

blue  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

 KAISER PERMANENTE

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

 DELTA DENTAL®

- DeltaCare USA DHMO
- Delta Dental DPPO

 eyemed

- EyeMed Vision



View and compare plan offerings:
<https://link.sbcounty.gov/Medical-Dental-Vision-Plans>





New Fertility Benefits Now Available

Your benefits now offer greater support for reproductive health and fertility care. Senate Bill 729 ensures expanded access to fertility treatments.

Please reach out to your provider for additional information.



New Employee Assistance Program (EAP) Provider

The County has partnered with Health Advocate as our new EAP provider. Starting in the new plan year (07/26/25), employees can reach out to Health Advocate for counseling on a variety of topics, such as parenting, debt management, fitness, stress, and more.



New Protected Leaves & Disability Provider

The County has a new protected leaves and disability insurance provider, The Standard, effective 07/26/25.

For information on how existing claims with MetLife will be handled after July 26th, please visit <https://link.sbcounty.gov/Protected-Leaves-Disability>

Delta Dental SmileWay Program

DELTA DENTAL



Support for chronic conditions

Your plan offers additional dental coverage to support your overall health



Chronic conditions and the medications used to treat them can impact your oral health. If you or a covered family member has been diagnosed with a chronic medical condition like diabetes, cancer or rheumatoid arthritis, you may benefit from additional teeth and gum cleanings.

Take advantage of expanded coverage to help safeguard your oral health. To qualify, you or a covered family member must be diagnosed with any of the following:

- Amyotrophic lateral sclerosis (ALS)
- Cancer
- Chronic kidney disease
- Diabetes
- Heart disease
- HIV/AIDS
- Huntington's disease
- Joint replacement
- Lupus
- Opioid misuse and addiction
- Parkinson's disease
- Rheumatoid arthritis
- Sjögren's syndrome
- Stroke

SmileWay® Wellness Benefits¹

| | |
|--|---|
| 100% coverage | One periodontal scaling and root planing procedure per quadrant (D4341 or D4342) per calendar or contract year ² |
| Four of the following (any combination) per calendar or contract year ² | |
| 100% coverage | Prophylaxis (teeth cleaning) (D1110 or D1120) |
| | Periodontal maintenance procedure (D4910) |
| | Scaling in presence of moderate or severe gingival inflammation (D4346) |

¹ Known as SmileWay Enhanced Benefits in Texas.

² This coverage is subject to any applicable maximums and deductibles under the terms and conditions outlined in your plan's Evidence of Coverage. Please review your plan booklet for specific details about your coverage.

Delta Dental PPO™ is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA — Delta Dental of California; PA, MD — Delta Dental of Pennsylvania; NY — Delta Dental of New York, Inc.; DE — Delta Dental of Delaware, Inc.; WV — Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.



Opt in by visiting
www1.deltadentalins.com/smileway
or by calling Customer Service
Monday through Friday.



deltadentalins.com/enrollees

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EF89A #133959A (rev. 11/22)

- Provides additional dental cleanings to help maintain your oral health
- Must be diagnosed with a qualifying medical condition
- Opt-in by visiting www1.deltadentalins.com/smileway

SCAN ME 



Flexible Spending Account (FSA)



- 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

Open Enrollment: June

Plan Year: July - July

Max Election: \$3,300

Rollover: \$660




SCAN ME 



Steps to Success

Join Wellable to participate in Steps to Success

- 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 activity automatically

Create your account today!

<http://app.wellable.co/sbcounty>



Steps to Success



Sign Up Today!
app.wellable.co/sbcounty



Human Resources
Employee Benefits and Services

EARN REWARDS & WIN PRIZES*

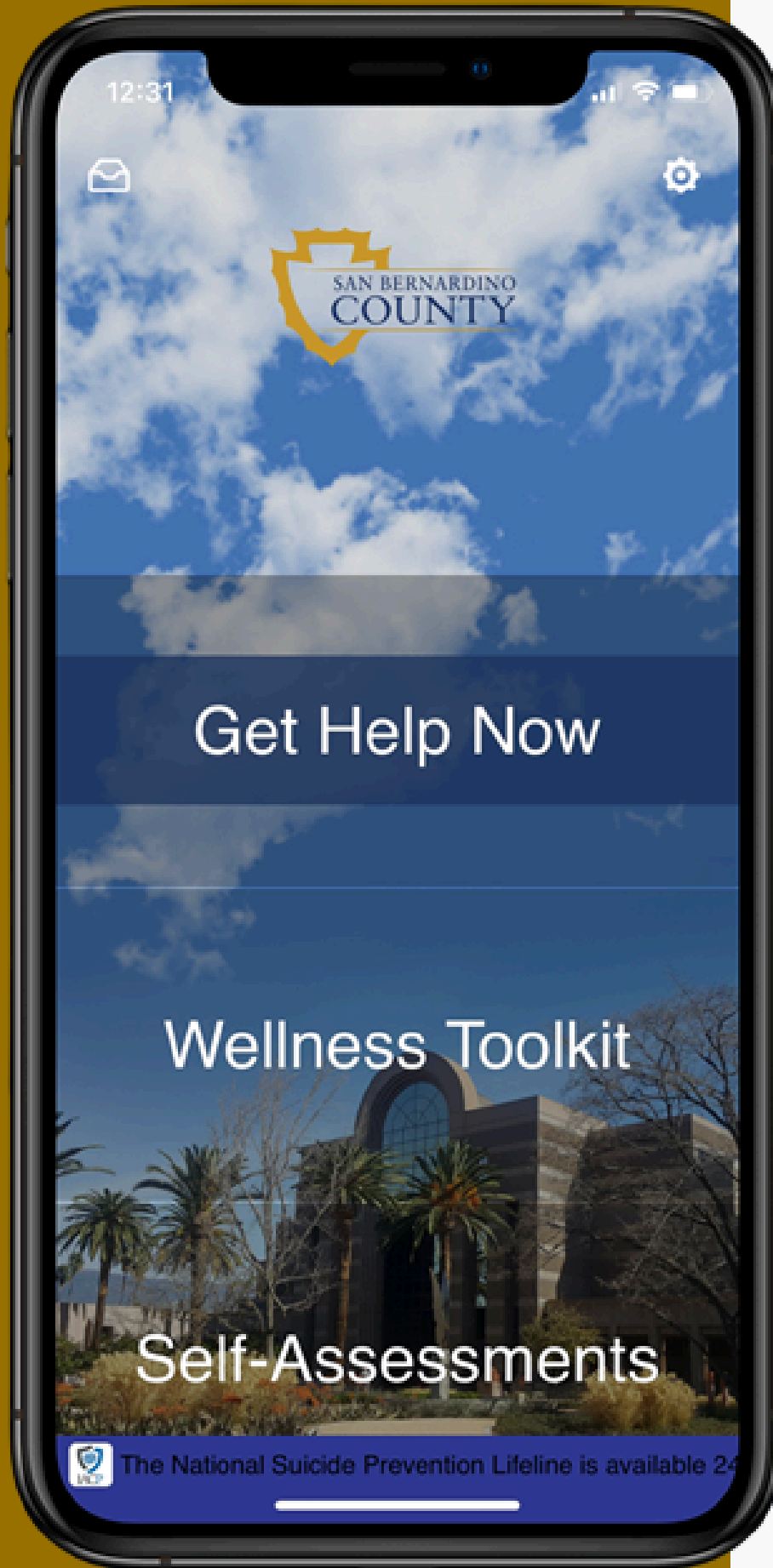
- Participate in Wellness Challenges
- Track Physical Activity
- Join Live Wellness Education Classes
- Access Wellable Via Mobile App & Desktop
 - On-Demand Fitness Videos
 - Curated Meal Plans & Healthy Recipes
 - Meditation Videos & Sleep Stories
 - Health Articles, Tips & Tricks

All prizes are subject to change & inventory availability and will be available only while supplies last. Prizes are subject to IRC tax codes. Visit link.sbcounty.gov/wellness for more details. [Wellness Notice](#)

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 & Relaxation Resources
- Links to County Benefit Resources
- And More!



LEARN MORE



New Rates *2025-2026*



Bi-Weekly Premium Rates Table

Rates Effective: July 12, 2025
Coverage Effective July 26, 2025

Rate Table

<https://link.sbcounty.gov/RateTable>

Benefits Calculator

<https://link.sbcounty.gov/benefitscalc>



2025-26 BI-WEEKLY PREMIUM RATE TABLE

Rates Effective July 12, 2025 | Coverage Effective July 26, 2025

| Plan | Coverage Type | 2025-2026 Published Bi- Weekly Rates | 2024-2025 Published Bi- Weekly Rates | Dollar Change | Percentage (%) Change |
|--|---------------|--|--|---------------|--------------------------|
| Kaiser | Employee Only | \$404.10 | \$375.56 | \$28.54 | 7.60% |
| | Employee + 1 | \$806.19 | \$749.11 | \$57.08 | 7.62% |
| | Employee + 2 | \$1,139.92 | \$1,059.16 | \$80.76 | 7.62% |
| Kaiser Choice HMO | Employee Only | \$344.49 | \$320.10 | \$24.39 | 7.62% |
| | Employee + 1 | \$686.97 | \$638.19 | \$48.78 | 7.64% |
| | Employee + 2 | \$971.23 | \$902.20 | \$69.03 | 7.65% |
| Kaiser Virtual Complete HMO | Employee Only | \$316.49 | \$294.10 | \$22.39 | 7.61% |
| | Employee + 1 | \$630.97 | \$586.19 | \$44.78 | 7.64% |
| | Employee + 2 | \$891.99 | \$828.62 | \$63.37 | 7.65% |
| Blue Shield Signature HMO | Employee Only | \$383.82 | \$352.47 | \$31.35 | 8.89% |
| | Employee + 1 | \$765.67 | \$702.94 | \$62.73 | 8.92% |
| | Employee + 2 | \$1,082.58 | \$993.83 | \$88.75 | 8.93% |
| Blue Shield Access + HMO | Employee Only | \$333.37 | \$306.15 | \$27.22 | 8.89% |
| | Employee + 1 | \$664.76 | \$610.31 | \$54.45 | 8.92% |
| | Employee + 2 | \$939.82 | \$862.79 | \$77.03 | 8.93% |
| Blue Shield HMO Gold Trio | Employee Only | \$312.87 | \$287.32 | \$25.55 | 8.89% |
| | Employee + 1 | \$623.73 | \$572.67 | \$51.06 | 8.92% |
| | Employee + 2 | \$881.77 | \$809.50 | \$72.27 | 8.93% |
| Blue Shield PPO | Employee Only | \$713.50 | \$655.06 | \$58.44 | 8.92% |
| | Employee + 1 | \$1,452.02 | \$1,332.93 | \$119.09 | 8.93% |
| | Employee + 2 | \$2,252.66 | \$2,067.79 | \$184.87 | 8.94% |
| Blue Shield Needles PPO** | Employee Only | \$805.36 | \$739.38 | \$65.98 | 8.92% |
| | Employee + 1 | \$1,638.37 | \$1,503.97 | \$134.40 | 8.94% |
| | Employee + 2 | \$2,537.57 | \$2,329.31 | \$208.26 | 8.94% |
| Blue Shield Virtual Blue Needles PPO** | Employee Only | \$729.84 | \$670.06 | \$59.78 | 8.92% |
| | Employee + 1 | \$1,484.55 | \$1,362.78 | \$121.77 | 8.94% |
| | Employee + 2 | \$2,299.22 | \$2,110.53 | \$188.69 | 8.94% |
| Blue Shield Bronze PPO | Employee Only | \$206.19 | \$189.42 | \$16.77 | 8.85% |
| | Employee + 1 | \$410.37 | \$376.83 | \$33.54 | 8.90% |
| | Employee + 2 | \$579.84 | \$532.38 | \$47.46 | 8.91% |
| Delta Dental PPO | Employee Only | \$22.52 | \$21.91 | \$0.61 | 2.78% |
| | Employee + 1 | \$41.88 | \$40.70 | \$1.18 | 2.90% |
| | Employee + 2 | \$71.56 | \$69.52 | \$2.04 | 2.93% |
| 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



Employee Benefits Website



Human Resources

SBCounty Home

Vision

Departments

Work with Us

E-Subscriptions

Select Language ▼

Job Seekers ▼

Services ▼

Benefits ▼

FAQs ▼

About Us ▼

Contact Us



What We Do

The Employee Benefits and Services Division (EBSD) 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



LEARN MORE



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.



LEARN MORE





2025 Combined Giving Campaign



**Bridging Hope,
Inspiring Action**

Join us in bridging hope and inspiring change for a better tomorrow.

 Human Resources
Employee Benefits and Services

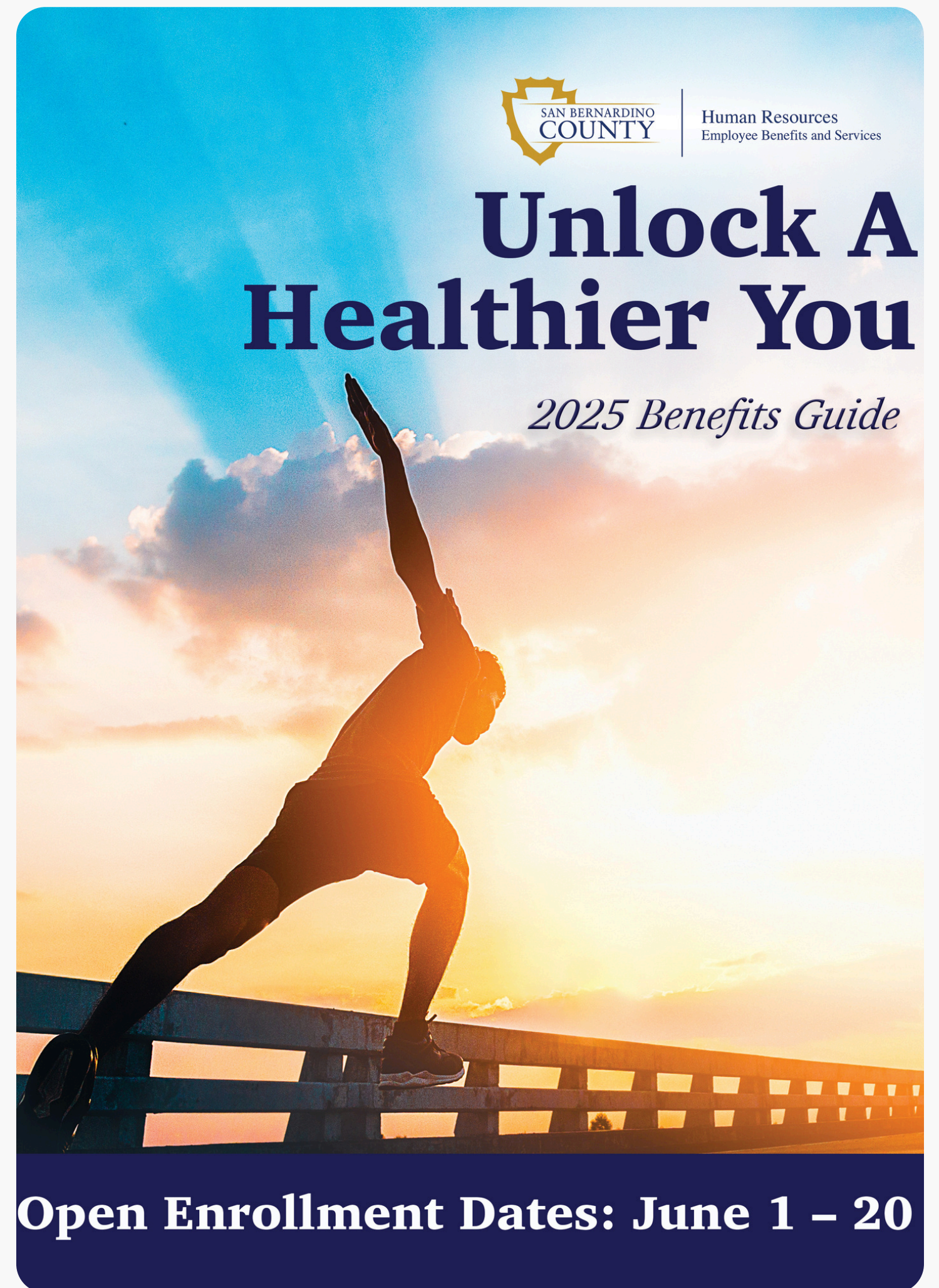


How to Review the Benefits Offered by the County



2025-2026 Open Enrollment Benefits Guide

<https://link.sbcounty.gov/BenefitGuide>



Benefits by Occupational Unit



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.

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.

LEAVE PROVISIONS

| | |
|---------------------------------------|---|
| Vacation | 80-160 hours per year <i>Cash-out option up to 60 hours per year if 80 hours of vacation used in previous year</i> |
| Sick | 3.39 hours per pay period |
| Holiday | 14 + 1 floating per year |
| Admin | 80 hours/year – MGMT ONLY 40 hours/year – SUP ONLY <i>Cash-out option</i> |
| Annual | 40 hours/year – SUP ONLY <i>No Cash-out (use it or lose it)</i> |
| Attorney | 40 hours/year – ATTORNEYS ONLY <i>No Cash-out (use it or lose it)</i> |
| Bereavement | 2 days per occurrence <i>(3 if traveling >1,000 miles)</i> |
| Perfect Attendance Leave (PAL) | Up to 16 hours PAL or annual gym membership reimbursement up to \$299 |

Employees are our most valuable resource.

VOLUNTARY PARTICIPATION PROGRAMS

| | |
|--|---|
| 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. |

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.

Plan Year 2022-23
Revised Date

Human Resources – Employee Benefits and Services
909.387.5787 | ebsd@hr.sbcounty.gov | link.sbcounty.gov/benefits

*What can you change during
Open Enrollment?*



Changes that can be made during Open Enrollment

Health Insurance

Medical
Dental
Vision

Tax Savings Plans

Flexible Spending
Account (FSA)

Life Insurance

Supplemental
AD&D
VGUL

MBO

Enhanced Wage
Flexibility of
Choice

Dependents

Add or Remove
Dependents

Opt-out/Waive

Opt-out or Waive
from Medical
and/or Dental
Coverage

Tax Elections

Elect Before or
After Tax
Deductions

Update EMACS Information

Update EMACS
Contact info and
beneficiaries

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 11, 2025**

Newly Enrolled Dependents

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

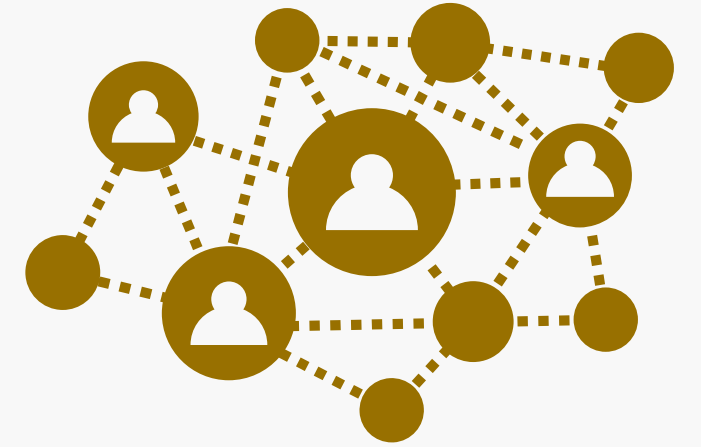
Opt-out / Waive

Proof of spouse's/domestic partner's/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



EBSD@hr.sbcounty.gov



hr.sbcounty.gov/employee-benefits



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San Bernardino, CA, 92415



Follow us on our socials!

