



It's About Choice, It's About Value, It's About You!

Welcome to Benefits Open Enrollment for 2022

Monday, September 20, 2021 through Friday, October 15, 2021

For Full-time and Reduced Contract Employees

Open Enrollment is your once-a-year opportunity to learn your benefits options and to make additions, changes or deletions to your benefit elections including health, dental, vision, life insurance, flexible spending accounts, commuter benefits, and buy-up long-term disability insurance. Any elections made during Open Enrollment are effective and irrevocable as of January 1, 2022 and will stay in effect until December 31, 2022 (unless you have a qualified change in status and make a timely corresponding change).

Passive Open Enrollment - To retain the same coverage into plan year 2022, you do not need to do anything. If no changes are made during the Open Enrollment period, we will carry forward your 2021 elections, except for Flexible Spending Accounts (FSA). To participate in the FSA program for Health Care, Dependent Care, Transit, and Parking, you **must enroll/re-enroll** during the open enrollment period. Additionally, you may enroll for the first time or make changes

The FHDA partners with the California Public Employees' Retirement System (CalPERS) to provide your health and retirement benefits. Please check the information packet mailed by CalPERS for full details on health plans.

For comprehensive, up-to-date information regarding Open Enrollment for PY 2022, and carriers contact list, visit: http://hr.fhda.edu/benefits/a_2022_Open_Enrollment.html

For **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)**, please access: <https://hr.fhda.edu/downloads/2022%20CHIP%20Notice%20.pdf>

For online enrollment instructions to change medical plan, or add/delete dependent, please access: https://hr.fhda.edu/downloads/HOW%20TO%20ENROLL%20ONLINE%20BF_091521.pdf

Important Reminder: When adding new dependents online, you must upload **ALL** required documentation such as Marriage Certificate, Birth Certificate or Passport, and Social Security Cards, for all dependents, plus CalPERS Form HBD-12 online with **Benefitfocus** via Single Sign-On **MyPortal.fhda.edu** no later than **5pm, Friday, October 15, 2021** in order for benefits to be activated effective January 1, 2022. No exceptions. Please note that ineligible dependent that are no longer insured with us cannot be removed due to historical records. You only need to uncheck his/her name to inactivate specific coverage. To delete dependent outside of Open Enrollment, you must contact Benefit Unit.

Phone: 650-949-6224

Fax: 650-949-6299

Email: Mybenefits@fhda.edu

WHAT'S NEW?

- **2022 Benefit Rates** – employees' monthly contributions are changing.
- **2022 FSA program** – WEX Inc. acquired Discovery Benefits and they are now rebranding to WEX.
 - **Run-off claims for PY 2021:** ALL incurred expenses for 2021 must be received by WEX no later than March 31, 2022.

- **FSA Health Care Rollover:** Any remaining balance in fund from plan year 2021 will be carryover to *your FSA Health Care Account* after the year-end closing ends on March 31, 2022. Thereafter, fund will be available for use approximately May 1, 2022 for expenses incur in 2022 (January-December). For plan year 2022, only leftover in fund up to \$550 will be carryover into plan year 2023.
- **2022 FSA Commuter Benefits** – maximum tax-free monthly *pass transit* and *parking* amounts remained at \$270. The *Commuter Express* program allows participants to purchase the transit passes with just pre-tax dollars. Monthly payroll deduction is based on your preauthorized amount. The program does not offer excess amount purchase with after-tax- basis. NOTE: Per IRS regulation, this program is restricted to just employee, not including dependents usage.
- **Preferred Provider Organization (PPO) Basic Plans:**
 - PERSCare, PERS Choice, and PERS Select, will transition to two plans: **PERS Platinum and PERS Gold.**
 - **PERS Platinum PPO** offers a 10% coinsurance benefit design and retains the same broad *Anthem Prudent Buyer PPO Network*.
 - PERS Choice PPO is eliminated and transition to PERS Platinum.
 - PERS Select PPO transition to **PERS Gold.** (Plan restricted to CA residents only). Retain the same 20% coinsurance benefit design and narrow *Anthem Select PPO Network*. For emergency services incur outside of CA, you may access BlueCard® PPO, an in-network Blue Cross and/or Blue Shield doctors and hospitals across the country.
- **Health Maintenance Organization (HMO) Basic Plans:**
 - **Blue Shield Access Plus HMO** reenter into eight Bay Area counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Sonoma, and Solano.
 - **Blue Shield Trio HMO** expand into Santa Cruz, Stanislaus, and Orange counties.
 - **UnitedHealthcare SignatureValue Harmony HMO** is now available in Los Angeles, Orange, Riverside, San Bernadino, and San Diego counties.
 - **Western Health Advantage HMO** expand into Humboldt county.
- **Other Voluntary Benefits Products Available online via Benefitfocus During Open Enrollment:**
 - **MetLife:** Critical Illness, Group Accident, and MetLaw Legal Plan
 - **Hartford Supplemental Life** (Evidence of Insurability is required for newly enrolled members and/or increase level in of coverage)
 - **Buy-Up Long-Term Disability (LTD):** Effective January 1, 2022, the plan is increasing coverage from \$10,000 to \$12,000 (Evidence of Insurability is required for newly enrolled members)
- **FIGO Pet Insurance** – Replaced Healthy Paw effective October 1, 2021. Available at group discount, and premium is direct bill by carrier. For details, please contact customer service at 1-888-246-6918.
 - For quote, you may apply online at <https://ebquote.figopetinsurance.com/getQuote?EmpId=324e2c6a42c14007>.
 - Or scan the code below:



- **Buy-Up Long-Term Disability (LTD)** – Monthly coverage is increasing from \$10,000 to \$12,000 effective January 1, 2022. No action is required for current enrollees to qualify for new benefits. New applicants must enroll online via Benefitfocus, complete an [Evidence of Insurability application](#) for Hartford, and return the completed application to MyBenefits@fhda.edu by the deadline of October 15, 2021.
- **Long-Term Care** - Marblestone Insurance Company is no longer contracted with FHDA, no replacement as of press time.

REMINDER: Primary Designation of Beneficiary is now required via Benefitfocus Online enrollment

A beneficiary is a person or legal entity that is entitled to receive the proceeds from an estate, trust, retirement account, life insurance policy, or transfer on death accounts. A beneficiary can be one or more individuals or organizations, such as a trust or charity. You can designate two types of beneficiaries:

- **Primary beneficiaries** are first in line to receive the designated asset upon your death.
- **Secondary (or contingent) beneficiaries** receive the asset if there are no surviving primary beneficiaries upon your death.

IMPORTANT: Before going online to select your beneficiary, make sure you have your beneficiary's Social Security number (SSN), date of birth, mailing address and phone numbers.

Importance of Beneficiary Designations

- If you wish to name someone other than your spouse or domestic partner as beneficiary, if you have special estate planning needs, or if you wish to assign ownership of your life insurance to another person, seek legal and tax advice before completing your beneficiary designation.
- If your beneficiary is a minor (under age 18), you may wish to consult with a legal advisor to ensure you understand how to best protect the rights of your minor beneficiary.

Please note that employee death benefits are paid to the most recent beneficiary designation on file with the Benefits Office. Past paper enrollment records still retained until the information is fully populated by the employees and/or Benefits staff later.

For Open Enrollment checklist and key dates, please visit:

<https://hr.fhda.edu/downloads/2022%20Benefits%20Open%20Enrollment%20Check%20List%20and%20Key%20Dates.pdf>

DEADLINE: Friday, October 15, 2021, 5pm.