



FOOTHILL-DE ANZA
Community College District

Office of Human Resources and Equal Opportunity

**Welcome to the 2022 Open Enrollment
Benefits Informational Meeting**

Presented by

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Jeffrey Brummitt, Lockton Consultant & Moderator

October 6, 2021

This is a summary presentation only.

In the event of discrepancies, health plan Evidence of Coverage documents and /or Insurance Certificates will prevail.

Visit <http://hr.fhda.edu/benefits/>
For complete information.



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AGENDA – Part-Time Faculty

Open Enrollment period: September 20 – October 15, 2021

What's NEW and CHANGING for 2022?

- **Benefitfocus** – Access online via **SSO MyPortal** (by invitation only)
- **PASSIVE** enrollment for Plan Year 2022: **NO ACTION IS REQUIRED** for employees who want to retain the same health plan and/or level of coverage.
- **Mandatory Online Enrollment** for: (1) Newly eligible PT Faculty for the first time, and (2) to add/delete dependent.
- **PERS Platinum PPO = PERSCare + PERS Choice (eliminated 12/31/2021):** Accept PAMF/Sutter Health, Divinity Healthcare, Brown & Toland (California Pacific Medical Group), Alta Bates, and Stanford Hospital & Clinics
 - Access is provided via **Anthem Blue Cross Prudent Buyer PPO Network**
- **PERS Gold PPO replaced PERS Select PPO (name change only):** Now accepting Stanford Medical Clinic and Stanford Hospital
 - Access is provided via **Anthem Select PPO Network**
- **Blue Shield Access + 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



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AGENDA – PT Faculty cont...

- 2022 Benefit Rates are changing for all plans **except** PERS Gold PPO
 - 0.400-0.499 load: **58%** of the Kaiser premium plus any buy up amount toward the selected plan and each tier
 - 0.500-0.599 load: **48%** of the Kaiser premium plus any buy up amount toward the selected plan and each tier
 - 0.600-0.699 load: **39%** of the Kaiser premium plus any buy up amount toward the selected plan and each tier
 - 2022 Contribution rates for PERS Gold PPO
 - 0.400-0.499 load: **40%** of the PERS Gold premium plus any buy up amount toward the selected plan and each tier
 - 0.500-0.599 load: **26%** of the PERS Gold premium plus any buy up amount toward the selected plan and each tier
 - 0.600-0.699 load: **12%** of the PERS Gold premium plus any buy up amount toward the selected plan and each tier
 - **NEW Voluntary Benefit effective October 1, 2021:**
 - **FIGO Pet Insurance** has replaced Pet Paws, you must be active to participate and receive 10 percent discount for Essential \$5K/Preferred \$10K/Ultimate plan- unlimited coverage
 - For quote, you may apply online at: <https://ebquote.figopetinsurance.com/getQuote?EmpId=324e2c6a42c14007>.
 - Visit any licensed veterinarian. No networks!
 - Lifetime coverage for dogs and cats
 - Enroll between 8 weeks and before 14 years old
 - Direct Bill only
 - **IMPORTANT: When off pay and participate in health** - Starting January 1, 2022, you are no longer required to go through Direct Pay to continue health with CalPERS, where you must prepay for the full monthly premium and seek reimbursement for the employer's share of cost in arrears. Instead, ***you must prepay for your monthly employee contributions directly with the District Benefits Unit.***
- Reminder:** All Health Enrollment ([form HBD-12](#)) and supporting documentation such as birth certificate or passport, marriage certificate or CA Registration of Domestic Partner, and social security card must be upload in Benefitfocus by **5pm, October 15, 2021, no exceptions.**



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AGENDA

Contract and Reduced Contract Employees

Open Enrollment period: September 20 – October 15, 2021

What's NEW and CHANGING for 2022?

- Benefitfocus – Online Benefits Systems (PASSIVE online enrollment)
- FSA: HCA, DCA, and Commuter Benefits
- Voluntary Benefits:
 - Supplemental Term-Life
 - Buy-up LTD
 - MetLife products
 - FIGO Pet Insurance
- Important Health Enrollment Reminders



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Open Enrollment is NOW

- **Open Enrollment Period:** September 20 – October 15, 2021, 5pm
- **Open Enrollment elections are effective January 1, 2022**
- **Online Enrollment:** Single Sign-On via **MyPortal.fhda.edu** to access **Benefitfocus**.
- **PASSIVE Open Enrollment:** CORE benefits including Medical/Dental/Vision coverage are rollover from current year into plan year 2022. You are required to designate your Beneficiary online for District-paid Group Term-Life. You may also participate in Supplemental Life, Buy-up LTD, FSA Health Care, FSA Dependent Care, FSA Transit/Parking, Critical Illness, Group Accident, and MetLaw Legal Plan.
- **Online Enrollment Assistance by Request only:** via MyBenefits@fhda.edu or **Zoom** (as needed)



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Benefitfocus

Online Benefits Enrollment System

Important Things to remember when enroll online: SSO Access MyPortal.fhda.edu, click on **Benefitfocus**

- **PASSIVE Online Enrollment** for **FT/Reduced Contract Employees**, and **Eligible PT Faculty**
- Must review your **profile** and **communication preference** for accuracy
- Must read **Legal Compliance/Attestation**, and **Authorize Payroll Deduction**, Click **GET STARTED & SAVE** to begin online enrollment
- **Review your dependent data** provided online for accuracy; you **may add new dependents** by entering new records and upload required documentation to Benefitfocus to support your request by the deadline of October 15, 2021.
 - Birth Certificate or Passport
 - Marriage Certificate or CA Registration for Domestic Partnerships
 - Social Security Card(s)
- **Gather the following data for Beneficiary Designation before enroll for benefits:**
 - Name and address of your insured Spouse/DP/Children are provided online
 - PRIMARY Beneficiary is mandatory: could declare more than 1, must equals 100 percent
 - SECONDARY Beneficiary is **not** required: could declare more than 1, must equals 100 percent
 - Addresses of Beneficiaries that are not insured medical through FHDA, SSN, Email and phone contact
- **Once you select a Medical Choice**, the system will auto select the following: **Dental** and **Vision Plans**, click **SAVE**



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Benefitfocus **Online Enrollment Cont...**

Important Things to remember when enroll online:

- Once you completed the CORE benefits including Medical/Rx/EAP/Dental/Vision/Group Term-Life, make sure you **Click SAVE** as you go along. If you don't want to enroll in any benefits, you **MUST** click **DECLINE**. Note, any District-paid benefits such as EAP and/or Group Term-Life for Employees cannot be waived.

- **Voluntary Benefits include:**
 - Flexible Spending Accounts (FSA)

 - Buy-Up LTD (for individual's pay base of \$108K or more)
 - **Hartford's EOI process is mandatory, must complete paperwork and return to MyBenefits@fhda.edu**

 - **Increase monthly benefits from \$10K to \$12K effective 1.1.2022**

 - Supplemental Life for Employee, Spouse/DP, and Dependent
 - **Hartford's EOI process is mandatory, must complete paperwork and return to MyBenefits@fhda.edu**

IMPORTANT: To finalize your Benefits Confirmation, you must Click **COMPLETE ENROLLMENT**.



Benefitfocus Online Enrollment Cont...

What happens after I completed my election online?

- 1) The system will give you a **Confirmation Number**
- 2) You may **Review for accuracy** and **Print** a copy of your **Benefit Detail Report**
 - We strongly recommend that you save it as a PDF on your desktop
 - This is your only document.
 - If you forget to print or save the Confirmation Statement for 2022 and bypass this opportunity. You may login and download the same document under **EMPLOYEE REPORTS**, this appears on the left bar.
- 3) Click to **Continue to Next Page** and **Answer the question regarding Your Working Spouse**
 - a. Answer “YES” if both you and your spouse are employed at FHDA and qualified for benefits
 - b. Answer “NO” if you are
 - I. Single
 - II. Having Spouse/DP NOT work at FHDA
 - c. To meet CalPERS compliance, this questionnaire helps us to identify employees with working spouses employed at FHDA. CalPERS enforced **NO DUAL COVERAGE.**



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What's Changing for 2022?

Overview of Plan Changes Effective January 2022:

- **Employee monthly contribution rates** towards CORE (Medical/Dental/Vision) benefit costs are changing.
- There is no change on Plan Design for BASIC MEDICAL PLANS.
- Blue Shield Access + HMO was added back for the South Bay market
- **2022 Medical FSA** – maximum annual limit remains at **\$2,750** annually effective January 1, 2022.
 - Run-off claims for PY 2021: ALL claims incurred during 2021 must be received by WEX Inc. (formerly known as Discovery Benefits) by **March 31, 2022** in order to be process for reimbursement. No exceptions.
 - **2021 FSA Health Care Rollover**: Any remaining balance from plan year 2021 will be transfer to WEX Inc. 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).
 - **2022 FSA Health Care Rollover**: Any leftover in fund up to **\$550** from plan year 2022 will be transfer to WEX Inc. after the year-end closing ends on March 31, 2023.
- **2022 FSA Commuter Benefits** – maximum tax-free monthly pass transit and parking amounts remained the same or **\$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.



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FSA Program

➤ **FSA Health Care Reimbursement Account ***

- Annual Maximum remains the same or \$2,750
- May rollover up to \$550 annually

➤ **FSA Dependent Care Reimbursement Account ***

- Annual Maximum goal is \$5,000 per married couple
- Use-it-or-lose-it

***Note: Both FSA HCA/DCA required minimum annual goal of \$500 to participate**

➤ **FSA Commuter Benefits**

- Maximum tax-free monthly pass transit and parking amounts remained at \$270.
- Minimum monthly payroll deduction is \$20.
- The **Commuter Express** program allow 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.
- The IRS required that this fund may only be used for employee's needs, not including dependents usage.



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Voluntary Benefits

➤ **Supplemental Life**

- A [Supplemental Life Application](#) with Hartford is required
- Employee must participate in order for dependents to enroll
- Monthly premium varies by volume and age band
- All applicants are required to undergo Evidence of Insurability (EOI)
- Hartford reserved the rights to underwritten all policies

➤ **Buy-Up LTD for individuals with high incomes**

- This optional coverage enables one to increase their take home pay due to wage loss, ultimately the member will be able to collect up to 2/3 of their salary.
- Coverage increase from \$10K to **\$12K maximum monthly** effective January 1, 2022
- A [Buy-Up LTD Application](#) with Hartford is required

➤ **Pet Insurance**

- **FIGO** offers 10 percent discount to employees to Essential \$5K/Preferred \$10K/Ultimate plan-unlimited coverage
- Visit any licensed veterinarian. No networks!
- Lifetime coverage for dogs and cats
- Enroll between 8 weeks and before 14 years old



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MetLife Voluntary Products

➤ **Critical Illness Insurance**

- Provides a lump-sum payment for covered conditions such as heart attack, cancer or stroke
- Guaranteed acceptance for you and other eligible family members
- Pays additional benefits for an annual Health Screening Benefit.
- Monthly premium is based on age band

➤ **Group Accident Insurance**

- Guarantee acceptance for you and eligible family members
- Payment made directly to you
- Coverage to help pay for insurance deductibles, copayments, and more
- Monthly premium is based on age band

➤ **MetLaw – Hyatt Legal Plan**

- Monthly premium is \$21.45
- Telephone and office consultations for unlimited numbers of personal legal matters with an attorney of your choice
- E-Services for legal documents, financial planning, insurance and work/life resources
- Common use such as Estate Planning, Living Wills, Powers of Attorney, Trusts, Adoption, Name change, Defense of Civil Lawsuits, Family Law, Immigration, and Eviction/Tenants Problems.



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IMPORTANT HEALTH ENROLLMENT REMINDER

- ✧ When adding new dependent online, you must upload all required documentation such as Marriage Certificate, Birth Certificate or Passport, Social Security Cards online, plus the completion of CalPERS Form HBD-12 with Benefitfocus by OE Deadline of **October 15, 2021, 5pm**. No exceptions.

- ✧ **CalPERS Online:** For more information on health benefits and programs, visit CalPERS at www.calpers.ca.gov.

- ✧ **CalPERS By Phone:** Call 1-888-CalPERS or (888/225-7377) Monday through Friday, 8:00 a.m. to 5:00 p.m.

- ✧ **Benefits Unit:**
 - Phone: 650-949-6224
 - Fax: 650-949-6299
 - Email: MyBenefits@fhda.edu
 - Website: <http://hr.fhda.edu/benefits/>



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THANK YOU