



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 Eligible Part-Time Faculty

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 coverage. 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 benefits coverage for 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.

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 add, delete, or change medical plans, please access: https://hr.fhda.edu/downloads/HOW%20TO%20ENROLL%20ONLINE%20BF_091521.pdf

Important Reminder: When enroll benefits for the first time, and/or add new dependents online, you must submit **ALL** required documentation such as Marriage Certificate/Divorce Decree, Birth Certificate or Passport, Social Security Cards, for all dependents, plus CalPERS Form HBD-12 for fulfillment. All documentation must be submitted online through **Benefitfocus** via Single Sign-on - **MyPortal.fhda.edu** no later than **5pm, Friday, October 15, 2021** in order for benefits to be 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. For plan year 2022, the Kaiser HMO plan shall be the "basic" plan and all other plans except PERS Gold shall be "buy-up" plans.
 - **Contribution rates for all plans except PERS Gold:**
 - 1) **For faculty with load 0.400-0.499:** The District shall contribute 40% of the Kaiser premium toward the plan and each tier (Employee, Employee + 1 Dependent, or Employee + 2 or more Dependent). The employee shall contribute 58% of the Kaiser premium plus any buy up amount toward the selected plan and each tier.
 - 2) **For faculty with load of 0.500-0.599:** The District shall contribute 50% of the Kaiser premium toward the plan and each tier (Employee, Employee + 1 Dependent, or Employee + 2 or more Dependent). The employee shall contribute 48% of the Kaiser premium plus any buy up amount toward the selected plan and each tier.
 - 3) **For faculty with load of 0.600-0.699:** The District shall contribute 60% of the Kaiser premium toward the plan and each tier (Employee, Employee + 1 Dependent, or Employee + 2 or more Dependent). The employee shall contribute 39% of the Kaiser premium plus any buy up amount toward the selected plan and each tier.

- **Contribution rates for 2022 PERS Gold PPO:**

- 1) **For faculty with load 0.400-0.499:** The employee shall contribute 40% of the PERS Gold premium toward the selected plan and each tier.
- 2) **For faculty with load 0.500-0.599:** The employee shall contribute 26% of the PERS Gold premium toward the selected plan and each tier.
- 3) **For faculty with load 0.600-0.699:** The employee shall contribute 12% of the PERS Gold premium toward the selected plan and each tier.

NOTE: the remaining difference between the District and employee contributions will be taken from the Rate Stabilization Fund (RSF)

- **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.*
- **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.** Retain the same 20% coinsurance benefit design and narrow *Anthem Select PPO Network.*
- **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.
- **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?Empld=324e2c6a42c14007>
 - Or scan the code below:



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.