

# 2017 Open Enrollment FAQs

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## **When is this year's Open Enrollment period?**

Tuesday, October 11th through Thursday, November 10th.

## **What is Open Enrollment?**

This is the one time of year you can change your plan elections and add/drop dependents. **With the exception of the Flexible Spending Account Programs and Health Savings Account, all your current benefit elections will automatically rollover** unless you make a change during Open Enrollment. If you wish to continue [Flexible Spending](#) in 2017, you must log into Workday and elect an annual amount, up to \$5,000 for Dependent Care and up to \$2,600 for Medical, that you wish deducted from your pay over 26 pay periods.

## **What are the new changes for 2017 Open Enrollment?**

### **Cigna Dental replacing Blue Shield Dental PPO in 2017**

Beginning January 1, 2017, the Cigna Dental PPO (preferred provider organization) plan will be available to you as a new dental plan option, replacing the Blue Shield Dental PPO plan.

All current Blue Shield Dental PPO members will be **automatically** enrolled into the new Cigna Dental PPO plan on January 1, 2017 unless you process a different dental election when processing your open enrollment.

Please note, if you are currently in a Dental Buy-Up plan, you are locked in for 2 years and therefore should not make any changes.

### **VSP Buy-up Option for 2017**

- \$200 allowance on frames
- \$220 allowance on featured frame brands
- Fully covered anti reflective coating after a \$35 copay
- Frames and lenses every 12 months
- \$200 allowance for contact

Please see the [benefits guide](#) or [VSP plan comparison](#) for more information.

## **Where do I go to change or update my benefits during Open Enrollment?**

You can review or change your current benefit elections through Workday.

## **I am married to a County of San Mateo employee, do I need to maintain my own benefits?**

You must maintain Dental and Vision coverage through the County but you may elect to waive this coverage and enroll into dental and vision under your spouse/domestic partner's County of

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San Mateo coverage. Please contact the Benefits Division at (650) 363-1919 or at [benefits@smcgov.org](mailto:benefits@smcgov.org) during the open enrollment period.

**My spouse and I are both employees of the County. Do we both need to enroll in the online system during Open Enrollment?**

Dual coverage is not permitted on the County's plans. For example, Spouse A may enroll Spouse B on her health plan. However, Spouse B cannot then enroll Spouse A on Spouse B's health plan.

**Will I be able to enroll in the general Flexible Spending Account programs at the same time I choose my other benefits?**

Yes. Open enrollment for the County's health/dental plans and enrollment in the Flexible Spending Account programs (medical and dependent care) are at the same time.

**How long will the online enrollment process take?**

Approximately 10 minutes.

**I don't have access to a computer at work. What should I do?**

You can enroll in the system from any computer with Internet access at any time of the day or night.

**How do I know if my spouse/domestic partner/child/dependent is "eligible" to be enrolled on the County's benefit plans?**

Visit the Benefits Division's website at <http://hr.smcgov.org/employee-benefits> and click on "Rules for Coverage Eligibility"

**Will I need to show proof that the spouse/domestic partner/child/dependent I want to add to my plan is "eligible" to be covered?**

Yes, if you add new dependents to your coverage during open enrollment, you need to attach documentation to your open enrollment event to verify that your dependent is eligible to be covered on the County's plan.

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### What proof will I need to submit?

<i>Individual</i>	<i>Document Required</i>
Spouse	· Marriage certificate
Domestic Partners	· County of San Mateo Affidavit of Domestic Partnership – or – · Declaration of Partnership filed with the California Secretary of State – or – · Affidavit of Domestic Partnership (Can be found in the Benefits website)
Child(ren) under age 26	· Birth certificate
<i>Individual</i>	<i>Document Required</i>
Stepchild(ren) under age 26	· Birth certificate – and –  · Marriage certificate showing spouse as parent
Child(ren) Legally Adopted/Wards	· Court documentation (must include presiding judge signature and court seal)
Child(ren) of Domestic Partners under age 26	· Copy of San Mateo Affidavit of Domestic Partnership – and –  · Birth certificate
Disabled Child(ren)	· Birth certificate – and – · Certification of disability from Social Security – or – · Document of disability from physician if not SSA certified
Other Qualifying Relatives	· Birth certificate showing individual to be an eligible relative – and – · Affidavit of Tax-Qualified Dependent (Can be found in the Benefits website) stating that individual shares the same residence and is dependent on employee for at least 50% of his/her Support

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If you were married or had your child in the Bay Area, you can also visit a local County office to obtain a birth or marriage certificate. For more information, visit the links below.

<i>Website</i>	<i>County</i>
<a href="http://www.smcare.org/recorder/records_fees.asp">http://www.smcare.org/recorder/records_fees.asp</a>	San Mateo County
<a href="https://www.sccgov.org/sites/rec/Pages/Office-of-the-Clerk-Recorder.aspx">https://www.sccgov.org/sites/rec/Pages/Office-of-the-Clerk-Recorder.aspx</a>	Santa Clara County
<a href="http://www.acgov.org/auditor/clerk/index.htm">http://www.acgov.org/auditor/clerk/index.htm</a>	Alameda County
<a href="http://www.ccclerkrec.us/connect/site/index.jsp">http://www.ccclerkrec.us/connect/site/index.jsp</a>	Contra Costa County
<a href="http://www.sfgov2.org/index.aspx?page=13">http://www.sfgov2.org/index.aspx?page=13</a>	San Francisco County

**What is the age limit for children or other tax qualified dependent on a County health, dental or vision plan?**

The current age limit is 26.

**What if my enrolled child turns 26 during the next calendar year? Can I still add them to my coverage?**

Yes, you may still add your child to your coverage and the dependent child will be covered until the end of the month in which they turn 26 years old.

**My position is not covered by state disability and last year I enrolled in the incorrect short-term disability plan? Can I enroll in the County's expanded coverage during this open enrollment?**

The County currently offers a voluntary Expanded Short Term Disability plan for non-represented bargaining units: Management, Confidential, Attorneys, and Elected Officials. This program is a wage replacement insurance plan through Standard Insurance Company. Financial benefits are in line with California State Disability (SDI), which offers 60% of the first \$1645 of your disability earnings (\$987 maximum). If you qualify and are not yet enrolled in the County's short-term disability benefit, you may do so at any time and will be required to submit a Medical History Statement. Increased waiting periods to claim benefits may apply if you are not already enrolled in basic or expanded).

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### **How do I submit a Life Insurance claim?**

Contact Benefits to send you a claim form. You will need to complete and submit the following to Benefits:

- Beneficiary Statement
- Certified Copy of the Death Certificate (If claim is above \$250k, the original is needed)

### **Can I increase my Life Insurance amounts during Open Enrollment?**

Yes, however please note that if you enroll or increase any of your Additional Life Insurance Coverage, you are required to complete a physical examination and submit it directly to Standard Life Insurance.

**For additional questions Contact Employee Benefits at (650) 363-1919 or [benefits@smcgov.org](mailto:benefits@smcgov.org).**