



## **2019 Open Enrollment Information**

### **Enclosed in this packet:**

- Health Plan Summary of Changes
- Health Plan Rates for the 2019 plan year

### **Q: How much will I pay for my health insurance this year?**

A. Medical rates are not changing for the 2019 plan year. Dental rates decreased by 10% for the 2019 plan year. See the Health Plan Rate Sheet at the end of this document for details.

### **Q: What benefit changes can I make during Open Enrollment?**

A. Open Enrollment is the time to decide if you want to switch medical plans (Standard Plan or the High Deductible plan), add/drop dental insurance, or add/drop eligible dependents on your health insurance. You can drop coverage at any time by sending a letter or email to Deschutes County Human Resources.

### **Q: What steps do I need to take this year?**

A. Review the Health plan changes and rates then decide what changes you want to make, if any. Forms are available on the Open Enrollment webpage under the Human Resources webpage, [www.deschutes.org/hr/page/open-enrollment](http://www.deschutes.org/hr/page/open-enrollment). The Benefits Team is available for questions; just give us a call at (541) 317-3117 or (541) 385-3215, or send us an email at [benefits@deschutes.org](mailto:benefits@deschutes.org).

All Health insurance forms must be received in HR by 5:00 PM November 16<sup>th</sup>. Paperwork can also be mailed or faxed to:

Deschutes County Human Resources – Open Enrollment  
PO Box 6005  
Bend, Oregon 97708-6005  
Fax: 541-330-4626  
Scan to: [benefits@deschutes.org](mailto:benefits@deschutes.org)

### **Q: When will the elections I make during Open Enrollment be effective?**

A: All changes will be effective January 1<sup>st</sup>.

### **Q: What if I don't want to make any changes this year?**

A. If you don't want to switch medical plans, add/drop dental, or need to add/drop eligible dependents, then no action is needed on your part. You will stay enrolled in your medical and/or dental plans as you were during the 2018 plan year. Contact PacificSource at 888-246-1370 or log on to InTouch at [pacificsource.com](http://pacificsource.com) to check the current dependents enrolled on your health plan.

### **Q: Will my credit card payments continue?**

A: Yes, all card payments will continue without interruption. All card payments are set to run monthly. Please contact us if you prefer to have your card charged annually or bi-annually.

### **Q: I completed the PHA screening, when will I see the premium savings?**

A: Upon completion of the PHA, single members, and married members who both complete the PHA, will receive a \$90 credit towards their November health premium. If only one of the married members completes the PHA, the member will receive a \$45 credit towards their health premium.

**Q: What if my covered dependents or I have other coverage outside of the Deschutes County plan?**

A: You must complete the PacificSource *Coordination of Benefits* form found on the Human Resource webpage [www.deschutes.org/hr/page/open-enrollment](http://www.deschutes.org/hr/page/open-enrollment). This form must be sent to PacificSource at [cs@pacificsource.com](mailto:cs@pacificsource.com)

## **HEALTH COVERAGE:**

- **Plan Highlights:** Health plan summaries can be found on the Health Insurance webpage on [www.deschutes.org/hr](http://www.deschutes.org/hr).
  - Standard Plan
  - High Deductible Plan
  
- **Health Plan Open Enrollment Options:**
  - Complete the PacificSource Health Plan Enrollment and Change Form, located on the Open Enrollment webpage on [www.deschutes.org/hr](http://www.deschutes.org/hr), and return it to HR if you want to:
    - Add or drop eligible dependents to your health plan
    - Change medical plans
    - Add or drop dental insurance
  
- **Health Plan Rates:** There are no changes to the Retiree Medical Health Plan rates this plan year. There will be a 10% decrease in the Retiree Dental Plan rates for 2019. See the enclosed rate sheet for information on health plan rates for the 2019 plan year. If you are currently set up on automatic payments, your premium cost share will automatically be changed the 10<sup>th</sup> of each month.
  
- **Health Plan Summary of Changes:**
  - ➡ **Attention this year:**
    - No changes to the retiree medical rates and stipend contributions this year. 10% decrease in dental rates for the year.

The full list of corrections, clarifications and changes being made to the Deschutes County Employee Benefit Plan effective 1/1/2019 is available on the Open Enrollment webpage on [www.deschutes.org/hr](http://www.deschutes.org/hr). These changes are made to ensure compliance with State and Federal requirements and to improve the quality and cost of care for members.