



Date: July 21, 2020
TO: All ESGVROP/TC Employees
RE: Open Enrollment Insurance Benefits: **August 3 – August 14, 2020**

2020-2021 Insurance Changes

ESGVROP/TC employees who work a minimum of 10 hours per week are eligible to enroll in ROP available insurance benefits. Non-benefit eligible employees have the option to enroll in the Vision Service Plan at their own cost. Please note this year will be a passive enrollment; meaning you do not have to reenroll if you are satisfied with your current elections.

We are happy to announce in addition to all the great benefits ROP already has to offer, we have three new self-pay voluntary plans available to benefit eligible employees.

- Info Armor Identity Protection plan- A full identity and credit monitoring plan; so you can focus on what matters most.
- Gradvisor- Prepare for your child’s future. Get personalized advice on which 529 plan(s) and investment portfolio(s) will maximize your savings.
- Bright Dime- Bringing meaning to financial wellness. Bright Dime will match you with experts who can help with budgeting and debt reduction.

2020-2021 Insurance Premiums

Unfortunately, insurance companies continue to increase health insurance premiums from year to year. The reasons for the 20-21 medical insurance increases are explained in the CSEBA “Talking Points” communication posted on the ROP website.

<i>Marketplace Medical Plans</i>	<i>Premium Change 2020-2021</i>
Blue Shield	
• TRIO Network (narrow HMO network)	+ 4.4%
• Access Plus (broad HMO network)	+ 4.4%
• PPO and Health Savings Account	+15.61%
Kaiser HMO	+5.1%
Delta Dental	-1.5%
Vision Service Plan	+ 0.7%
Voya Life Insurance	No Change

During the upcoming open enrollment, employees have the option to select a different plan to manage employee contribution rate increases. As a reminder, insurance contributions are pre-tax and not included in taxable earnings.

The 2020-2021 employee contribution rates for each of the plans available are accessible on the ROP website, as well as all benefit-related notices, individual plan summaries, access to the online enrollment platform, and insurance provider websites. Hard copies can be provided upon request.

Open Enrollment

During the Open Enrollment Period, employees can make changes to their plan selections. **It is the employee's responsibility to review the contribution rates and plans carefully. Plan changes will go into effect October 1, 2020.**

Open Enrollment Window: August 3 – August 14, 2020

To complete the enrollment process online, select the Benefits Information link on the Human Resources page at www.esgvrop.org. If you wish to keep your current plans and are not making changes, you will not have to do anything. Human Resources will send you the 2020-2021 Benefit Election Statement to confirm and sign.

Dependent Eligibility

To add dependents not currently enrolled, insurance providers require employees to provide documentation of dependent eligibility. Children up to the age of 26 (unless disabled) can be added. Upload original documentation (e.g. Birth Certificates, marriage certificate, or your 2019 tax return) to the enrollment platform or bring these documents to Human Resources Office if you need assistance with your enrollment. This documentation is required in order to complete the enrollment process for dependents.

Voluntary Plans

In order to start, change or continue voluntary plans available through American Fidelity Assurance, you will be required to meet with the American Fidelity Representative during the open enrollment window.

Qualifying Life Events

When the Open Enrollment Period ends, employees are not allowed to make any changes to current plans, unless there is a qualifying life event (e.g. marriage, divorce, birth, loss of other coverage). Qualifying life events must be reported within 30 days of the event date.

For questions regarding ROP and AFA voluntary insurance benefits and assistance with the enrollment process, please contact Ariel Porras at aporras@esgvrop.org or call (626) 472-5130 to schedule your appointment.