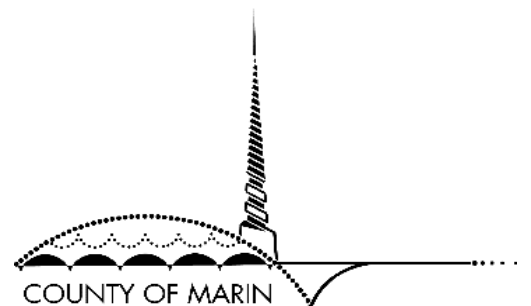


# 2022

EMPLOYEE BENEFITS GUIDE  
OPEN ENROLLMENT



• • • CONTINGENT HIRE • • •



This guide is designed to help you understand your benefits. Review the materials carefully before making your enrollment decisions. Specific details, plan limitations and exclusions and notices of your legal rights are provided in the Evidence of Coverage (EOC), which are available from the County Human Resources Department. If there is a conflict between the Evidence of Coverage (EOC) of the plan you selected and the information in this guide, the plan's Evidence of Coverage (EOC) will prevail.

Requests for accommodations can be made by calling (415) 473-4381 (voice), (415) 473-3232 (TTY) or by e-mail at [disabilityaccess@marincounty.org](mailto:disabilityaccess@marincounty.org).

Copies of documents are available in alternative formats upon request.

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# GENERAL STATEMENT OF NONDISCRIMINATION

## DISCRIMINATION IS AGAINST THE LAW

The County of Marin complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The County of Marin does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. The County of Marin:

- a) Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- b) Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Civil Rights Coordinator for the County of Marin.

If you believe that the County of Marin has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Civil Rights Coordinator for the County of Marin at the following location:

**Civil Rights Coordinator for the County of Marin**  
ATTN: Human Resources Department: Roger Crawford  
3501 Civic Center Drive, Suite 415, San Rafael, CA 94903  
Phone: 1-415-473-2095 or 1-415-473-3232 (TDD/TTY)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator for the County of Marin is available to help you. You may also call (415) 473-4381 (Voice), (415) 473-3232 (TDD/TTY).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-868-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Free Language Assistance:** The following chart displays the top 15 languages spoken by individuals with limited English proficiency in the state of California:

<b>ATTENTION: FREE LANGUAGE ASSISTANCE</b>	
This chart displays, in various languages, the phone number to call for free language assistance services for individuals with limited English proficiency.	
<b>Language</b>	<b>Message About Language Assistance</b>
Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-415-473-2095 (TTY: 1-415-473-3232).
Chinese	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-415-473-2095 (TTY: 1-415-473-3232)。
Hmong	LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-415-473-2095 (TTY: 1-415-473-3232).
Vietnamese	CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-415-473-2095 (TTY: 1-415-473-3232).
Persian (Farsi)	توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-415-473-2095 (TTY: 1-415-473-3232) تماس بگیرید.
Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-415-473-2095 (TTY: 1-415-473-3232) पर कॉल करें।
Tagalog (Filipino)	PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-415-473-2095 (TTY: 1-415-473-3232).
Arabic	ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-415-473-2095 (رقم هاتف الصم والبكم: 1-415-473-2095).
Korean	주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-415-473-2095 (TTY: 1-415-473-3232) 번으로 전화해 주십시오.
Thai	เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-415-473-2095 (TTY: 1-415-473-3232).
Russian	ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-415-473-2095 (телетайп: 1-415-473-3232).
Japanese	注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-415-473-2095 (TTY: 1-415-473-3232) まで、お電話にてご連絡ください。
Armenian	ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Ջանգախարեք 1-415-473-2095 (TTY (հեռատիպ)՝ 1-415-473-3232):
Cambodian	ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 1-415-473-2095 (TTY: 1-415-473-3232)។
Punjabi	ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-415-473-2095 (TTY: 1-415-473-3232) 'ਤੇ ਕਾਲ ਕਰੋ।

# CONTINGENT HIRE MEDICAL BENEFITS ELIGIBILITY

## Member Eligibility

As a contingent-hire employee, based on provisions within the Affordable Care Act (ACA) and the number of hours you work, you may be eligible for the contingent-hire medical plan offered through the County. The ACA requires that every large employer offer medical coverage to all their full-time employees as of January 1, 2014 or pay a penalty. There are two basic ACA groups of employees under the County:

1. **Full Time Hourly:** employees that are reasonably expected to work at least 30 hours per week over the first nineteen (19) pay periods (Initial Measurement Period) beginning with the 1<sup>st</sup> full pay period on or after the date of hire (DOH) are categorized as “full time”. Full time employees are eligible for medical coverage beginning the first day of the 5<sup>th</sup> pay period after hire.

Or

2. **Part-Time Variable Hour:** employees who are unsure how much they will work but are not reasonably expected to work at least 30 hours per week over the first nineteen (19) pay periods are categorized as “part-time variable hour” employees. Variable hour employees have an Initial Measurement Period (in compliance with ACA Safe Harbor Regulations) which requires employees to work on average at least 60 hours per pay period (30 hours per week) over the first nineteen (19) pay periods beginning with the 1<sup>st</sup> full pay period on or after the date of hire (DOH) to become eligible for the contingent hire medical plan offered through the County on the first day of the 5<sup>th</sup> pay period after the 19-pay period Initial Measurement Period (this 5 pay period timeframe is the ACA “Administrative Period”).

Contingent hire employees who become newly eligible for the County’s medical plan have 30 days from the date they are notified of eligibility to enroll themselves and (if they wish) their eligible dependents. Please note that no changes can be made after this 30-day period unless you have a qualifying event. See the section on Qualifying Events on page 8 for more information.

## Open Enrollment Eligibility

Part-Time Variable Hour employees have (regardless of whether or not eligibility was earned in the Initial Measurement Period) an annual opportunity and obligation to qualify for ongoing eligibility for the contingent-hire medical plan through the County’s Standard 12-Month Measurement Period, in compliance with ACA Safe Harbor Regulations.

Contingent hire employees who work an average of at least 60 hours per pay period (30 hours per week) for the 12-month time period of October 3, 2020 through October 2, 2021 will be offered medical coverage during the annual Open Enrollment period, with coverage beginning the start of the pay period inclusive of January 1<sup>st</sup> of the following calendar year (December 26, 2021). This means contingent-hire employees who meet this eligibility requirement and maintain employment status with the County are eligible to maintain coverage through the 2022 plan year (through December 24, 2022), regardless of the number of hours worked in 2022. Contingent hire employees who become eligible for Open Enrollment will be notified and provided further information in October of the current year.

## Dependent Eligibility

### *Spouse or Domestic Partner*

All medical benefits-eligible contingent-hire employees may enroll a legal spouse or registered domestic partner in the County’s Kaiser High-Deductible Health Plan. Proof of legal marriage or domestic partnership is required. Enrollment in benefits must be completed within 30 calendar days from the Initial Enrollment offer of coverage is made or during the annual Open Enrollment period in which the employee is qualified.

### **Natural Children, Stepchildren, Adopted Children**

A member’s or their spouse’s or domestic partner’s natural child, adopted child or child under legal guardianship is eligible for coverage on the medical plan up to 26 years of age. There is no age limit for children who are disabled.

### **Health Coverage for a domestic partner and a partner's children may be taxable benefits under federal law.**

A Domestic Partner will generally not qualify as a tax dependent under Federal law. According to the IRS code (Revenue Ruling 58-66), the "fair market value" of domestic partner coverage is what must be used for computing taxes on fringe benefits provided to non-tax qualified domestic partners or children of domestic partners enrolled under an employee's plan. This is true whether the costs are paid out of your fringe benefit dollars provided by the County or paid out of pocket by the member as both are paid with pre-tax dollars. By comparison, no taxable imputed income results from employer contributions to a legal spouse's health premiums or a domestic partner that qualifies as a tax dependent. The fair market value is calculated for the domestic partner and each child of the domestic partner if the domestic partner and/or the child do not qualify as dependents of the employee per the IRS definition found in the IRS code, section 152 (Code 105 (b)). The County of Marin is required to include the fair market value of your domestic partner coverage for federal, and in some cases state, tax purposes in your taxable income. This amount is reflected on your annual form W-2 from the County, which employees receive in January of each year. This means that your taxable income will be higher than the actual cash wages that you have received.

### **Fair Market Value of Domestic Partner Benefits**

Fair market value of the domestic partner benefit will be the cost difference between the employee only and the employee plus one dependent premium rate. Fair market value for each domestic partner child is the family rate less the two-party rate.

### **Consult Your Tax Advisor**

This is a brief overview regarding the tax treatment of health benefits to domestic partners and children of domestic partners. Laws are subject to change. Please consult with a professional tax advisor for information needed to make these determinations. It is your responsibility to comply with state and federal tax law.

### **Contingent-Hire Employee Medical Plan**

There is one medical plan offered to eligible contingent-hire employees and their dependents:

- Kaiser High-Deductible Health Plan (Kaiser HDHP)



# HOW TO ENROLL OR MAKE CHANGES TO YOUR HEALTH BENEFITS

Contingent-hire employees who become newly eligible for the County’s medical plan have 30 days to enroll themselves and their eligible dependents. Please note that no changes can be made after this 30-day period unless you have a “qualifying event”, such as marriage, divorce, birth, etc. Learn more about qualifying events on page 8 of this guide.

## Your Benefits on your Time: How to Access Our Virtual Benefits Experience

This year, you will complete your Open Enrollment from your phone, tablet, laptop, or computer. On October 11, 2021, you will receive an email from [marincountyvirtualbenefitfair@ourairbo.com](mailto:marincountyvirtualbenefitfair@ourairbo.com) to your work email address. This email will invite you to attend our Virtual Employee Benefits & Wellness Fair. Once you join our virtual experience, you can invite your spouse or domestic partner to attend.

You can choose to participate in a Kaiser HDHP session and wellness activities. If you do not receive an email from Airbo, please check your junk/spam folders as this will be the most effective way to complete Open Enrollment.

### **ACTIONS TO TAKE:**

- 1) Learn about the Kaiser High-Deductible Health Plan (HDHP) during your virtual experience.
- 2) If you wish to enroll in the Kaiser HDHP for 2022, complete the Kaiser enrollment form during your virtual Open Enrollment experience.
- 3) If you are currently enrolled in the Kaiser HDHP and are making no changes, *no action is required*.
- 4) Complete all required forms and documentation by 4:30pm on Friday, November 5, 2021. Forms must be completed by the deadline, no exceptions. The HDHP plan is effective December 26, 2021.

### **Questions? Contact the Marin County Benefits Team:**

<b>Suzanne Griffiths</b> <i>Human Resources Technician</i>	(415) 473-6375	sgriffiths@marincounty.org
<b>Freeman Suen</b> <i>Human Resources Technician</i>	(415) 473-7843	fsuen@marincounty.org
<b>Kori Graff</b> <i>Wellness Coordinator</i>	(415) 473-7532	kgraff@marincounty.org
<b>Lisa Hatt</b> <i>Benefits Manager</i>	(415) 473-6548	lhatt@marincounty.org



# CHANGING BENEFIT ELECTIONS OUTSIDE OF OPEN ENROLLMENT: MIDYEAR CHANGE IN STATUS

## You may only change health benefit elections outside of Open Enrollment if you have a midyear change in status.

Under the IRS Code, Section 125, the employee must pay the same amount of pre-tax premium each month during the year, unless the employee has a “mid-year change event.” This means once you have made your elections during the Open Enrollment period, no changes can be made until the next Open Enrollment period unless you have a mid-year change of status event. To make a change in benefit elections due to a mid-year change event, you must complete the election change process, including the submission of all required documentation, no later than 30 calendar days after the qualifying event occurs. If the election change process is not completed within 30 calendar days of the date of the qualifying event, you must wait until the next Open Enrollment to make the change. Examples of qualifying events include marriage or divorce, birth or adoption, loss of other non-County of Marin group medical coverage, an unpaid leave of absence taken by the employee or spouse, spouse/DP gains coverage through an employer, etc.<sup>1</sup> If you have any questions concerning your benefits and/or the enrollment process, please contact a Human Resources Benefits representative to discuss.

### Enrollment and Required Documentation

Required documentation must be submitted to the Human Resources Department by the deadlines listed below. Late documentation and enrollment and change forms will not be processed. If you are concerned because you cannot obtain all of the needed documentation, please call your HR Benefits representative to discuss.

Common Scenarios <sup>1</sup>	How to Enroll:	Important Timing
<b>Marriage or Domestic Partnership</b>	To enroll a new spouse or domestic partner and eligible children of a spouse or partner you must submit the following: <ul style="list-style-type: none"> <li>• appropriate application forms</li> <li>• copy of the marriage certificate or certificate of domestic partnership</li> <li>• birth certificate for each child</li> </ul>	Request for enrollment and required documentation must be made to the County of Marin within 30 days of the legal date of the marriage or partnership
<b>Birth or Adoption</b>	To enroll your newborn or newly adopted child, you must submit the following: <ul style="list-style-type: none"> <li>• appropriate application forms</li> <li>• copy of the birth certificate or adoption documentation</li> </ul>	Request for enrollment and required documentation must be made to the County of Marin within 30 days of the legal date of the child’s date of birth, adoption, or placement of adoption.
<b>Legal Guardianship or Court Order</b>	Coverage for a child under legal guardianship is effective the date guardianship takes effect, if all documentation is submitted by the 30-day deadline. Coverage per court order will be effective the date of court order, if all documentation is submitted by the 30-day deadline. You must submit the following: <ul style="list-style-type: none"> <li>• Court-appointed legal guardianship documents</li> <li>• Birth certificate for each child</li> </ul>	Request for enrollment and required documentation must be made to the County of Marin within 30 days of the effective date of court order.
<b>Loss or Gain of Other Health Coverage</b> <i>Coverage can be lost due to termination of employment, loss of eligibility for coverage such as change from full-time work to part-time work, ineligibility for Medicare or Medicaid, unpaid leave or return from military service. Gain of coverage through spouse/DP’s employer or other change in status that results eligibility under spouse/DP plan.</i>	Employees and eligible dependents who lose or gain other coverage may enroll by submitting the following: <ul style="list-style-type: none"> <li>• Appropriate application forms</li> <li>• Proof of loss or gain of coverage</li> <li>• Documentation of loss or gain in coverage must state the date other coverage ends or begins and the names of the individual(s) losing or gaining coverage.</li> </ul>	Request for enrollment or termination, along with required documentation must be made within 30 days of the date other coverage terminates or begins.

Common Scenarios <sup>1</sup>	How to Enroll:	Important Timing
<p><b>Loss or Gain of Medicaid/CHIP Coverage</b>  <i>If you or your dependent(s) have coverage through Medicaid or a State Children's Health Insurance Program (CHIP) and you or your dependents lose eligibility for that coverage, or do not have such coverage but become eligible for a premium assistance program through Medicaid or CHIP.</i></p>	<p>Employees and eligible dependents who lose or gain Medicaid or CHIP eligibility may enroll by submitting the following:</p> <ul style="list-style-type: none"> <li>• Appropriate application forms</li> <li>• Proof of loss or gain of coverage or eligibility for Premium Assistance Program</li> <li>• Documentation of loss or gain in coverage or eligibility for Premium Assistance Program must state the date other coverage ends or begins and the names of the individual(s) losing or gaining coverage/eligibility.</li> </ul>	<p>Request for enrollment or termination must be made to the County of Marin within 60 days of the date other coverage terminates or eligibility begins</p>

<sup>1</sup>Change in coverage due to a qualifying event may change premium contributions. Review your paycheck to make sure premium deductions are correct. If your premium deduction is incorrect, contact your HR Benefits representative. You must pay premiums that are owed. Unpaid premium contributions can result in termination of coverage.

**Individual Mandate and Health Care Reform**

The health care reform legislation that became law in 2010, known officially as the Affordable Care Act, requires most Americans have health insurance. In December 2017 Congress passed a new law (the Tax Cuts and Jobs Act) that reduced the federal Individual Mandate penalty to zero starting in 2019. This means that starting in 2019 there will no longer be a federal Individual Mandate penalty for failure to maintain medical plan coverage.

*Note that if you are a resident of certain states including California, Massachusetts, New Jersey, Rhode Island, or Vermont, or the District of Columbia, you may be subject to a state income tax penalty if you fail to maintain medical plan coverage that meets that state's minimum coverage requirements. Consult with your own state's insurance department for information on whether your state has adopted or will be adopting a state Individual Mandate penalty.*

## 2022 MEDICAL PLAN COSTS

### Contingent-Hire Employee Medical Plan

The County of Marin offers one medical plan to eligible contingent-hire employees and their qualified dependents:

- Kaiser High-Deductible Health Plan (Kaiser HDHP)

### Coverage Level Options:

When you enroll, you also have the option to enroll your eligible dependents in coverage. You can choose one of three coverage levels, as follows:

- Employee Only
- Employee and 1 dependent
- Employee and 2 or more dependents

### 2022 Bi-Weekly Medical Plan Costs:

Kaiser HDHP rates have increased for 2022. The new rates will be effective December 26, 2021. Affordable Care Act (ACA) regulations limit the amount of premium that can be paid by the employee for self only coverage. To meet this ACA requirement, the County of Marin subsidizes the cost of the Kaiser HDHP. Therefore, bi-weekly premium costs for extra hire employees for *employee only* coverage will not exceed \$102.81 in 2022. If you enroll dependents, you will need to pay all costs associated with the additional coverage out of your own pocket.

### IMPORTANT Information about Paying for Your Medical Benefits:

If you do not receive enough compensation in your paycheck to cover the cost of your out-of-pocket medical premium, you must pay the County of Marin's Department of Finance directly on a timely basis to maintain coverage. **IMPORTANT: Any out-of-pocket medical premiums must be paid on a timely basis to maintain coverage.** Contact your HR benefits representative or Payroll Department for more information.

Medical Plan	2022 Bi-Weekly Medical Plan Rates					
	Employee Only		Employee + 1 Dependent		Employee + Family	
	Fire & Nurses	All Other Groups	Fire & Nurses	All Other Groups	Fire & Nurses	All Other Groups
Kaiser HDHP Full Premium	\$194.72	\$194.72	\$389.44	\$389.44	\$517.96	\$517.96
Portion of premium paid by the County	\$120.67	\$91.91	\$120.67	\$91.91	\$120.67	\$91.91
<b>Employee Cost</b> <i>Portion of premium paid by employee</i>	<b>\$74.05</b>	<b>\$102.81</b>	<b>\$268.77</b>	<b>\$297.53</b>	<b>\$397.29</b>	<b>\$426.05</b>

## 2022 MEDICAL PLAN BENEFITS AT-A-GLANCE

This chart below provides a summary of medical plan benefits. For a detailed description of benefits and exclusions for each plan, please review your plan's Evidence of Coverage (EOC). In the event that the information in this guide differs from the Evidence of Coverage (EOC), the EOC will prevail.

### Preventative Care

Most preventative services are covered at 100%, at no cost to you. Preventative care services include certain regular check-ups, screenings, vaccinations and healthy lifestyle programs. Preventative care and healthy lifestyle choices are small steps that can improve your well-being. Even if you feel fine, you should still see your health care provider for regular checkups. These visits can help you avoid problems in the future. Talk to your doctor to know which covered preventative services are right for you – based on your age, gender and health.

Summary of Benefits	
Plan Components	Kaiser HDHP
Deductible	
Single	\$3,000
Family	\$6,000
Annual Out-of-pocket max	
Single	\$5,950
Family	\$11,900
<b>Services</b>	
Routine Physical Preventative Care Immunization	No charge
Primary care visit to treat an injury or illness	20% after plan deductible
Well Baby Care	No charge
Lab and X-Ray	20% after plan deductible
Physical, Occupational or Speech Therapy	20% after plan deductible
Mental/Behavior Health Outpatient	20% after plan deductible
Emergency Room	20% after plan deductible
Hospital	
Inpatient Services	20% after plan deductible
Outpatient Surgery	20% after plan deductible
Pharmacy – <i>Retail (30-day supply)</i>	
Generic	\$10
Formulary Brand	\$30
Non-Formulary Brand	\$30
<i>Mail Order- (100-day supply)</i>	
Generic	\$20
Formulary Brand	\$60
Non-Formulary Brand	\$60
Specialty	\$30

## NURSELINE, URGENT CARE AND CUSTOMER SERVICE

A free 24/7 nurseline is available. You can call the free nurse advice line and speak to a registered nurse and get answers to your questions about health problems, illness or injury. The nurse can also help you decide if you need routine, urgent or emergency service. If you have an emergency medical condition, call 911 or go to the nearest hospital.

Plan	24/7 NURSELINE	Urgent After-Hours Care	Customer Service
<p><b>Kaiser Permanente</b></p>	<p>1-866-454-8855</p>	<p><b>Note:</b> All Kaiser urgent care visits are by appointment only. For hours, call the Appointment and Advice Call Center at the facility you plan to visit. This is a partial list. For additional Kaiser urgent care facilities visit <a href="http://www.kp.org">www.kp.org</a>.</p> <ul style="list-style-type: none"> <li>• Oakland Medical Center (510) 752-1190</li> <li>• Petaluma Medical Offices (707) 765-3960</li> <li>• San Francisco Medical Center (415) 833-2200</li> <li>• San Rafael Medical Center (415) 444-2940</li> <li>• Santa Rosa Medical Center (707) 393-4044</li> </ul>	<p>Member Services (California)            1-800-464-4000 (English)            1-800-788-0616 (Spanish)</p> <p>Online  <a href="http://www.kp.org/memberservices">www.kp.org/memberservices</a></p>

## VIDEO VISITS WITH A DOCTOR

**Video visits can be a convenient way to speak face-to-face with a doctor from the comfort of your home or office.**

**Kaiser Permanente** offers convenient video visits with your doctor from your home or office. All you need is a computer with an internet connection and a webcam or a smartphone mobile device (iOS iPhone or iPad or Android mobile device) using the latest version of the KP Preventative Care App. Visit [kp.org/mydoctor/videovisits](https://kp.org/mydoctor/videovisits) for more information. You can also email your doctor, schedule routine appointments, see your lab results and refill most prescriptions through the KP Preventative Care App available for download at [www.kp.org/mobile](https://www.kp.org/mobile).

## HEALTH COVERAGE CALENDAR

Coverage for benefits is provided and paid for on a bi-weekly basis. Benefits are paid for in the two-week period prior to the coverage period. For example, employees working December 12, 2021 through December 25, 2021 are covered for December 26, 2021 – January 08, 2022.

If you take an unpaid leave of absence, you must pay Finance-Payroll directly for the premium contributions that were being deducted from your paycheck. Employee premium contributions are due no later than two pay date from which the benefits coverage period has ended. For example, payment for the December 26, 2021 – January 08, 2022 benefits coverage period must be made no later than February 4, 2022 pay date.

Pay Period	Work Dates	Pay Date	Benefits Coverage Period
1	December 12, 2021 - December 25, 2021	January 7, 2022	December 26, 2021 - January 8, 2022
2	December 26, 2021 - January 8, 2022	January 21, 2022	January 9, 2022 - January 22, 2022
3	January 9, 2022 - January 22, 2022	February 4, 2022	January 23, 2022 - February 5, 2022
4	January 23, 2022 - February 5, 2022	February 18, 2022	February 6, 2022 - February 19, 2022
5	February 6, 2022 - February 19, 2022	March 4, 2022	February 20, 2022 - March 5, 2022
6	February 20, 2022 - March 5, 2022	March 18, 2022	March 6, 2022 - March 19, 2022
7	March 6, 2022 - March 19, 2022	April 1, 2022	March 20, 2022 - April 2, 2022
8	March 20, 2022 - April 2, 2022	April 15, 2022	April 3, 2022 - April 16, 2022
9	April 3, 2022 - April 16, 2022	April 29, 2022	April 17, 2022 - April 30, 2022
10	April 17, 2022 - April 30, 2022	May 13, 2022	May 1, 2022 - May 14, 2022
11	May 1, 2022 - May 14, 2022	May 27, 2022	May 15, 2022 - May 28, 2022
12	May 15, 2022 - May 28, 2022	June 10, 2022	May 29, 2022 - June 11, 2022
13	May 29, 2022 - June 11, 2022	June 24, 2022	June 12, 2022 - June 25, 2022
14	June 12, 2022 - June 25, 2022	July 8, 2022	June 26, 2022 - July 9, 2022
15	June 26, 2022 - July 9, 2022	July 22, 2022	July 10, 2022 - July 23, 2022
16	July 10, 2022 - July 23, 2022	August 5, 2022	July 24, 2022 - August 6, 2022
17	July 24, 2022 - August 6, 2022	August 19, 2022	August 7, 2022 - August 20, 2022
18	August 7, 2022 - August 20, 2022	September 2, 2022	August 21, 2022 - September 3, 2022
19	August 21, 2022 - September 3, 2022	September 16, 2022	September 4, 2022 - September 17, 2022
20	September 4, 2022 - September 17, 2022	September 30, 2022	September 18, 2022 - October 1, 2022
21	September 18, 2022 - October 1, 2022	October 14, 2022	October 2, 2022 - October 15, 2022
22	October 2, 2022 - October 15, 2022	October 28, 2022	October 16, 2022 - October 29, 2022
23	October 16, 2022 - October 29, 2022	November 11, 2022	October 30, 2022 - November 12, 2022
24	October 30, 2022 - November 12, 2022	November 25, 2022	November 13, 2022 - November 26, 2022
25	November 13, 2022 - November 26, 2022	December 9, 2022	November 27, 2022 - December 10, 2022
26	November 27, 2022 - December 10, 2022	December 23, 2022	December 11, 2022 - December 24, 2022



COBRA, which stands for the Consolidated Omnibus Budget Reconciliation Act, is a Federal law that allows employees and their dependents who lose eligibility for group medical, dental and vision coverage to temporarily continue that coverage by paying for it themselves. Optum Financial administers COBRA for the County of Marin.

## Eligibility

Employees may elect to temporarily continue health care coverage through COBRA if coverage is lost due to:

- Voluntary or involuntary termination of employment
- Hours of employment reduced, making the employee ineligible for employer sponsored health coverage

Covered spouses or domestic partners may also elect to be covered under COBRA if coverage is lost due to:

- Voluntary or involuntary termination of employee's employment
- Hours of employment reduced, making the employee ineligible for employer sponsored health coverage
- Divorce, legal separation, or dissolution of domestic partnership from the covered employee
- Death of the covered employee

Covered dependent children may elect COBRA coverage if health care is lost due to:

- Loss of dependent child status under the plan rules
- Voluntary or involuntary termination of employee's employment
- Hours of employment reduced, making the employee ineligible for employer sponsored health coverage
- Parent's divorce, legal separation, or dissolution of domestic partnership from the covered employee
- Death of the covered employee

Note: Dependents dropped from coverage during Open Enrollment are not eligible for COBRA.

## COBRA Notification and Election Time Limits

Employee health care coverage ends on the last day of the coverage period for which the employee worked. See the 2022 Health Coverage Calendar on page 14 of this guide for more information. If the termination date falls on the first day of the coverage period, coverage ends that same day. If an enrolled dependent of an employee loses coverage due to divorce, dissolution of partnership, or loss of dependent child status, the employee or the dependent must notify your Human Resources Benefits Division representative within 30 days of the qualifying event and request COBRA enrollment information. Failure to give notice to Human Resources Benefits Division of your dependent's loss of eligibility within 30 days of the event will cancel the dependent's rights to continued coverage under COBRA. Employees or dependents have 60 days from the COBRA notification date to complete a COBRA election form and submit it to Optum Financial. Initial payment for COBRA is required within 45 days of COBRA election. Coverage will be retroactive to the date of the COBRA qualifying event, so there is no break in coverage.

## Paying for COBRA

It is the responsibility of covered individuals enrolled in COBRA to pay required health care premium payments directly to Optum Financial. COBRA premiums are not subsidized by the County.

## COBRA and Open Enrollment

COBRA beneficiaries may change plans and/or add family members during Open Enrollment.

## Termination of COBRA

COBRA coverage is generally available for a maximum of 18 months. COBRA coverage will end if:

- You obtain coverage under another group plan or Medicare
- You fail to pay the premium required under the group plan in full and within the payment grace period or the applicable COBRA period ends.

**Questions about COBRA?** Contact Optum Financial at 1-855-687-2021.

## IMPORTANT CONTACT INFORMATION

Benefit	Plan	Group #	Member Services	Contact
Medical	Kaiser HDHP	603950	Member Services (California) 1-800-464-4000 (English) 1-800-788-0616 (Spanish)	<a href="http://www.kp.org/memberservices">www.kp.org/memberservices</a>

### Human Resources Benefits Team

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<b>Lisa Hatt</b> <i>Benefits Manager</i>	(415) 473-6548	lhatt@marincounty.org

This guide is designed to help you understand your benefits. Review the materials carefully before making your enrollment decisions. Specific details, plan limitations and exclusions and notices of your legal rights are provided in the Summary of Benefits and Coverage (SBC), and Evidence of Coverage (EOC) available in the Human Resources by contacting the Benefits Line at 415-473-2197. If there is a conflict between the evidence of coverage (EOC) of the plan you selected and the information in this guide, the plan's evidence of coverage (EOC) will prevail.