

Health Insurance Rates 2020 OPEN ENROLLMENT NOVEMBER 1-30

“Open Enrollment begins November 1, 2019 and ends November 30, 2019. All changes must be made prior to the close of Open Enrollment. Open Enrollment is the only time during the year you can make plan changes. It is also the only time you can enroll dependents that have previously declined coverage unless there is a qualifying life event such as marriage, birth, adoption, or loss of coverage.

We will continue using MyWorkplace (<https://www.myworkplace.net/>) to request benefit changes. Please use your login credentials from the previous year. If you need to register for the first time, please follow the directions on the attached New User Registration Guide.

We are in the second year of our 2-year rate guarantee with Delta Dental of CA through December 31, 2020. There are no rate increases or benefit changes during a rate guarantee period.

The Standard’s Voluntary Life/AD&D plans are also renewing with no rate increase and a 2-year rate/benefit guarantee.

All Open Enrollment information is on the site for your review. Please proceed to view this important information as you will want to review the benefit designs and make the decision that best meets your needs.

For any questions and/or help with the site, please call or email Katherine Sierze at DiBuduo & DeFendis (559.437.6750, katherine.sierze@dibu.com).”

The Insurance Trust has concluded negotiations for the upcoming 2020 health plan year. I want to commend the staff from Dibudio/Defendis for their tireless efforts on keeping our rates affordable and enhancing the plan where we can. 2019 turned out to be a year of higher than normal experience for the plan. Experience means usage overall – which for our purposes equals a percentage ranking when it comes to funding. The range of percentage of usage we would like to see is 75-80 percentile of usage. Anything lower than 75% is great. Once we start to get in the 90% range or above, is when we will start having rate increases. Just like any type of insurance – the carriers are basing a lot on risk. An increase is simply there to help off-set financial losses by the carriers.

With that, we had a higher than normal experience on some months during the year. Our overall experience on the HMO plan is 95.48% and on the PPO plan is 81.84%. Although they aren’t the greatest numbers we would like to see, we received an initial renewal from Blue Shield of a 13% increase to the plan. Obviously, we are not content with that number since we can show some of the experience is based on one-time high claims, and/or some of the claims have been recouped under workers compensation – meaning Blue Shield has been reimbursed.

The Insurance Trust instructed D&D to put the plan out to bid to other carriers. In the end, the other carriers could not match the certain benefits built into the Blue Shield plan, along with the retention account that is attached to our plan.

A retention account has been with our plan since our inception with Blue Shield in 1997. What the account does is give us percentage back during the good years and good months when we meet those set out goal numbers I mentioned above. So for example, if we have a month where our experience is 60% there would be a significant amount of money going into the retention account to help our plan. Although, it is not liquid cash, meaning its really numbers and percentages that will help our plan when in need. Help comes in the form of offsetting large claims, buying rates down for the upcoming plan year, etc. There is never a full cash value for the retention account.

The final number from Blue Shield was an increase of 8.1% to the plan for the 2020 year. With this, the benefits stay the same with an exception of one thing – COPAYS. The current co-pay for doctor visits is \$25. Blue Shield has moved the co-pay down to \$20 – acknowledging our usage of Teledoc has increased which is what they want to see. Overall this helps the plan. So I commend those of you using Teledoc.

The vision plan, dental plan through Delta, and life insurance through Blue Shield is not increasing rates. The rate increase is strictly with medical.

I have attached a bi-weekly table so you are all able to go through it and see what plan you are on, what the rate increase looks like with 8.1% to the overall plan.

The FDSA is currently in the middle of negotiating rates for the 2020 plan year with the County of Fresno in a successor MOU. As you know, our health insurance with the County of Fresno is built through a contracted rate with what they pay each member. Since we are not on the county health insurance, this is a significant economic benefit the FDSA and its members see through our contract.

The new plan year starts December 16, 2019 for biweekly purposes. The FDSA's contract ends December 15, 2019. Having said that, we are HOPEFUL to have a new MOU or at least the rates moving forward to help offset this rate increase for you all. As we get further into this process I will update you all as soon as feasible.

See attached Table.

FDSA Website and App.

A reminder to you all – November 1 we will be officially going off-line with sending out information on the Fresno Sheriff email address. This will be the last official email you will receive on your fresnosheriff.org email address. We are making this easy as possible with the instructions being sent out. Many of you at shift signups were able to create your name and password for the website with the laptop computers we provided. This can also be done from any workstation in the county and of course at home.

We are far from having everyone signed up on it though. Please get this done as it will be the only way to obtain information for voting on your elected board members, contracts, insurance information, and just overall information the FDSA is putting out to its members.

The FDSA application is being released as well starting Nov 1. Those of you who are signed up for notifications will receive the information on how to access the app. There are instructions attached as well to this email to sign up for the overall website and the FDSA app. This app makes receiving

information from the FDSA at your fingertips. The only way you will get information in regards to anything regarding your benefits with the DSA is going to be through the website and/or app. Please take the time to sign up so you stay informed.

See instructions below on both the website and app – instructions how to sign up for both.

Stay Safe

Eric



2020 FRESNO DEPUTY SHERIFF'S ASSOCIATION BI-WEEKLY DEDUCTIONS

THIS ILLUSTRATION USES DECEMBER 17, 2018 COUNTY CONTRIBUTIONS

Bi-Weekly rates include Blue Shield of CA Medical/Vision/Life and AD&D, Delta Dental or DeltaCare USA, and Admin. Fee

Blue Shield HMO \$0 with PPO Dental	Blue Shield PPO \$500/\$1000 with PPO Dental	Blue Shield PPO/HSA \$2250/\$2800/\$4500 with PPO Dental
BHMOFX		BHPOFX
Employee Only: \$31.89	Employee Only: \$120.38	Employee Only: \$30.59
Employee & Spouse: \$219.42	Employee & Spouse: \$145.58	Employee & Spouse: \$18.35
Employee + Child: \$198.93	Employee + Child: \$289.40	Employee + Child: \$133.76
Employee + Family: \$546.95	Employee + Family: \$322.76	Employee + Family: \$160.77

Blue Shield HMO \$0 with HMO Dental	Blue Shield PPO \$500/\$1000 with HMO Dental	Blue Shield PPO/HSA \$2250/\$2800/\$4500 with HMO Dental
BHDHFX		PPDHFX
Employee Only: \$15.36	Employee Only: \$103.85	Employee Only: \$14.06
Employee & Spouse: \$200.45	Employee & Spouse: \$126.62	Employee & Spouse: \$0.00
Employee + Child: \$159.77	Employee + Child: \$250.23	Employee + Child: \$94.59
Employee + Family: \$514.97	Employee + Family: \$290.78	Employee + Family: \$128.78

A = EE Only B = EE+Spouse C = EE+Child(ren) D = EE+Family

Access to the member's only area of this website is restricted to members of the Fresno Deputy Sheriff's Association. Accessing or attempting to access this site illegally will result in a criminal investigation and potential criminal charges filed against any such violators.

Email *

Password *

[Forgot your password?](#)

[Don't have an account?](#)

This is the first page you will see when going into the website and getting signed up for the information. The line stating DON'T HAVE AN ACCOUNT is where you will need to start.

Account Registration

To register for an account with the Fresno Deputy Sheriff's Association, please provide us with your first and last name as well as a valid email address for identity verification purposes.

After registration you will receive an email with an authorization link. Please click on this link and an administrator will approve you as soon as possible.

* Please do not use your department email address.

** Passwords must be at least 10 characters, contain one number, one capital and one symbol.

User Registration

* Required field

Name *

Password *

Confirm Password *

Email Address *

Confirm Email Address

Captcha *

I'm not a robot



This is the next page you will come with. Fill this out, and remember it's your PERSONAL EMAIL and you create your own 10 DIGIT PASSWORD. You will then hit the register button you and your in.

Remember this is going to be member communication for all FDSA members. It is imperative we get you all to sign up with a private email so we are not disseminating information over the Fresno County servers. The goal is to have all of the members registered and moved into the website by November 1, 2019. The next phase will be an app that will be compatible with Apple and Android.

THE FDSA App is now available for download to your device. This will come up as HQ App and is now available for you to review in the app store. Once downloaded it will show the FDSA site and page.

If you are an iPhone user, please click this link: <https://apps.apple.com/us/app/the-hq-app/id1475652199?ls=1>

Click "Get" to download the app.

Once the app is downloaded on your phone, open it by clicking the HQ Icon.

Enter the same email and password that you use to login on the website. ***Users MUST be registered users on your website.**

If you are an Android user, please click this link: <https://play.google.com/store/apps/details?id=com.nep.hqapp>

Click "Install" to download the app.

Once the app is downloaded on your phone, open it by clicking the HQ Icon.

Enter the same email and password that you use to login on the website. ***Users MUST be registered users on your website.**

Please review the information on the app. You can also send this link to anyone else who you would like to review it as well. We've updated your app with everything that has been provided since our introduction call, but we can still make changes as necessary.