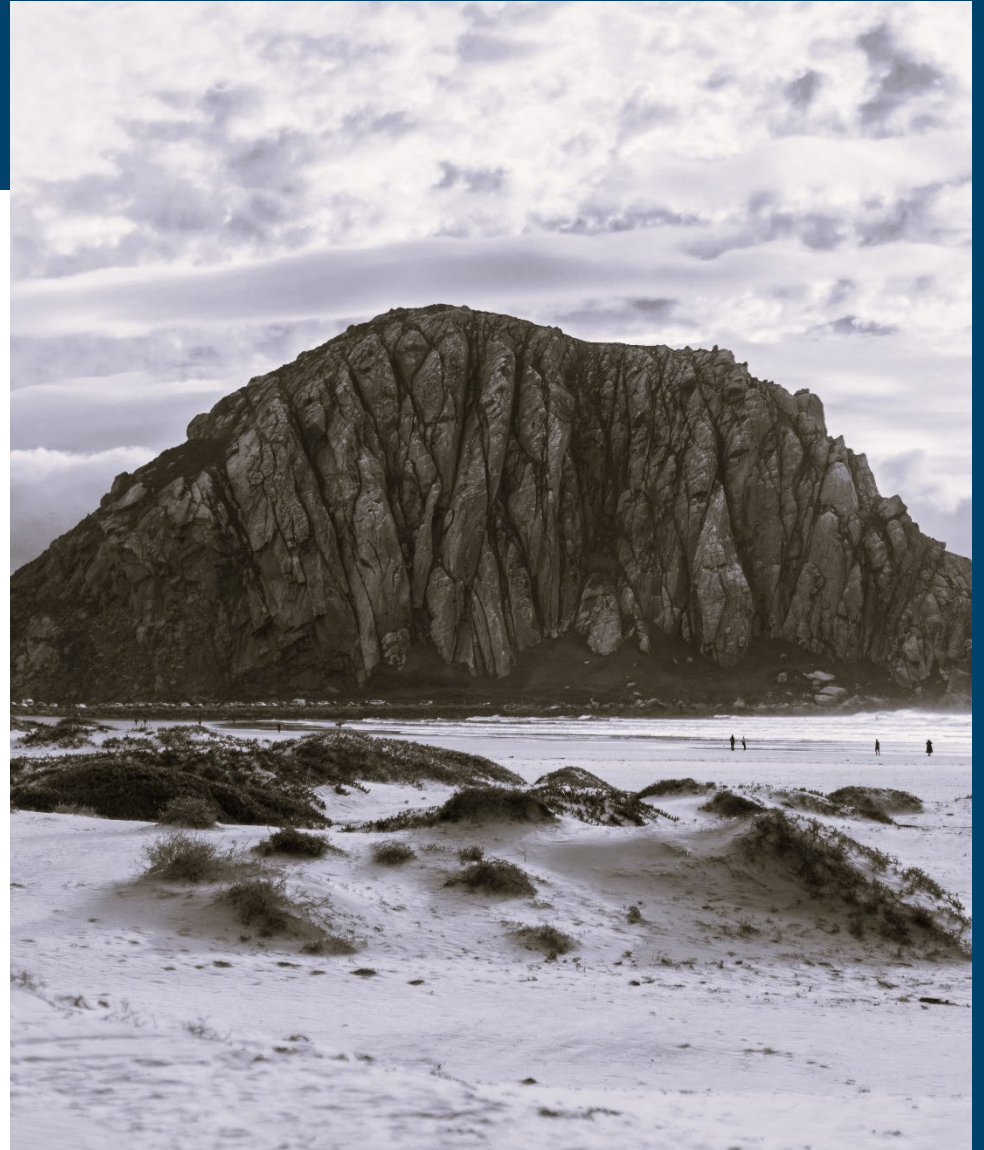


# 2025 Employee Benefits

County of San Luis Obispo



# Agenda

- Renewal
- Overview of Health Plans & Networks
- Dental plans
- Overview of existing benefit programs
- Tax Savings Accounts
- Ancillary benefits
- Benxcel support

**Open Enrollment October 4-18!**



# Healthcare Renewal

- Medical Renewal – 4.4% across all medical plans
- Aetna Dental – 3.5% renewal
- Delta Dental – no changes
  - Dental Holiday
- VSP Vision – no changes
- No plan design changes



# Medical & Pharmacy



County of San Luis Obispo

# 2025 Medical Premiums

2025 Medical Premium Rates (Effective 01/01/2025)

Plan Name	Employee Only		Employee +1		Family	
	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly
Blue Shield Tandem PPO	\$399.50	\$799.00	\$788.00	\$1,576.00	\$1,026.50	\$2,053.00
Blue Shield Choice PPO	\$454.00	\$908.00	\$898.00	\$1,796.00	\$1,170.00	\$2,340.00
Blue Shield Care PPO	\$490.00	\$980.00	\$972.50	\$1,945.00	\$1,268.00	\$2,536.00
Blue Shield EPO	\$550.50	\$1,111.00	\$1,105.50	\$2,211.00	\$1,445.00	\$2,890.00
Blue Shield High Deductible Health Plan (HDHP)	\$394.63	\$789.25	\$780.13	\$1,560.25	\$1,016.23	\$2,032.25

- Medical plan renewal – 4.4% across all plans
- Visit [slocounty.ca.gov/OE](https://slocounty.ca.gov/OE) for a Benefits Calculator
  - See the Cafeteria and Premiums section
  - Use the calculator to determine out of pocket costs based on 2025 cafeteria contribution and medical, dental, and vision premiums
  - Tutorial Video available too!



# 2025 Cafeteria

Unit	Association	Classifications/County Contribution
02	SLOCEA	<b>Trades, Crafts, &amp; Services</b> Employee Only: \$790.00 Employee + 1: \$1,300.00 Employee + 2 or more: \$1,625.00
01, 05, 13	SLOCEA	<b>Public Services, Supervisory, Clerical</b> Employee Only: \$790.00 Employee + 1: \$1,300.00 Employee + 2 or more: \$1,625.00
07-11	MGMT	<b>Operations &amp; Staff, MGMT. Elected Officials, Conf.</b> Employee Only: \$975.00 Employee + 1: \$1,300.00 Employee + 2 or more: \$1,625.00





**What plan  
is best for  
me?**

- HDHP
- Tandem
- Choice
- Care
- EPO

# Medical Plan Key Considerations

Plan Name	Annual Deductible (Individual/Family)	Co- Pays	Co-Insurance	OOPM (Individual/Family)	Provider Network	Premium Cost (Monthly)
Blue Shield HDHP	\$2,000 / \$6,000 (In and Out)	N/A	20%	\$6,350 / \$12,700	Blue Shield of California PPO	\$
Blue Shield Tandem PPO	\$1250 / \$2500 (In and Out)	\$35	25%	\$3,000 / \$6,000	Tandem PPO Network	\$
Blue Shield Choice PPO	\$1000 / \$2000 (In and Out)	\$35	20%	\$3,000 / \$6,000	Blue Shield of California PPO	\$\$
Blue Shield Care PPO	\$500 / \$1000 (In and Out)	\$20	10%	\$2,000 / \$4,000	Blue Shield of California PPO	\$\$
Blue Shield EPO	\$250 / \$750	\$25	N/A	\$1,500 / \$3,000	Blue Shield of California PPO	\$\$\$



# Blue Shield Plans and Provider Search

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Plan Name	Network Name	Network Information
Blue Shield Tandem PPO	Tandem PPO	Narrow Network of Providers
Blue Shield Choice, Care, EPO, & HDHP	Blue Shield of California PPO Network	Blue Shield's Full Network
Out of State Coverage	Blue Card PPO	Out of State Providers

- Blue Shield Provider Search <https://www.blueshieldca.com/fad/home>
- Tips on search instructions, visit: [Blue Shield Provider Search Instructions](#)
- Contact **Accolade** at **(866) 406-1275** for list of in-network providers

# Pharmacy

---

## Pharmacy Benefit Manager: Express Scripts

HDHP pharmacy is through Blue Shield Medical insurance



- Coordinates with all plans except HDHP
- Drug formulary updated Jan/July every year, visit our [webpage](#) for current list

Website: [www.express-scripts.com](http://www.express-scripts.com)  
Phone: (877) 554-3091



# Dental & Vision Plans



# Dental and Vision



- Dental HMO
- Narrower network
- Lower Premium
- Must be assigned a PCP dentist



- Dental PPO
- Offers in network and out-of-network coverage
- More providers in our area



- Eye Exams
- Glasses allowance
- Contact allowance

Website: [aetna.com](https://www.aetna.com)  
Phone: (877) 238-6200

Website: [www1.deltadentalins.com](https://www1.deltadentalins.com)  
Phone: (888) 335-8227

Website: [vsp.com](https://www.vsp.com)  
Phone: (800) 877-7195

# 2025 Dental and Vision Premiums

2025 Dental & Vision Premium Rates (Effective 01/01/2025)

Plan Name	Employee Only		Employee +1		Family	
	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly
Aetna Dental DMO	\$16.50	\$33.00	\$27.29	\$54.57	\$40.31	\$80.61
Delta Dental PPO	\$23.73	\$47.46	\$40.34	\$80.67	\$61.69	\$123.37
VSP Vision	\$4.77	\$9.54	\$7.27	\$14.54	\$11.76	\$23.52

- No premium changes for Delta Dental or VSP
  - Dental Holiday – one-monthly premium “holiday”  
More details in 2025
- Aetna Dental Renewal – 3.5% increase
- No physical ID cards mailed for these plans



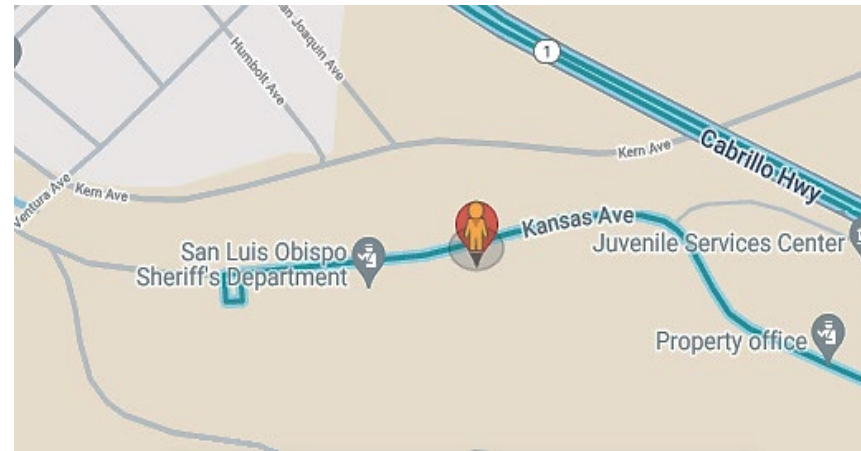
# Health Enhancing Programs



# Onsite Employee Health Clinic



- \$0 Copays for employees on a County medical plan\*
- Same day scheduled appointments
- In-house medications
- Access to non-emergency care:
  - Vaccines
  - Cold & flu
  - Asthma treatment
  - Rashes and skin problems



**1485 Kansas Avenue  
San Luis Obispo, CA 93405**

**Monday - Friday 8:00AM - 4:30PM  
CLOSED for Lunch 12:00PM - 1:00PM**



**Scan to Visit: [www.slo.clinic](http://www.slo.clinic)  
Phone: (805) 754-2037**

*\*HDHP plans have a \$25 copay  
\*Employees who waive County Insurance  
may have copays as per their individual  
medical plan*

# Health Enhancing Programs

- Programs are voluntary\*
- Are available with \$0 copays\*\*
- Utilize telehealth to connect with health providers
- Offer convenient ways to save money on healthcare costs

\*Blue Shield customer support is through Accolade phone line.

\*\*\$0 copay for High Deductible Health Plan members as permitted under the Consolidated Appropriations Act of 2023 expected to expire December 31, 2024. If the law is not extended, a copay will apply for telehealth services.





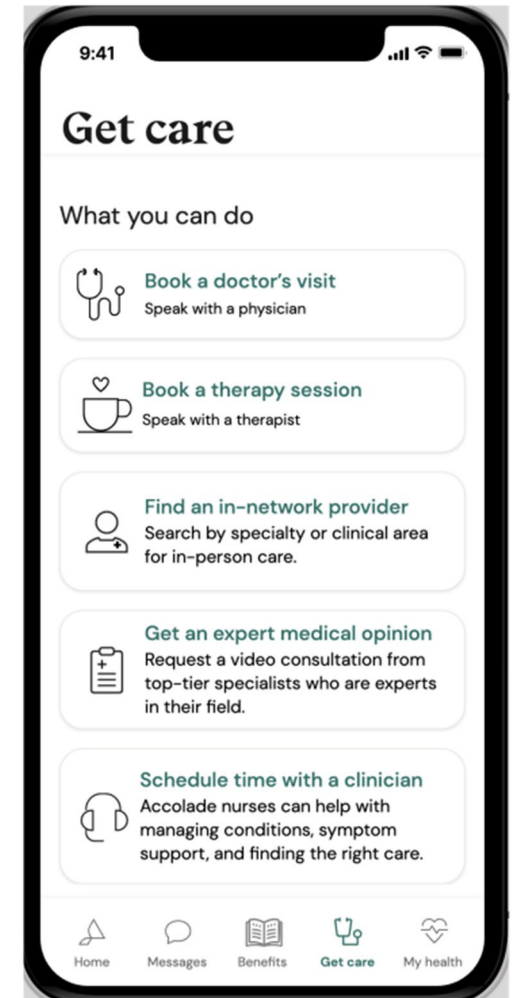
# Accolade



- Virtual primary & mental health care visits.
- Copays waived
- 2nd.MD expert Second Opinions

## Health Assistant for:

- Benefit guidance
- Medical provider network
- Pharmacy issues
- Blue Shield ID cards
- Medical billing claims or questions
- 24/7 support from virtual nurses.
- Accolade app offers overview of all available benefits



Website: [member.accolade.com](https://member.accolade.com)

Phone: (866) 406-1275



# Headspace



## Personalized Psychiatry & Virtual Mental Health

- Face to Face visits
- Copays waived
- Duration & frequency of sessions set by clinician

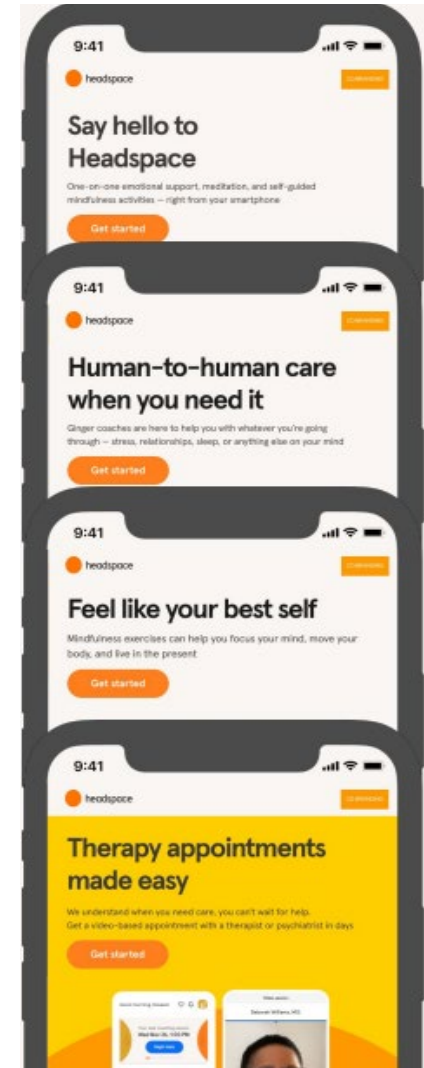
## Unlimited messaging with a Coach:

- Guidance through challenging emotions
- Help reaching goals
- Seamless referral to a clinician when additional support is needed

## Free Mindfulness app:

- Guided Meditation
- Mindfulness exercises

Website: <https://work.headspace.com/slo/member-enroll>  
Member ID Format: 000012345



# Cylinder

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# Cylinder

## Comprehensive Virtual Digestive Healthcare

- Access to Registered Dietitians & Health Coaches
- Personalized nutrition plan
- Stress, Sleep, and Weight support
- Free Microbiome test & analysis
- App with on-demand self-guided courses
- Symptom tracking



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**Website:**

**<https://githrive.com/SLO/>**

**Code: SLO**

**Phone: (833) 336-9488**

COUNTY  
SAN LUIS  
OBISPO

# Carrum Health

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## Free Surgery & Travel

### Musculoskeletal

- Total Joint replacement
- Surgical repair of bones, joints, muscles and ligaments
- Surgeries: hip, knee, shoulder

### Spine

- Surgical spinal repair

### Weight Loss

- Obesity treatment procedures (bariatric)

### Heart

- Procedures to correct various types of heart conditions

### Oncology Guidance & Treatment

- Surgery for first time, nonmetastatic breast cancer
- Ongoing support from cancer certified nurses

---

Website: [Carrum.me/PRISM](https://Carrum.me/PRISM)

Phone: (888) 855-7806



### Top Surgeons World-class Care

**80%**

#### Fewer Complications

Our surgeons have 80% fewer complications and readmissions compared to national average.



**30%**

#### Reduction in Unnecessary Surgeries

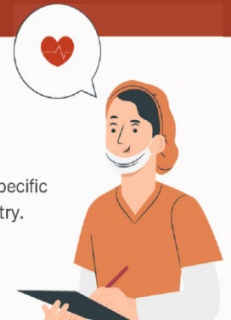
30% of members who come to Carrum with a recommendation for surgery benefit from less invasive treatment options.



**3x**

#### More Experienced

Our surgeons perform at least 3x as many of your specific procedure compared to other surgeons in the country.



 carrumhealth

# Hinge Health

## Virtual Physical Therapy: Hinge Health

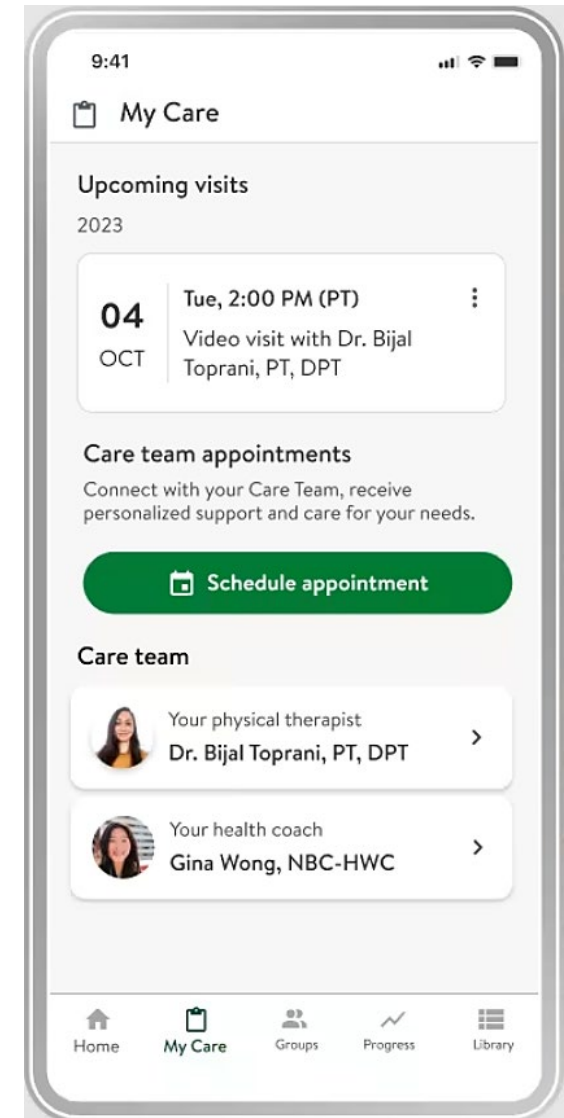
- Live 1:1 visits with physical therapist through app
- Free tablet and sensors for feedback during exercise.
- Treatment plan tailored to you.

## Newly added Women's Pelvic Health Program

- Opportunity to work 1:1 with a specialized clinical care team for pelvic floor care
- Personalized therapy for pregnancy, bladder control, and pelvic muscle strengthening

Website: [hingehealth.com/prism](https://hingehealth.com/prism)

Phone: [\(855\) 902-2777](tel:(855)902-2777)



# Diabetes Support Programs



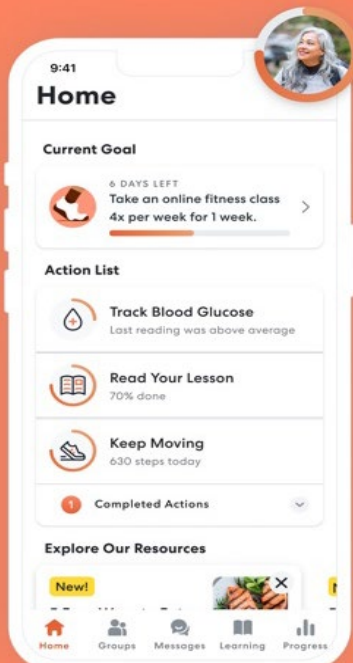
## Livongo Diabetes Management

- Receive a free real-time glucose meter, unlimited strips, and lancets
- 24/7 remote monitoring with emergency outreach for out-of-range readings.
- Access to 1:1 coaching from Livongo experts.

Website: <https://www.livongo.com/>

Phone: [\(800\) 945-4355](tel:(800)945-4355)

Keep track of what you can do today to improve your health



## Omada by Express Scripts

Weight Management Program:

- Available to diabetic and pre-diabetic members
- 24/7 virtual support
- Wireless smart scale

Website: <https://www.omadahealth.com/platform>

Omada is not self referral, or available on HDHP

# Rx'n Go: Free Generic Medications

Search Covered Medications | Search All Medications

- 1 Search & Select Your Employer
- 2 Select Your Plan
- 3 Search Medication

Search

- **Free for medically enrolled employees & dependents**
- Provides a mail-order system that delivers up to a **90-day supply of medications to your home for free** with \$0 copay and \$0 shipping.
- Includes insulin, needles & syringes for diabetic members

Website: [www.rxngo.transitionrx.com](http://www.rxngo.transitionrx.com)

Phone: (888) 697-9646



# SaveOnSP

## Offered through Express Scripts for:

- BlueShield PPO & EPO Plans

## Some conditions covered include:

- Hepatitis C
- Multiple Sclerosis
- Psoriasis
- Inflammatory Bowel Disease
- Rheumatoid Arthritis
- Cancer



**Website:**

**<https://www.saveonsp.com/>**

**Phone: (800) 683-1074.**





# Jet Dental – Pilot Program



## Mobile on-site dentistry

- Open to employees on a County dental plan (Aetna, Delta)
- Dependents on a County dental also eligible to utilize Jet Dental services

## Preventive and Restorative Services Include:

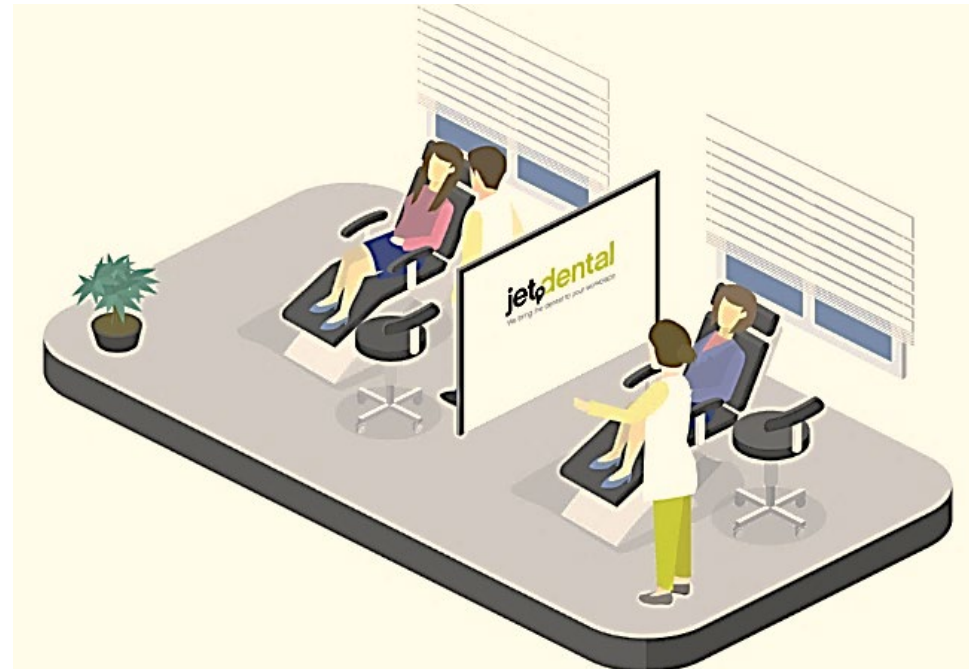
- Oral x-rays
- Preventive cleaning
- Scaling and root planning (fee applies)

## Jet Dental Events

- Coming back this fall!
- Date: Dec 3-4, Govt Center

Website: [jetdental.com](http://jetdental.com)

Phone: (801) 430-9262



# Financial Benefits



# Tax Savings Accounts

	Flexible Spending Account (FSA)	Dependent Care FSA (DCFSA)	Health Savings Account (HSA)
2025 Maximums	\$3,200/calendar year	\$5,000/calendar year per household	\$4,300/individual \$8,550/family
Purpose	Set aside money from your pre-tax pay to use for medical, dental, and vision expenses	Use for eligible dependent care expenses for dependents under age 13	Only eligible for those on the HDHP Pay for current medical expenses and save for future expenses

- Deadline for 2024 FSA/DCFSA claims due by March 15, 2025
- **Find instructions on how to submit a claim**
- 2024 Healthcare FSA Rollover is \$640 (into 2025)
  - 2024 rollover funds will automatically be rolled over on April 1, 2025
  - To rollover funds sooner, contact BCC
- For account password, benefit card, or claims questions, contact

**BCC at (800) 685-6100**



# Ancillary Insurances: Voya & Aflac



- Voluntary Life Insurance
- Voluntary Long-term Disability
  - With 1-yr wait period
  - BUs 1, 2, 5, 13, 31 & 32
- No EOIs required within 31-day new hire window

- Accident
  - Buffer costs of ambulance rides, ER visits, Rx's, surgery, & testing after an accident
- Critical Illness
  - \$5K – 30K after a covered member's new critical diagnosis
- Hospital Indemnity
  - Helps with out-of-pocket costs when you are hospitalized overnight (for planned or unplanned reasons)

Dual spouse coverage not available

# Employee Assistance Program

Anthem® EAP

## Available Services Include:

- Five free confidential therapy sessions per year with a local provider
- Counseling
- Legal Consultation
- Financial Consultation
- Dependent Care and Daily Living Resources
- ID Recovery
- Crisis Consultation



Website: [www.anthemead.com](http://www.anthemead.com)

Phone: (833) 954-1067

Company code: PRISM

# Other Benefits



## Assist to Own: Down Payment Assistance

- Down payment and closing cost assistance to help purchase or refinance a primary residence.
- Assistance in the form of a 2<sup>nd</sup> mortgage up to 3.5% of the first mortgage loan.
- Flexible Eligibility:
  - Not exclusive to 1<sup>st</sup> time homebuyers and eligible to purchase anywhere in California.

Visit: <https://www.gsfahome.org>



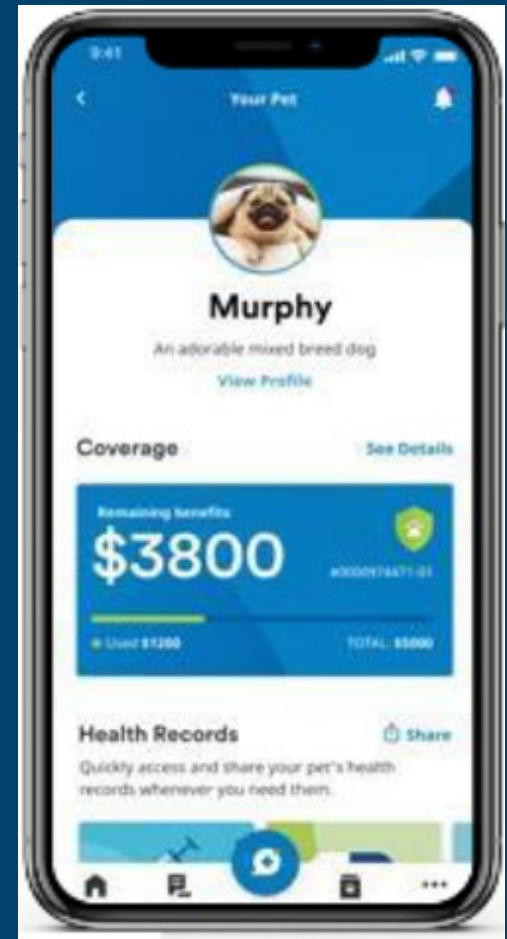
## GotZoom: Student Loan Assistance

- Collaborates with Department of Education to identify, maximize, and enroll members into Federal Student Loan Repayment and Forgiveness programs.
- GotZoom does not refinance loans.

Enroll: <https://gzenroll.com/slo>

# MetLife | Pet Insurance

- Flexible plans to meet you and your pet's needs. Customize your plan or purchase MetLife's Most Balanced, Most Popular, or High Deductible option
- Quick 3-step enrollment and hassle-free claims experience with most claims processed within 10 days
- MetLife Pet mobile app helps you manage your pet's health and wellness and submit and track claims
- Live 24/7 Telehealth Concierge Services



For a Quote: [metlife.com/getpetquote](https://www.metlife.com/getpetquote)  
Code: County of San Luis Obispo  
Phone: (800) 438-6388



**MetLife**

Pet Insurance



# Enrollment and Resources



COUNTY  
OF SAN LUIS  
OBISPO

County of San Luis Obispo



# Enroll at Benxcel.net



Company Home > Employee Home



Esmeralda Parker

### Dependents

- Spouse 1
- Child 0

### Forms

- 2024 HSA Eligibility Form
- AFLAC Certification and Education
- Dependent Eligibility Documentation

### Favorite Actions

- Initiate Qualifying Event
- Upload Documents
- Demographics
- Change Password
- Enroll Now
- Confirmation Statement

### Current Benefits

County Contribution (Cafeteria) Medical	-
Vision	\$4.77 /Semi-monthly
Dental	\$23.73 /Semi-monthly
Medical	\$378.13 /Semi-monthly
Life Insurance	-
ADD	-
Out Of Pocket	\$117.49 /Semi-monthly

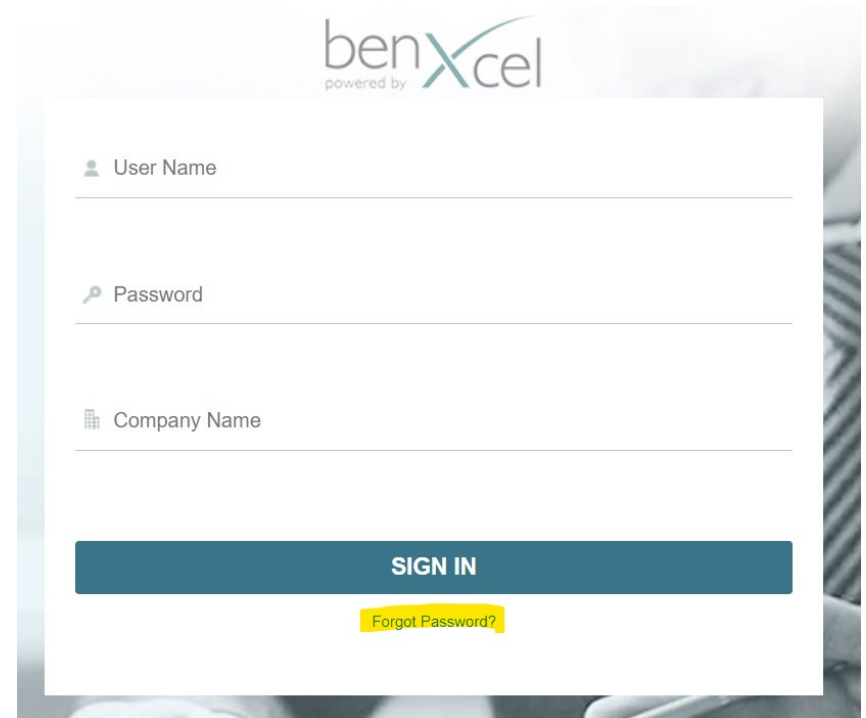
### Quick Links

- Eligibility Report
- Enrollment Report
- Plan Comparison Tool
- Learn about your Benefits
- Tools and Calculators



# Password Resets – Employee Action

- Employees can use the “Forgot Password” button on the BenXcel login page
  - If the button doesn’t fix issues, employees may need to clear their cache in their web browser
  - Preferred Web Browser: Google Chrome
- Contact BCC at (800) 685-6100 or email [customersupport@benxcel.com](mailto:customersupport@benxcel.com)

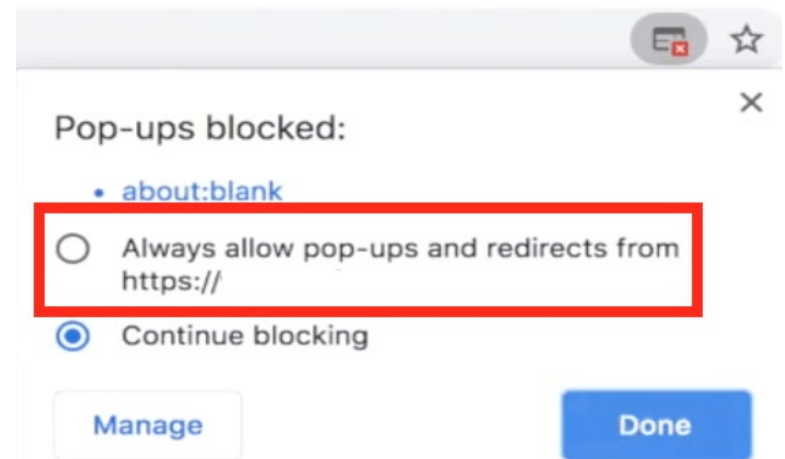


The screenshot shows the BenXcel login interface. At the top right, the logo reads "benXcel powered by". Below the logo are three input fields: "User Name" with a person icon, "Password" with a key icon, and "Company Name" with a building icon. A dark blue "SIGN IN" button is positioned below the fields. A yellow "Forgot Password?" button is located at the bottom right of the login area.

# Disable Pop-Up Blocker

---

- Many features on BenXcel require your internet browser's pop-up blocker to be turned off
- The method to change pop-up blocker settings differs by internet browser; however, most can be found under the general device settings or the settings menu within selected internet browser.



# Demographics Fields

---

- Always confirm demographics section
- Take note of additional personal demographics fields:
  - Mobile Phone
  - Personal Email Address
- This information will help Accolade reach out to you and assist with your benefits questions
- Medical ID cards and other important healthcare information is sent to your address in BenXcel!

**Medical ID cards only mailed if you are changing plans and will be sent Mid-December 2024.**



# Other Mandatory Action

- Action is required to elect contribution amounts to:
  - Healthcare Flexible Spending Account (FSA)
  - Dependent Care Flexible Spending Account (DCFSA)
  - Health Savings Accounts (HSA)
  - Limited Purpose Flexible Spending Accounts (LPFSA)
  - Opt-Out of Medical with Proof of Other Group Coverage

No DUAL Coverage for Medical, Voya Life Insurance, or Aflac plans

**Reminder:** if you cover dependents, every October our medical carrier needs to confirm your dependents do not have dual coverage. If you don't confirm, it may cause medical claims to be denied.

# Other Group Coverage for Waiving

---

## **IS considered other group coverage**

- Other Employer Sponsored Medical plan through the Employee's Spouse, Domestic Partner, or Parent
- Tricare (military medical insurance)
- Reflected in your BU MOU

Please reach out to your Dept HR person if you have specific questions



# Medical Waiver Questionnaire

---

## 2025 Proof of Other Coverage Certification

Proof of other group medical insurance is required to waive County medical insurance. After completing your plan selections, you must upload your proof of other coverage document. Acceptable proof of other coverage documents should include: the medical insurance carrier name, group or employer name, member name, plan effective date and covered dependent names if applicable. Examples of acceptable documents include:

A copy of a valid medical insurance ID card

Letter from your medical insurance carrier stating you are a covered dependent

Letter from your spouse, domestic partner or parent's employer that states you are enrolled

Open enrollment or confirmation statement

[TRICARE Proof of Coverage](#)

To waive County sponsored medical insurance please complete the following questions:

How do you obtain other group medical insurance?

- Other Employer Sponsor Medical Plan (ex. On Spouse or Domestic Partner or Parents Employer Insurance)
- County of SLO Employer Sponsored Medical Plan (ex. Employee's Spouse or Domestic Partner is the Subscriber)
- TRICARE  Individual Plan (ex. Purchased through Covered California or Insurance Broker)
- Medicaid (Medi-Cal or Cen-Cal; part-time employees only)

# Medical Waiver Questionnaire

---

1. Name of Medical Insurance Carrier (Ex. Anthem, Blue Shield, United Healthcare, Aetna etc.)

2. Plan Type - Ex PPO, EPO, HMO, HDHP

3. Employer or Group Name. This is the name of the employer or company (ex. CalPoly) or group (ex. CalPERS) providing the insurance. Their name is usually on the medical insurance ID card.

4. Medical Insurance Group Number. Example appears on Medical ID Card

5. Primary Subscribers Member ID Number. This is usually on the medical insurance ID card

6. Coverage Effective Date

7. Subscriber Name. This is the Name of the Person who Holds the Medical Insurance Coverage. Example Spouse or Parents Name

Relationship to Subscriber

Spouse  Parent  Self  Other Eligible Dependent





# HDHP Questions

---

## 2025 HSA Eligibility Form

### Health Savings Account (HSA) Eligibility Questions

If you enroll in the Blue Shield High Deductible Health Plan (HDHP) medical plan, you have the option to open a Health Savings Account (HSA) if you meet IRS requirements. A Health Savings Account (HSA) allows employees to pay for current health expenses and save for future qualified medical expenses on a pre-tax basis. To determine if you are eligible for the HSA, please answer the following:

1. Are you claimed as someone else's tax dependent other than a spouse?

2. Are you enrolled in any of the following:

Any non-qualified HDHP health plan; you cannot have other health coverage except what is permitted by IRS (refer to IRS HSA qualifying requirements)

Medicare Parts A and B, C (Medicare Advantage) or D (prescription drug plan)

3. Are you eligible to receive benefits from any of the following:

A general purpose Flexible Spending Account (FSA) or Health Savings Account (HSA), including your spouse's FSA or HSA

Medicaid (includes Medi-Cal/Cen-Cal)

TRICARE

4. Have you received or will you expect to receive benefits in October, November, or December of 2023 from any of the following:

Veterans Benefits

Indian Health Services Benefits

If you answered yes to any of the following questions, you are **not eligible** to participate in an HSA. If you are not eligible for an HSA and wish to change from the HDHP medical plan to another plan, you can return to the beginning of your Open Enrollment election screen to select a different medical plan. Anyone who elects an HSA & is later determined that they are not eligible, could receive IRS tax ramifications

If you answered No to all of the above, you are **eligible** for a Health Savings Account (HSA).

Answer \*

YES I have answered yes to one or more of the questions above  NO none of the above applies to me



# Required Documentation

---

- For newly added dependent(s), dependent verification documentation is required:
  - Spouse – Official Marriage Certificate
  - Child – Official Birth Certificate (footprints/hospital live birth doc invalid)
- For Qualifying Events, proof of the event may be required, like proof of loss of coverage or proof of new coverage
- To waive medical, Proof of Other Group coverage is required
- Employees and Payroll Coordinators can:
  - Upload documentation in BenXcel
  - Confirm documentation is uploaded



# Open Enrollment Upload Documentation

1. Login to BenXcel
2. Navigate to "Upload Documents"

3. Select the Upload Button

4. Browse the computer for your file

5. After uploading the file, select "Save"

6. After uploading all files, select "Save" at the bottom!

Document Category	Document Name	Uploaded On	Status	Action
General Employee Documentation	Marriage cert compressed.pdf	Aug 23, 2023, 3:52:49 PM	Pending	
		Natural child		
		Natural child		

Your documentation will show as pending until it has been verified

Your documentation is uploaded if you see:

1. Document Name
2. Upload Timestamp
3. Status says "pending."

Visit [benxcel.net](https://benxcel.net) to enroll

# Confirm Document Upload

\*Enrollment Mode

New Hire Enrollment [September 1, 2023]

Documents that have successfully been uploaded will show as "pending"

First Name	Last Name	Relationship	Action											
▼ [Redacted]	[Redacted]	Employee	⬆️											
^ [Redacted]	[Redacted]	Spouse	⬆️											
<table border="1"><thead><tr><th>Document Category</th><th>Document Name</th><th>Uploaded On</th><th>Status</th><th>Action</th></tr></thead><tbody><tr><td>General Employee Documentation</td><td><a href="#">Marriage cert-compressed.pdf</a></td><td>Aug 23, 2023, 3:52:49 PM</td><td>Pending</td><td>🗑️</td></tr></tbody></table>					Document Category	Document Name	Uploaded On	Status	Action	General Employee Documentation	<a href="#">Marriage cert-compressed.pdf</a>	Aug 23, 2023, 3:52:49 PM	Pending	🗑️
Document Category	Document Name	Uploaded On	Status	Action										
General Employee Documentation	<a href="#">Marriage cert-compressed.pdf</a>	Aug 23, 2023, 3:52:49 PM	Pending	🗑️										
▼ [Redacted]	[Redacted]	Natural child	⬆️											
▼ [Redacted]	[Redacted]	Natural child	⬆️											

Document may show as "approve" or "rejected" later on, depending on its status


Reset







Save



# Confirmation Statement

## Employee BenXcel View

 **Favorite Actions**

 Initiate Qualifying Event	 Upload Documents
 Demographics	 Change Password
 Enroll Now	 Confirmation Statement

Home   My Profile   **My Benefits**   Benefit Documents

- Enroll Now
- Initiate Qualifying Events
- Manage Beneficiaries
- Confirmation Statement**
- View Enrollment Summary
- Plan Comparison Tool

# Qualifying Events Eligibility Window

Employees have **31** days from a qualifying event to make benefit changes at [BenXcel.net](https://benxcel.net)

- Marriage, divorce, or death
- Birth or adoption of a baby or child
- Loss of other group/employer healthcare coverage
- New eligibility for other group/employer healthcare coverage
- Status change from Temporary to Permanent employee
- Retirement
- Returning to work from non-pay status or leave

It is the **employee's responsibility** to process qualifying events on time and upload documentation.



Visit [slocounty.ca.gov/benefitsqe](https://slocounty.ca.gov/benefitsqe) for more information

# Open Enrollment: Oct. 4 - 18

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## Employee Benefits



[Open Enrollment](#)



[Employee Benefits Brochure](#)



[General Resources](#)



[Medical](#)



[Mental Health](#)



[Dental and Vision](#)



[Pharmacy](#)



[Ancillary Insurance](#)



[Financial Wellness](#)



[Retiree Benefits](#)



[Wellness and Other Benefits](#)

## Update Demographic Info

- Cell Phone
- Mailing and email address

## Add/Drop Dependents

- Only time outside of a qualifying life event
- Upload required documentation

## Opt-out of County Medical

- Answer requires Opt-out Form
- Upload required documentation

## Re-elect Tax Savings Account

- FSA & DC FSA
- Employee HSA Contribution

## Add/Drop Ancillary Coverage

- Life Insurance
- Aflac Plans

# Employee Support

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## BenXcel Workshops

- Appointments offered:
  - Oct. 9
  - Oct. 15
  - Oct. 17
- In Person at Kimball Computer Lab
- Get help with BenXcel login, uploading documents, or downloading confirmation statement

Or contact your Dept HR person for help!

Visit [slocounty.ca.gov/oe](https://slocounty.ca.gov/oe) for more information





# Resources

- Open Enrollment Webpage: [slocounty.ca.gov/oe](https://slocounty.ca.gov/oe)
- [2025 Employee Benefits Brochure](#)
- Out of pocket [calculator](#) on OE website

## Monthly Newsletter!



## Contacts

- General Questions: Dept HR/Payroll Coordinator
- Health questions: Accolade (866) 406-1275
- [Benefits Team: hrbenefits@co.slo.ca.us](mailto:hrbenefits@co.slo.ca.us)

# Questions?

