



# 2024 Open Enrollment

October 2 – October 26, 2023

Elections are effective January 1 – December 31, 2024



## WHAT'S NEW FOR 2024?

### Open Enrollment Help

[Open Enrollment PeopleSoft Navigation](#) help will be available in person and virtually.

- Attend an in-person or virtual group session for assistance navigating through the Open Enrollment system
- In-person sessions are located at the COC, 5530 Overland Ave, San Diego, CA 92123, 2nd Floor Julian Room

### Flex Credits

Flex Credits are the County's contribution toward your benefit plan premiums and they decrease your out-of-pocket cost for insurance. Flex Credits are increasing by 5%.

### Rates

[Click here to view 2024 plan rates.](#)

### Medical Plans

#### *Medical Plan Contributions*

You will see an increase for medical coverage. However, the increase in Flex Credits helps to offset the increase to medical plan contributions for 2024.

#### *New 90-Day Prescription Drug Program*

UHC is introducing Smart90®, a new program that offers savings, convenience and flexibility. You can obtain a 90-day supply of your long-term medication through home delivery from Express Scripts® Pharmacy or through a participating retail pharmacy.

#### *New VEBA Fertility Benefit*

Fertility benefit included in VEBA plans through [Kindbody](#)

#### *Increased Deductibles for HDHP with HSA*

The IRS has increased the minimum deductibles for HDHPs and you'll see following changes to the Kaiser HDHP with HSA:

| Plan Feature Change for 2024 | Kaiser HDHP with HSA Deductible | UHC Harmony HDHP |
|------------------------------|---------------------------------|------------------|
| Employee only                | \$1,600                         | \$2,700          |
| Individual within a Family   | \$3,200                         | \$3,200          |
| Family                       | \$3,200                         | \$3,200          |

### Health Savings Accounts (HSA) Maximum Contribution Increases

The maximum amounts you can contribute to a health savings account in 2024 are:

- \$4,150 for individual coverage
- \$8,300 for family coverage

## Dental/Vision Plan Contributions

You will see a decrease for dental PPO and an increase for dental HMO and Vision.

## Flexible Spending Accounts (FSA)

### *Full Balance FSA Rollover Is Over*

You can roll over up to a combined amount of \$610 from your 2023 Health Care FSA and HRA balances in 2024.

- Dependent Care FSA will not have a rollover to 2024. Any leftover balances in the 2023 account will be forfeited.
- You have until March 31, 2024 to submit claims for eligible health care and dependent care expenses incurred in 2023.

### *Increased Health Care FSA Contribution Maximum*

The federal government has increased the annual Health Care FSA contribution maximum to \$3,050.

## EAP - Talkspace

Anthem's EAP offers Talkspace as a confidential and secure online option for personal and professional individual and couples therapy. For added convenience, patients age 13 and above can send text, audio, and video messages to a dedicated licensed therapist anytime, anywhere. Live sessions via chat, audio and video are also available.

## Critical Illness Insurance Offering

Critical Illness Insurance is now being offered by Lincoln Financial. This voluntary benefit plan pays a cash benefit to you for any of a comprehensive list of serious illnesses.

- No action is required if choosing to stay enrolled
- Benefit details are very similar
- New \$40K tier will be available
- Children are still covered at no cost when covering yourself

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*For questions regarding Open Enrollment, your [Benefits Ambassadors](#) are here to assist.  
For more information, contact the Department of Human Resources, Employee Benefits Division  
Phone: 888-550-2203 or Email: [DHRBenefits.FGG@sdcounty.ca.gov](mailto:DHRBenefits.FGG@sdcounty.ca.gov)*

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[Open Enrollment FAQs](#)

[Open Enrollment Website](#)

[Open Enrollment Guide](#)

