



County of Orange Extra Help Employee Health Benefits

Health Benefits for Extra Help Employees

The Affordable Care Act (ACA) requires the County to provide certain Extra Help employees with medical coverage that meets coverage and affordability standards set in the Act. Effective January 1, 2016, you may be eligible to enroll in such a plan. This flier describes who is eligible, the health plan available, and what you need to do to enroll. Your ongoing eligibility for continued coverage under the plan may cease according to changes in your status or hours worked in accordance with the provisions of the ACA. **For additional information, please call the County of Orange Benefits Center at 1-800-858-7266 (toll-free).** Select #1 to speak to a Benefits Specialist.

Am I Eligible for Health Coverage?

Employees Scheduled to Work 30 Hours or More

Only Extra Help employees who are **scheduled** to work an average of 30 hours or more each week are eligible to enroll in the plan as a new employee. You may enroll yourself and any eligible dependents, including your spouse/ domestic partner and dependent children under age 26.

Employees Who Are Seasonal or Have Variable Hour Schedules

Extra Help employees who are considered "seasonal" or who are on a variable hour work schedule are **not** eligible to enroll at this time. If it is later determined that you should be offered coverage, based on the hours you worked over a year's time, the County of Orange Benefits Center will mail you an enrollment package.

For questions regarding your Extra Help classification, please speak to your Agency's Human Resource Services representative.

Why Is Coverage Being Offered?

The federal Affordable Care Act (ACA) requires the County to offer minimum essential health coverage to employees who work an average of 30 or more hours a week and are not otherwise eligible for County benefits.

What Health Plan Is Available?

The County Sharewell Choice PPO health plan meets the minimum essential coverage and minimum value standards set by the ACA. A few highlights of the plan:

- Annual \$5,000 family deductible
- Preventive care – no charge for services listed in the Plan Document; services are not subject to deductible
- After deductible is met, participant pays 10% coinsurance for services received from Blue Shield of California network providers or 30% for services obtained from non-network providers

Review the Summary of Benefits and Coverage (SBC) for details. You can find the SBC on the Employee Benefits website at www.ocgov.com/gov/hr/eb.

How Do I Enroll?

If eligible, the County of Orange Benefits Center will mail you an enrollment package. You will have 30 days from the date on the enrollment letter to make your election. **You MUST contact the Benefits Center and elect to enroll in the Sharewell Choice plan within 30 days or you will have no coverage.** Your coverage will go into effect on the date specified in your enrollment package, but no later than 91 days after your hire date.