### FRESNO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

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# **Health Insurance Open Enrollment Plan Year 2016**



Happy Fall! Happy Open Enrollment! It's that time of year again.

FCERA is always looking for ways to improve the lives of our retirees. This open enrollment season, FCERA is happy to announce that our retirees have more health care options available to them. With the beginning of the 2016 New Year, former County employees will still have their County Health Insurance options available, Retired Employees of Fresno County (REFCO) members will still have many more insurance

options to choose from, and all FCERA retirees regardless of their previous employer will have the option to purchase CIGNA Dental and VSP Vision Care insurance through FCERA's State Association of County Retirement Systems (SACRS). Payroll deductions have been available for payment of the County sponsored health insurance, and now, the Board of Retirement approved payroll deductions for payment of insurance premiums through REFCO and SACRS. Retirees will soon, if they haven't already, receive information about the options now available through all of the programs. Although FCERA staff cannot provide advice on your options, we do encourage you to carefully review the options and select the product or products that best serve your situation. Please be alert that if you have Fresno County Health Insurance, you already have VSP vision coverage. If you have VSP Vision Care through REFCO's supplemental benefits, you already have VSP vision coverage. If you have either of those VSP coverages, you do not need to respond to the SACRS VSP solicitation and can ignore it.

FCERA would like to thank REFCO and SACRS for working with us to make this opportunity available to our retirees.

#### FOR RETIREES IN COUNTY HEALTH PLANS ONLY:

County health plan rates for 2016 were not finalized at the time of printing; the item recommending these plans is tentatively scheduled for the Fresno County Board of Supervisors meeting on October 27, 2015.

Open Enrollment for Plan Year 2016 is scheduled to begin Wednesday, October 28, 2015 and will continue through Friday, November 13, 2015, with changes taking effect January 1, 2016. Open Enrollment is the one time during the year that retirees may enroll in one of the County's health insurance plans or make changes to the plans they are currently enrolled, including adding dependents without a qualifying event. If you do not wish to make changes to your health insurance plan, no action is required on your part. However, we encourage you to attend one of the events listed on page 3 to help you make an informed decision regarding what's best for you and your family.

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## Holiday Home Safety Tips By Hagan Stone, The Tennessean

Let's be honest, no one can secure a home better at the holidays than Macaulay Culkin in "Home Alone." Unless you're planning to leave your cunning and creative 8-year-old at home to ward off intruders, you'll need to enact a few other actions to ensure a secure season. Here are a few holiday home safety tips for the upcoming season. Many are common sense, but with the craziness this season brings, we could all use a little reminder.

First and foremost, lock your doors. Even if you feel like your neighborhood is Mayberry, always double-check your locks when leaving your home day or night. This includes any vehicles you may have outside. If you live in a home with a pedestrian door through your garage, be sure it's locked, too. And while you are locking, don't forget those windows!

Everyone enjoys a winter wonderland, and children especially love the large inflatable snow globes, Santas and presents. When using items like these in your yard, be mindful they are not blocking windows or doors. It's easy to hide behind large items like these, so if you don't already have motion detectors, consider installing those.

Use caution with your social media posts. Announcing you are out of town can alert a prospective criminal your home is vacant. In addition, be careful posting about what gifts you receive, particularly if they're expensive or one of the season's most sought after items.

Be mindful what you're drawing attention to about your home. Make sure onlookers can see only your tree and not the gifts underneath. After the presents have been opened, don't be too trashy. Leaving boxes from televisions, computers and gaming systems can attract thieves. Dispose of those boxes at a local recycling center instead of leaving them out with your trash can.

Here are two other season safety items to be mindful of, starting with cyber safety. Cyber Monday is approaching, so be sure any online shopping you do comes with a trusted site starting with an https://, instead of just http://. Also, be sure to look for the small padlock icon in the lower right corner of your screen.

Finally, be cautious when decorating. From stringing outdoor lights to hanging wreaths, take precautions when using a ladder. Be sure to inspect your lights, and avoid a potential fire hazard by not stapling or hanging with nails.

Here's to a safe and secure holiday season!

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#### <u>THE RETIREMENT VIEW</u>

#### Health Insurance Open Enrollment Plan Year 2016: cont'd from page 1

- Thursday, Oct. 22<sup>nd</sup> (10:00am − 2:00pm) − REFCO Retiree Next Regular Board Meeting: Luncheon @ International Catering Co.
  - \*Please note: All retirees are welcome to come and speak to the vendors; however, an RSVP is required if you would like to reserve a
- Wednesday, Oct. 28<sup>th</sup> (7:30am 2:00pm) County Retirees Health and Wellness Fair, County Plaza Ballroom.

For detailed Open Enrollment for County Retirees information that includes plan summaries, provider information, rates, forms, and much more, please visit our website during Open Enrollment at www.co.fresno.ca.us/openenrollment or call Employee Benefits at (559) 600-1810.

NOTE: Rates and additional information are tentatively scheduled to be mailed the week of October 19, 2015.

#### RETIREES MAKING COUNTY HEALTH PLAN CHANGES?

Complete the applicable form(s) and submit to Employee Benefits, along with any required supporting documents. You may do this in one of five ways:

Email: Personnel-Benefits@co.fresno.ca.us

Fax: (559) 455-4787

In person: 14<sup>th</sup> Floor of the County Plaza Building

USPS mail: 2220 Tulare Street, 14<sup>th</sup> Floor, Fresno, CA 93721 Attend one of the Open Enrollment events (information above)

All forms and supporting documents must be received by Employee Benefits no later than 5:00pm on Friday, November 13, 2015. Employee Benefits is not responsible for forms sent through USPS mail that are lost or delayed and therefore not received by the deadline. It is your responsibility to ensure that all forms and supporting documents, if applicable, are received by the deadline. In order to confirm receipt of forms and/or supporting documents, please contact Employee Benefits at (559) 600-1810.

#### **Training Initiatives**

FCERA Board and staff received two in house training sessions in order to serve members better. The first, held in March, covered stress management and creating a positive work environment. The second, held in September, covered Crucial Conversations: tools for talking when the stakes are high. What could be higher stakes than pensions? Next year's training initiatives are Emotional Intelligence (something we can all improve with effort) and the 7 Habits of Highly Effective People, by Franklin Covey.

# l'Calendar 🗐

October 21-22, 2015 (Off site)

■ November 4, 2015

December 2, 2015

December 16, 2015

#### Location:

■ FCERA Boardroom

1111 H Street

Fresno, California 93721

Time: 8:30 A.M.

# Pension Payroll **Payment Schedule**

Friday, October 30, 2015 ■ Monday, November 30, 2015 ■ Thursday, December 31, 2015 Please allow 3-5 days for mailed checks.

## Live Audio Broadcast

FCERA broadcasts all board meetings live via streaming audio. ■ Visit www.fcera.org for more information.

## **Board of Retirement**

- Steven J. Jolly, Chair
- Dr. Rod Coburn, III, Vice Chair
- Laura P. Basua
- Gregory J. Baxter
- Vicki Crow
- Paul Dictos, CPA
- Robert Dowell
- Eulalio Gomez
- Mary Ann Rogozinski, Alternate



# Fresno County Employees' Retirement Association

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Intranet: http://www2.co.fresno.ca.us/9200/default.htm

Email: FCERAwebmail@co.fresno.ca.us

# Meet FCERA Staff: Melody Floyd - Account Clerk

I began my employment with FCERA in August 2015 as an Account Clerk III. I am excited to join the FCERA team and look forward to many years to come. I am actively working on my Bachelors of Science in Accounting and look forward to completing my degree in another year. Prior to joining the FCERA team, I worked in accounting for Meridian Growers. I worked closely with the Grower Accountant and performed many Cost Accounting and Accounts Payable functions. My attention to detail has made my transition here at FCERA much smoother during the learning process.

In my free time, I enjoy being actively involved with my children's sporting events and have taken on the role of a Booster Mom. When we are not at a basketball or football game, we enjoy just hanging out and watching movies. We are also avid beach lovers. I love sharing about my family and enjoy meeting new people.

