

ANNUAL OPEN ENROLLMENT INFORMATION

Valley Water's Benefits & Wellness Program is holding the annual open enrollment for all SCVWD (Valley Water) retirees from **February 17, 2021 to March 12, 2021** for an **April 1, 2021 effective date**.

Open Enrollment is your opportunity to:

- **Change, enroll or drop medical plans**
- **Add or delete eligible dependents (NEW for 2021!** Valley Water has expanded its "eligible dependent" definition to include non-registered domestic partners.)

To further assist you in understanding the benefits available to you and decide if you want to make any changes to your current benefits package, we have enclosed the following documents:

- Newsletter
- 2021 Plan Year Annual Notices
- Blue Shield and Kaiser's Summary of Benefits Coverage (SBC) – *(Per Health Care Reform requirements, summaries are distributed to only the individuals not enrolled in Medicare)*

Please review these documents with your family to understand your benefit options and your rights and responsibilities during the open enrollment period.

Information on your retiree coverage can also be found on Valley Water's internet site:

<https://www.valleywater.org/valley-water-retirees-information>.

If you are **NOT** making any changes to your existing benefits, no further action is required unless you wish to drop Valley Water's medical coverage for you and/or your dependents.

If you are changing coverage (i.e. switching from Blue Shield to Kaiser *or* Kaiser to Blue Shield, adding a dependent or deleting a dependent) you will need to complete the applicable forms. Either:

- Access and complete the forms online: <https://www.valleywater.org/valley-water-retirees-information>; or
- Contact the Benefits & Wellness Program at EmployeeServices@valleywater.org or (408) 630-3030 to obtain the required forms.

The effective date for any benefit changes submitted during open enrollment will be **April 1, 2021**.

Other than life status event(s), open enrollment is the *only* time you can make changes to your benefit plans. For a life status qualifying event, such as marriage, birth, adoption, loss of other coverage, etc., you have up to 30 calendar days from the date of the qualifying event date to enroll any eligible dependents. No late changes can be accepted per the IRS and insurance carrier regulations.

When a dependent is no longer eligible for coverage due to a life status change, such as divorce, death or a child ceases to no longer be considered an eligible dependent, it is imperative that you notify the **Benefits & Wellness Program** at EmployeeServices@valleywater.org or (408) 630-3030 within 30 calendar days of the event. Failure



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to notify Valley Water in the appropriate timeframe may constitute tax/insurance fraud. If an ineligible dependent receives treatment, you will be held liable for charges incurred.

Personal Information Changes

As a reminder, if your address/phone number should change, it is important to notify Valley Water's **Benefits & Wellness Program** at **EmployeeServices@valleywater.org** or **(408) 630-3030** so that your Valley Water records can be updated.

All open enrollment changes must be returned to Valley Water's Benefits & Wellness Program NO LATER THAN *Friday, March 12, 2021*
