

Employment • Classification • Employee Relations • EEO • Training • Risk Management

June 16, 2014

RE: One-Time Special Supplement Life Insurance Enrollment Opportunity

Dear County Employee:

The Human Resources Benefits Unit is pleased to announce that The Hartford has offered to provide a **one-time special opportunity** for all eligible employees to enroll in or increase their current level of Supplemental Life Insurance coverage with **automatic approval** up to the maximum Guaranteed Issue Amount. This employee paid benefit is in addition to the County's Basic Life Insurance, which is offered to most employees at no cost.

This <u>One-Time Special Supplemental Life Insurance Enrollment</u> period will run from **June 23, 2014 through July 11, 2014.** The guaranteed issue coverage is effective August 1, 2014.

Supplemental Life Insurance helps secure your family's financial future, providing assistance for things like the mortgage, rent, groceries and more. During this Special Enrollment you are eligible for one of the following Guaranteed Issue Amounts:

- Guaranteed Issue Amount for all Bargaining Units (except ESC & WCE) is 1, 2, or 3 times your Basic Amount of Life Insurance not to exceed \$250,000.
- Guaranteed Issue Amount for ESC and WCE Bargaining Units is 1, 2, or 3 times your Base Annual Salary not to exceed \$250,000.

Will I receive guaranteed issue coverage if I submitted a Supplemental Life insurance application during the recent Annual Enrollment period? Yes, guaranteed issue coverage will be made available to you automatically and will be effective August 1, 2014. You do not need to complete any additional paperwork. Any amount requested during Annual Enrollment in excess of the Guaranteed Issue Amounts listed above will require "Evidence of Good Health" review and approval process through The Hartford.

What happens if you chose not to enroll? After this Special Enrollment Period, employees not enrolled in Supplemental Life Insurance will be required to submit "Evidence of Good Health." Employees with *existing* Supplemental Life coverage may only increase their coverage by one level during future Annual Enrollment Periods, up to the Guaranteed Issue Amount.

How to Enroll? Your Employee Self-Service (ESS) portal will be open **June 23, 2014 through July 11, 2014** for this one-time Special Enrollment election opportunity. We <u>highly</u> encourage you to use the electronic enrollment process through ESS. If you do not have access to Employee Self-Service, a paper enrollment form is included.

How to Use Employee Self-Service (ESS): If accessing ESS using any electronic device connected to the County network, use this path: http://ep-internal.win.root.sonoma.gov/selfService_HRPROD/action.enter or If accessing ESS with an electronic device NOT connected to the County network (accessing the internet from home or from an agency not on the County network), use this path: https://ep.sonoma-county.org/selfService_HRPROD/action.enter

Once logged into Employee Self-Service, access your online Enrollment in the Benefits section by selecting "One Time Special Supplemental Life Enrollment." On tab 2 "SELECT BENEFIT PLAN(S)," select your desired level of coverage, then select "VALIDATE ELECTIONS" at the bottom of the page. Lastly, submit your election on tab 4 "SUBMIT ELECTIONS" and select "OK" in the pop-up message box. At this point you may exit ESS.

Want to learn more? Attend one of the Supplemental Life Insurance Education Sessions listed on the following page. Representatives from the Hartford and the Human Resources Benefits Unit will be there to answers questions and accept enrollment forms.

Additional useful information can be found on the enclosed pages. If you have any questions, please contact the Human Resources Benefits Unit via e-mail at <u>benefits@sonoma-county.org</u> or call 707-565-2900. Sincerely,

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Jeanne Groen, Benefits Manager Risk Management Division



Supplemental Life Insurance Education Sessions

TUESDAY JUNE 24, 2014	DEPT/LOCATION	ADDRESS				
7:00 a.m 7:30 a.m.	Sonoma County Sheriff	2796 Ventura Ave, SHF Training Room, Santa Rosa				
8:30 a.m 9:00 a.m.	Sonoma County Sheriff	2796 Ventura Ave., SHF Training Room, Santa Rosa				
10:00 a.m 10:30 a.m.	Human Services Department Administration Bldg Airport Area	3600 Westwind Blvd., Orville Wright Room, Santa Rosa				
11:00 a.m 11:30 a.m.	Child Support Services	3725 Westwind Blvd., Conference Room C, Santa Rosa				
2:30 p.m 3:00 p.m.	Sonoma County Sheriff	2796 Ventura Ave., SHF Training, Santa Rosa				
4:30 p.m 5:00 p.m.	Sonoma County Water Agency	404 Aviation Blvd., Redwood Rooms, Santa Rosa				

WEDNESDAY JUNE 25, 2014	DEPT/LOCATION	ADDRESS				
7:00 a.m 7:30 a.m.	Transportation & Public Works Santa Rosa Yard	2175 Airport Blvd., Conference Room, Santa Rosa				
9:00 a.m 9:30 a.m.	Transportation & Public Works La Plaza B	2300 County Center Dr., Suite B100, Main Transportation & Public Works Conference Room, Santa Rosa				
10:00 a.m 10:30 a.m.	Human Services Dept County Center	2550 Paulin Dr., Sequoia Conference Room, Santa Rosa				
1:00 p.m 1:30 p.m.	Human Services Department Family, Youth & Children Services	1202 Apollo Way, Annadel Conference Room, Santa Rosa				
2:30 p.m 3:00 p.m.	Human Resources	575 Administration Dr., Suite 117, Large Conference Room, Santa Rosa				

2014/2015 Supplemental Life Insurance Premiums (per each \$10,000 of coverage)

Supplemental Life insurance is employee paid, and the premium is based on your desired coverage amount and your age as of December 31st of that year. If you elect coverage and are approved, the cost will be deducted from your paycheck bi-weekly. The current rates for each \$10,000 of Supplemental Life Insurance coverage are:

Supplemental Life Insurance Premiums per \$10,000 of Coverage										
Age as of December 31st of Current Year	Under 29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
Bi-weekly Cost (per \$10,000 of Coverage)	\$0.28	\$0.31	\$0.39	\$0.59	\$0.86	\$1.37	\$2.28	\$3.38	\$5.53	\$10.12
Annual Cost (per \$10,000 of Coverage)	\$7.20	\$8.17	\$10.20	\$15.37	\$22.44	\$35.77	\$59.40	\$88.08	\$144.35	\$264.16

Find Your Current Supplemental Life Amount: You can view your current benefits at any time by selecting Current Benefits (with Dependent(s)) on the main Employee Self-Service screen under the Benefits section.

Amount of Basic Life, AD&D, and Supplemental Life Insurance Group # GL-673199

Bargaining Units	Benefit Life Class	Basic Amount of Life Insurance & AD&D Coverage 100% County Paid*	Supplemental Life Insurance Level of Coverage Amount Employee Paid	Supplemental Life Insurance Guaranteed Issue Amount *	
 SEIU (01, 05, 10, 25, 80) Unrepresented (00) 	1	\$10,000	1, 2, 3, or 4 times your Basic Life Amount	1, 2, or 3 times your Basic Life Amount	
• Local 39 (85)	2	\$20,000	1, 2, 3, or 4 times your Basic Life Amount	1, 2, or 3 times your Basic Life Amount	
 DSA* (46,47) SCLEA*(30,40,41,70) SCPDIAA (55) 	3	\$25,000*	1, 2, 3, or 4 times your Basic Life Amount	1, 2, or 3 times your Basic Life Amount	
Confidential (51)	4	1.5 times your Base Annual Salary, rounded to the next \$1,000, subject to a maximum of \$200,000	1, 2, 3, or 4 times your Basic Life Amount	1, 2, or 3 times Basic Life Insurance (not to exceed \$250,000)	
 Board of Supervisors (49) DSLEM (43) SCLEMA (44) SCPA (45) SCDPDA (60) Administrative Management (50) Department/Agency Heads (52) 	5	2 times Base Annual Salary, rounded to the next \$1,000, subject to a maximum of \$200,000	1, 2, 3, or 4 times your Basic Life Amount	1, 2, or 3 times Basic Life Insurance (not to exceed \$250,000)	
SEIU Supervisory (95 only)	6	1 times Base Annual Salary, rounded to the next \$1,000, subject to a maximum of \$100,000	1, 2, 3, or 4 times your Basic Life Amount	1, 2, or 3 times Basic Life Insurance (not to exceed \$250,000)	
• WCE (21)	7	\$25,000	1, 2, 3, or 4 times your Base Annual Salary	1, 2, or 3 times Base Annual Salary (not to exceed \$250,000)	
• ESC* (75)	8	\$25,000*	1, 2, 3, 4, or 5 times your Base Annual Salary	1, 2, or 3 times Base Annual Salary (not to exceed \$250,000)	

*Part-time employees working 32-59 hours (.40 - .74 FTE) per pay period in DSA, SCLEA, or ESC Bargaining Unit pay the cost for Basic Life Insurance if they elect coverage.