

2024 OPTIONS BENEFIT CHANGES



- Beginning in January 2024 the negotiated County contribution toward the cost of your health care coverage will increase by 2.5%.
- As in prior years, there is a monthly cap on “cash back” that you can receive, however you can spend any surplus contribution on other Options benefits.
- Beginning in 2023 participants enrolling in a Dependent Care Spending Account need to contribute at least \$10 monthly to receive the County contribution.

Make sure you understand all of your options before you make your benefit selections during the upcoming annual enrollment period.

2024 MEDICAL PREMIUMS AND COUNTY \$ CONTRIBUTION

MEDICAL PLAN TIER	COUNTY CONTRIBUTION	KAISER PERMANENTE	UNITED HEALTHCARE (UHC) HMO	UNITED HEALTHCARE HARMONY HMO	UNITED HEALTHCARE PPO
Employee Only	\$1105.54	\$897.80	\$959.85	\$705.51	\$1453.86
Employee +1	\$2017.11	\$1798.60	\$1942.60	\$1428.84	\$2939.15
Employee +2 or more	\$2382.84	\$2085.82	\$2250.05	\$1654.89	\$3404.95

Premium amounts reflect negotiated subsidy.

2024 OPTIONS FLEXIBLE BENEFITS CASH BACK COMPARISON

	Medical Plan	Cash Back w/ Delta Dental	Cash Back w/ DeltaCare	Cash Back w/ MetLife (SafeGuard)
KAISER PERMANENTE	Employee Only	\$177.12	\$193.24	\$197.14
	Employee +1	\$167.43	\$194.59	\$198.07
	Employee +2 or more	\$220.38	\$244 cash cap + \$17.57	\$244 cash cap + \$26.46
UNITED HEALTHCARE HMO	Employee Only	\$115.07	\$131.19	\$135.09
	Employee +1	\$23.43	\$50.59	\$54.07
	Employee +2 or more	\$56.15	\$97.34	\$106.23
UNITED HEALTHCARE HARMONY HMO	Employee Only	\$244 cash cap + \$125.41	\$244 cash cap + \$141.53	\$244 cash cap + \$145.43
	Employee +1	\$244 cash cap + \$293.19	\$244 cash cap + \$320.35	\$244 cash cap + \$323.83
	Employee +2 or more	\$244 cash cap + \$407.31	\$244 cash cap + \$448.50	\$244 cash cap + \$457.39

UnitedHealthcare®

United Healthcare HMO members:

The UHC monthly premium will increase by 0.12% in January 2024. The County contribution will increase enough to more than offset this increase, so “cash back” will increase for members. Since January 2020, SEIU 721 members also have another UHC option - called Harmony - that provides maximum “cash back” and take-home pay. You do not have to lose your surplus health care contribution. You can put it in a health care spending account to cover co-pays and other medical expenses. Or use it to purchase optional life insurance or long-term disability health insurance.

United Healthcare Harmony HMO members:

The UHC Harmony monthly premium will increase by 0.12% in January 2024. The UHC Harmony network has been designed to offer medical providers that use a best-practice model that delivers quality care at a lower price. The Harmony HMO network of doctors, specialists and facilities is smaller than the regular UHC HMO, but the premiums are significantly lower. UHC Harmony members would receive the maximum \$244 monthly “cash back” and have a surplus to “spend” on other benefits.



KAISER PERMANENTE®

Kaiser Permanente members:

The Kaiser monthly premium is set to increase by 14.52% in January 2024. Driven in large part by health marketplace trends, including inflation, staffing shortages, and an increased reliance on outside contractors, Kaiser Permanente members across California are facing double digit increases in the upcoming plan year.

Fortunately, the strength of our union contract has insulated us from the worst effects of the premium hike, and Kaiser Permanente premiums will still be fully covered for all members, meaning no one will be forced to pay out of pocket for healthcare coverage – only “cash back” will be reduced for some members.

