



Human Resources & Risk Management

COUNTY OF IMPERIAL

Open Enrollment Informational Meeting

October 16, 2025



Thursday, October 16, 2025 at 10:16 am

During the Drill:

Simulate an earthquake occurring.

Drop to the ground, take cover, and hold on for 1 minute.

Check with your department on additional details.

We will be resuming shortly,

If You Feel Shaking or Get an Alert

If Possible



Using Cane



Using Walker



Using Wheelchair



EarthquakeCountry.org/step5



Human Resources & Risk Management

COUNTY OF IMPERIAL

Open Enrollment Informational Meeting

October 16, 2025

Online Enrollment Only

Open Enrollment October 13 - October 27

If you do not have Open Enrollment changes, your current elections will rollover to the 2026 plan year, with the exception of the

Flexible Spending Accounts.

You must re-enroll each year. This benefit does not automatically carryover.

Meeting will be recorded and available to view from our Open Enrollment Webpage. Earn 100 Wellness Points for attending/viewing the meeting.

Open Enrollment HR Webpage

<https://hr.imperialcounty.org/open-enrollment/>



Human Resources
& Risk Management
COUNTY OF IMPERIAL

[Job Openings](#) [Contact Us](#) [Employee Benefits](#) [Accessibility](#) [Resources](#)

Open Enrollment 2026

(October 13 - 27, 2025)



How to Enroll &
Reset Password



Informational Meetings



Benefit Solver
(Company Key: COI)



Important
Enrollment Reminders



Premium Rates 2026



Health Benefit Vendors



Informational Meeting
PowerPoint Presentation

Informational Meeting
Recorded Presentation



Contact Us

HR Self-Service Portal

Benefitsolver.com



Imperial County
of California

Welcome

User Name *



case sensitive

Password *



case sensitive

Login >

[Forgot your user name or password?](#)

First time here?

Register to create your
user name and password.

 [Register](#)

Enroll Online in Three Easy Steps

Step 1

- Visit the Open Enrollment HR Webpage for quick access to your online resources.
- <https://hr.imperialcounty.org/open-enrollment/>

Step 2

- Log onto BenefitSolver.com to get started.
- Have your “How to Enroll” online instruction with Company Key **COI**.
- Make any changes for the 2026 Plan year and click [approve](#).

Step 3

- Review your changes.
- If no other changes are needed, then you are all set!
- Human Resources is available by telephone to assist you with any questions.

Open Enrollment October 13 – October 27

Open Enrollment Rules

October 13th 2025 through October 27th 2025

- Family Category (EE Only, EE+SP, etc.) **MUST** be the same for Medical, Dental, or Vision benefits.
- Employees must elect Medical coverage to be able to purchase Dental or Vision benefits.
- Two working spouses are eligible for Plan II at no cost. The employee with the higher benefit level will be considered primary.
- No cost for Dental and Vision to employees of certain Bargaining Units as negotiated.

A-Management

B-Department Heads

I-Sheriff's Association

O-DA Investigators Unit

J-Public Safety Management

L-Probation and Correction Peace Officer

K-Public Safety Supervisory Unit

S-Firefighters

Medical Plans



Bi-Weekly Health Premium Rates

County Employees

Effective January 1, 2026

MEDICAL	Employee Only	Employee & Spouse	Employee & Children	Employee, Spouse & Children
Plan I	\$70.45	\$184.83	\$159.42	\$273.84
Plan II	\$9.23	\$30.80	\$13.37	\$44.16
Dual Coverage Plan I	N/A	\$154.03	N/A	\$229.68
Dual Coverage Plan II	N/A	-0-	N/A	-0-

Bi-Weekly Health Premium Rates (Based on BU) County Employees

Effective January 1, 2026

MEDICAL	Employee Only	Employee & Spouse	Employee & Children	Employee, Spouse & Children
Plan I	\$121.75	\$283.41	\$231.24	\$392.93
Plan II	\$60.54	\$129.38	\$85.19	\$163.25
Dual Coverage Plan I	N/A	\$252.61	N/A	\$348.77
Dual Coverage Plan II	N/A	-0-	N/A	-0-



2026 Medical Plan (No Changes)

Blue Shield of CA	Plan 1	Plan 2
Annual Deductible Individual Family	\$500 \$1,000	\$1,500 \$3,000
In-Hospital Admission Fee	250 per day (3 day max)	250 per day (3 day max)
Emergency Room Services	\$100	\$100
Co-Insurance Preferred Provider Non-PPO	80/20% 60/40%	80/20% 60/40%
Out of Pocket Limit Preferred Providers Non-preferred Providers	\$3,000 \$6,000	\$6,000 \$12,000



2026 Prescription Plan (New Prescription Benefits through Navitus)

Navitus	Blue Shield Plan 1	Blue Shield Plan 2
Prescription Drug Brand		
Deductible	\$200	\$350
Co-insurance	80/20%	80/20%
Prescription Drug Generic		
Deductible	\$0	\$0
Co-insurance	None	None

2026 Mexico Plan – Pinnacle (No Changes)



- ☐ Deductible and Co-Insurance waived for Mexico Providers
- ☐ Preferred Providers up to \$5,000 per year, per family member (After \$5,000 coverage is 80/20)
- ☐ Separate \$10 co-pay applies to all doctor visit (office and specialist visit) and medical procedures (including but not limited to lab services, x-rays, surgeries and physical therapy)
- ☐ List of providers available at the County's website.



NEW for 2026

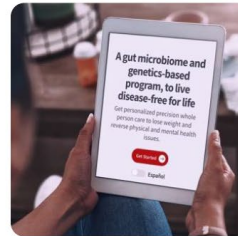
Digbi Health: will be replacing Livongo on January 1, 2026. Digbi focuses on personalized nutrition and lifestyle-based therapies to treat certain medical conditions. Members who wish to be on a weight management GLP-1 medication will need to enroll in the Digbi program otherwise the program is voluntary. Precision Medicine to treat obesity, diabetes, and other medical conditions.

HOW IT WORKS? – MEMBER JOURNEY



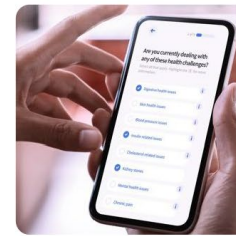
Week 1

Enrollment



- WEBSITE
<https://digbihealth.com/PRISM>
- PHONE LINE
Voice-guided intake

Eligibility Quiz



- Filter eligible members
- Identify key conditions
- Define care intensity

Joining the Community



- Program orientation on mobile app
- Meet health coach
- Fill modular intake forms
- Ship test kits

Week 2

Week 3-4

Week 5

At-home Diagnostics



- DNA test
- Gut Microbiome test
- CGM Sensor
- Optional: Scale, BP Cuff, iGlucose Monitor

Byte-sized Insights



- Health Coaching
- Tracking health indicators
- Sharing food-as-medicine insights

Test Results



- Genetic health risks
- Microbiome diversity
- Pharmacogenetic report
- Characterize biology

NEW for 2026

Navitus: Prescription coverage will move to Navitus on January 1, 2026.

The plan covers 100% of the cost of Generic medication and covers 80% of Brand name medication after deductible.

Member Benefit Resources



- Member Welcome Packet
 - Welcome Letter
 - ID Card
- Member Portal (www.Navitus.com/members)
 - Member Portal Quick Guide 2-Pager
 - Member Portal Member Flyer & Member Postcard
- Mobile App
 - Mobile App User Guide
 - Mobile App Member Flyer & Member Postcard
- Prior Authorization Member Flyer
- Three Ways to Lower Drug Costs Member Flyer



NEW for 2026

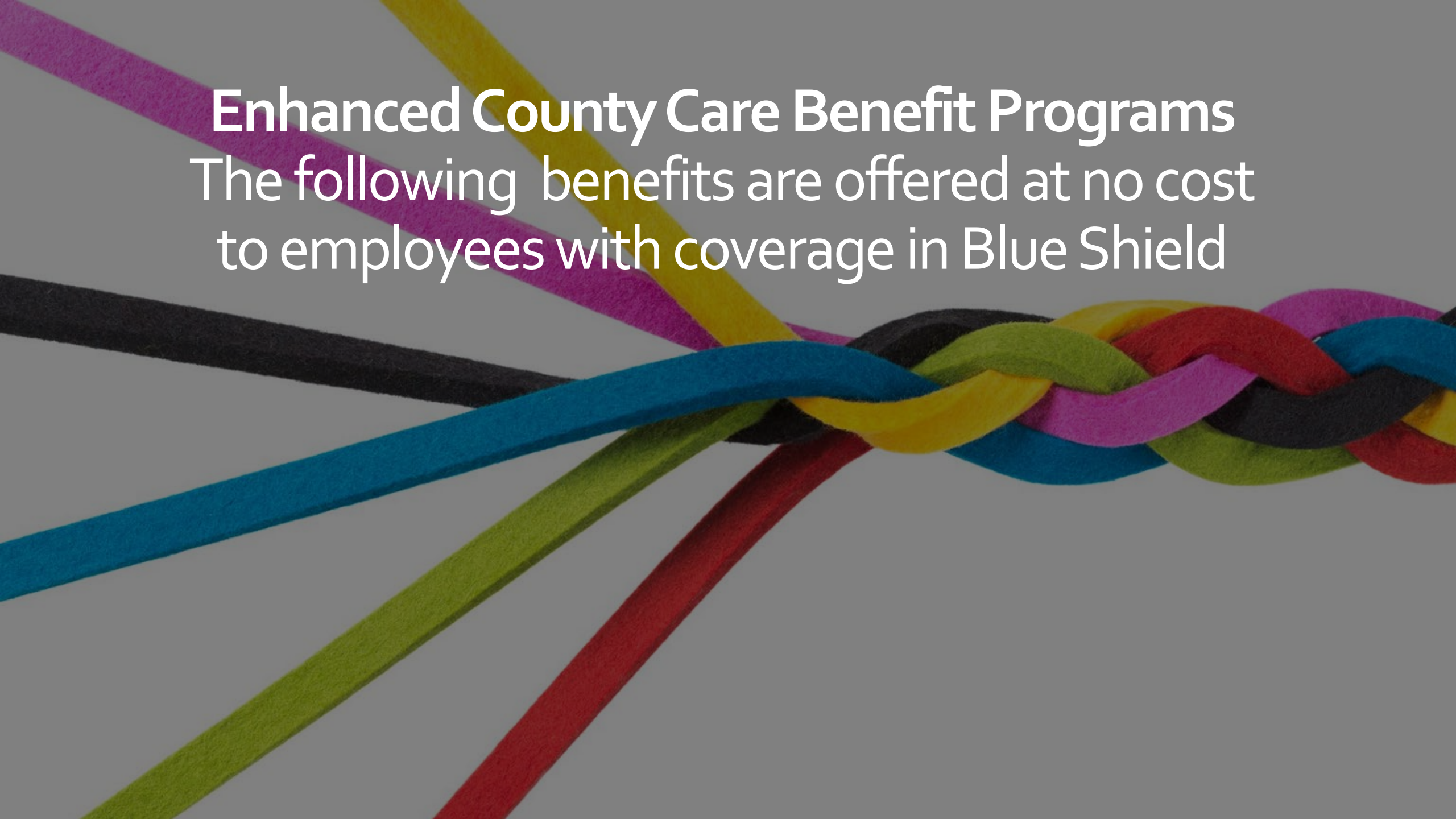
Navitus Webinar:

October 27th, 10:30-11:30am PST [HERE](#)

Digbi Webinar:

October 22nd, 1-2pm PST [HERE](#)

November 6th, 9-10am PST [HERE](#)



Enhanced County Care Benefit Programs

The following benefits are offered at no cost to employees with coverage in Blue Shield

Enhanced Care County Benefit Programs

Carrum Health



A special surgery benefit that provides exclusive access to certain surgical procedures for those enrolled in the County's health benefits.

Eligible procedures include:

- Knee and Hip Replacement
 - Certain Spinal Surgeries
 - Shoulder and Elbow Surgery
 - Bariatric Surgery
- Wrist and Hand Surgery
 - Ankle and Foot Surgery
 - Coronary Bypass Surgery

City of Hope: Eligible employees and their dependents with first-time, nonmetastatic breast cancer may be able to access breast cancer treatment from one of the leading cancer centers in the country: City of Hope. With your Carrum benefit, you may be able to qualify for:

- Surgery
- Breast reconstruction
- Radiation therapy
- Chemotherapy

How do I participate in the Program?

If your doctor has recommended surgery, visit **my.carrumhealth.com/eiahealth (Prism EIA, County of Imperial)** or call **1-888-855-7806**.

<https://hr.imperialcounty.org/medical-plans/>



Enhanced Care County Benefit Programs

Hinge Health

Surrounds your member with the right level of proven, evidence-based care

Licensed Doctors
of Physical Therapy



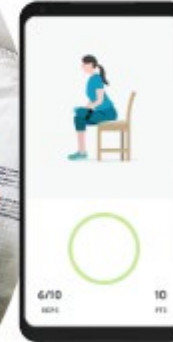
Board-certified
health coaches



Physicians and
orthopedic surgeons



Advanced
motion sensors



All-in-one app
experience

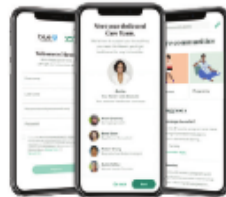


Enso wearable
pain management

To learn more call (855) 902-2777, or apply at:
HINGEHEALTH.COM/PRISM

Enhanced Care County Benefit Programs

Maven



Sign up today to access:

- **On-demand virtual appointments** with Maven OB-GYNs, lactation consultants, doulas, mental health specialists, nutritionists, career coaches, and many more
- **Your own Care Advocate** who can help you find care, navigate your health benefits, find the right in-network providers, and more
- **Expert resources** including virtual classes, helpful articles, and community forums

Get support for every stage of your journey:

Pregnancy

- Midwives, OB-GYNs, doulas
- Birth planning
- Prenatal nutritionists
- Mental health specialists
- Loss support

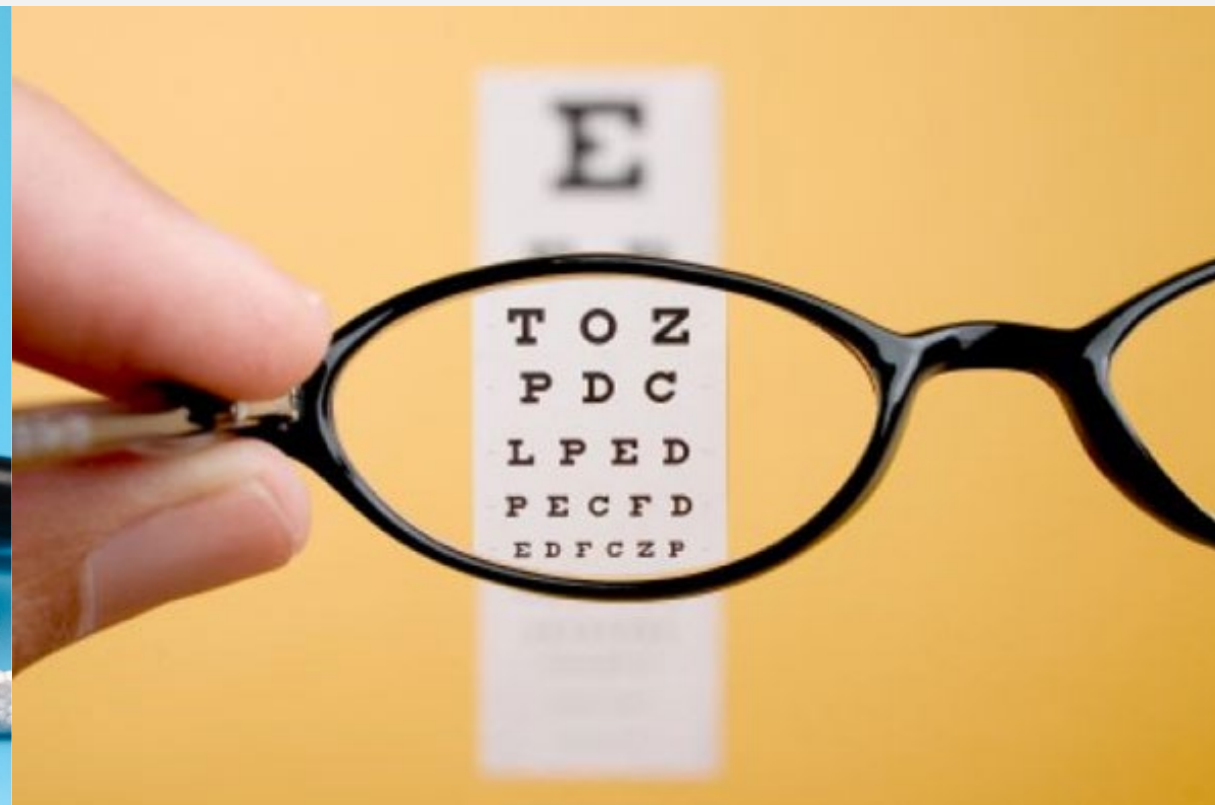
Postpartum

- Infant care education
- Pediatricians
- Lactation counseling
- Infant sleep coach

Returning to work

- Back-to-work support
- Career coaching
- Emotional support

Dental & Vision Plans





Dental Insurance

	Principal	DHS
Type of Insurance	PPO	HMO
List of Providers	EPO/PPO	Limited List
Area of Coverage	California & Mexico	California & Mexico
Coverage	100% Preventive Up to 80% Basic Up to 70% Major	List of Co-pays
Deductible	\$25 (Waived for preventive)	No
Enhanced Orthodontic Coverage	Adult & Child \$2000	Adult & Child Copay \$1500

Cost to EE	EE only	EE & Sp	EE & Ch	EE & Fam.
Principal Bi-Weekly	\$15.40	\$28.64	\$29.60	\$43.29
DHS Bi-Weekly	\$ 12.17	\$ 22.62	\$ 23.39	\$ 34.19

Vision Insurance

www.vsp.com

Coverage

- Eye Exam \$25 Co-pay
 - Glasses \$40 Co-pay
 - Frames \$120 Allowance (including Costco & Walmart)
- OR
- Contact Lenses \$105 Allowance (\$60 Contact Lens Fitting)

Eligible every 24 months

Cost to EE	EE only	EE & Sp	EE & Ch	EE & Fam.
VSP	\$1.85	\$4.13	\$4.24	\$6.30



Flexible Spending Account

Benefit Coordinators Corporation (BCC)

- Flex 125 –Medical Spending Accounts - Max \$3,400
 - \$500 Rollover for Flex Accounts
- Flex – Dependent Care Account - Max \$5,000 (up to age 13)
- **“Use it or lose it”**
- Eligible Expenses: co-pays, deductibles, etc.
- www.fsastore.com
- **Re-enroll every year** during Open Enrollment
- HRA Management Benefit (\$2,000 every 24 months, next funding date will be January 1st, 2027)



Aetna

Employee Assistance Program

Resources
for Living

- Employees and dependents
- 5 free counseling sessions per incident per year
- Clinical Counseling
 - Marriage and Relationships
 - Family problems
 - Stress and anxiety
 - Depression
- Work & Life Services
 - Child and Elderly Care Assistance
 - Financial Issues
 - Legal Services

<https://hr.imperialcounty.org/>

<https://www.resourcesforliving.com/login>



Life Insurance VOYA Financial



- **Basic Life & ADD Coverage Based on Bargaining Unit**

■ General Employee	\$100,000	/ \$125,000
■ Management	\$150,000	
■ Department Head	\$175,000	
- **Supplemental Life**
 - Limit to 5x your annual salary up to \$500K (Evidence of Insurability (EOI) required after 300K)
 - Spouse coverage up to \$250K (EOI required after 10K)
 - Children up to \$10K (up to age 26 **no** EOI required)
 - COI married couples can not purchase supplemental life for spouses
- Enrollment and changes may be done at any time.
- Complete an Evidence of Insurability for any changes after 31 days from date of hire.



Voluntary Products

AFLAC and UNUM

- Whole Life
- Short Term Disability
- Accident
- Critical Illness
- Cancer Care
- Long Term Disability

Aflac Heidi Sam 619-871-7589

UNUM (OE period only) 800-635-5597

DEFERRED COMPENSATION

- Lincoln
- Valic/Corebridge
- Great-West
- Nationwide
- Putnam 529 College Savings Plan (Valic)
- Long-Term Care with Life Insurance through CHUBB

Qualifying Event

- ☐ Legal marital status (Marriage, divorce, legal separation, annulment or spouse's death)
- ☐ Dependent Change (Birth, adoption, placement for adoption or death of dependent)
- ☐ Employment Status (Spouse or dependent's termination or commencement of employment)
- ☐ Entitlement to COBRA continuation of coverage
- ☐ Gain or loss of Medicare or Medical entitlement
- ☐ Receipt of a qualified medical child support order
- ☐ A significant change in the health coverage of the employee or spouse attributable to the spouse's employer.

- Employee **MUST** provide documentation
- Change **MUST** be requested within **31** days of the event.
- Requested change **MUST** be consistent with status change.



Assistance During Open Enrollment

October 13 – October 27

Human Resources staff will be available to assist you with Open Enrollment questions **Monday through Friday from 8:00 a.m. to 5:00 p.m.**

HR Office Main Line: 442-265-1148

Ada Esperanza
442-265-1165

Cecilia Llamas
442-265-1160

Erica Morales
442-265-1146

COUNTY OF IMPERIAL
Employees and Retirees

2025 Health & Benefits Fair

WEDNESDAY, OCTOBER 22
9:00 AM TO 1:00 PM

CASA DE MAÑANA BUILDING
Imperial Valley Fairgrounds
200 East 2ND St. Imperial, CA

LIVE PERFORMANCES FROM:
MARIACHI AMANECER &
SWEET ROCK

RAFFLES / VENDORS / FLU SHOTS

LUNCH WILL BE SERVED FROM 10:30 AM TO 1:00 PM

Employees allowed 3 hours of County time to attend event "with Supervisor's approval"

OPTIONAL 70'S GROOVY ATTIRE
QUESTIONS? CALL HR AT 442-265-1148

Human Resources
& Risk Management
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KNOW BEFORE YOU GO

COI 2025 Health & Benefits Fair



- Employees will need to take their County id/badge to register at the event.
- County id/badge will be scanned at registration booth.



- Entrance to event parking will be through Claypool Dr.
- Exit from event parking will be through east gate, toward S. L Street.

IV FAIRGROUNDS





Questions?