



IMPORTANT LEAVE OF ABSENCE HEALTH BENEFITS NOTICE

Greetings County of Ventura Employee,

The County of Ventura has contracted with Optum Financial to assist with Direct Bill Services. Optum Financial will manage the billing and collection of your Leave of Absence premium payments. **If you go on an unpaid leave of absence, you will no longer remit your leave of absence premiums directly to the County of Ventura.**

You are receiving this letter to advise you of the Welcome Letter you should receive from Optum Financial in 3-5 business days from your unpaid status entered in our payroll system. The letter is sent via U.S. mail to your mailing address on file. To maintain continuity of your health plans and optional coverages you will need to:

1. Make an election through Optum Financials' self-service portal within 30 days from the Plan Start Date found on your Welcome Letter.
2. Notify us **immediately of any discrepancies to your Optum Portal** so that they can be corrected timely.

Through Optum Financials' self-service portal, you have three payment* options:

1. **Recurring payments** *Suggested form of payment - Gray button*
 - o ACH (bank account) **(No Fee)**
 - o Debit Card **(No Fee)**
 - o Credit Card (surcharge of up to 3%)
 - **IMPORTANT NOTICE:** If using Master Card or Visa, a surcharge of up to 3% will be added to the payment.
 - o **PLEASE NOTE:** *When you receive your release to return to work, please access your Optum account and stop your recurring payments. Please contact your Department's LOA Coordinator for further questions.*
2. **Mail in** Optum Financial **(No Fee)**
 - o Check
 - o Money Order
3. **One-time** payments (**\$20.00** service fee) **Blue button**
 - o ACH (bank account)
 - o Credit/Debit card

IMPORTANT NOTICE: Discover and American Express are no longer accepted.

Please note that your premiums may be subsidized, please refer to the Subsidy Notice page of the Welcome Notice. If applicable, the subsidy amount (your Flexible Credit Allowance) will reduce your total premium amount.

Failure to make elections and pay the required premiums by the deadlines may interrupt and/or terminate your plan coverage(s). Please mark your calendars with the deadline dates. The Welcome Letter will also contain a LOA Direct Bill -Addendum to Welcome Notice for additional County resource information.

We encourage you to access your Optum Financial account once a week to ensure all:

- Actions are completed as needed.
- Contact information is current

All communications sent to you from Optum Financial can be found under Communications in your Optum Financial account.

If you receive a welcome notice and are not on an unpaid leave of absence, please contact your Agency's Leave of Absence Coordinator and/or payroll office to report this discrepancy.

If you have any questions or need additional information regarding your:

- Optum Financial portal access, you can call Optum Financials' Direct Bill Services Customer Service at **(855) 687-2021**.
- Leave of Absence premium information on the Optum Financial Portal, you may contact us at
 - LOA.Benefits@venturacounty.gov (please include your EE ID with your last name and first initial in the subject line) or,
 - (805) 677-8785 (please include your EE ID and first and last name as found in VCHRP).

Thank you for your assistance in ensuring that your Direct Bill account is up to date.

Sincerely,

Leave of Absence Management Team

*2026 Plan Year Payroll Calendar

Plan Year 2026 Leave of Absence Premiums Due Dates								
Pay Period	Payment Due Date	Grace Period Expiration	Coverage Period		Pay Period	Payment Due Date	Grace Period Expiration	Coverage Period
26/01	12/21/25	As noted in the Optum Portal Communications	01/04/26 - 01/17/26		26/14	06/21/26	As noted in the Optum Portal Communications	07/05/26 - 07/18/26
26/02	01/04/26		01/18/26 - 01/31/26		26/15	07/05/26		07/19/26 - 08/01/26
26/03	01/18/26		02/01/26 - 02/14/26		26/16	07/19/26		08/02/26 - 08/15/26
26/04	02/01/26		02/15/26 - 02/28/26		26/17	08/02/26		08/16/26 - 08/29/26
26/05	02/15/26		03/01/26 - 03/14/26		26/18	08/16/26		08/30/26 - 09/12/26
26/06	03/01/26		03/15/26 - 03/28/26		26/19	08/30/26		09/13/26 - 09/26/26
26/07	03/15/26		03/29/26 - 04/11/26		26/20	09/13/26		09/27/26 - 10/10/26
26/08	03/29/26		04/12/26 - 04/25/26		26/21	09/27/26		10/11/26 - 10/24/26
26/09	04/12/26		04/26/26 - 05/09/26		26/22*	10/11/26		10/25/26 - 11/07/26
26/10	04/26/26		05/10/26 - 05/23/26		26/23	10/25/26		11/08/26 - 11/21/26
26/11*	05/10/26		05/24/26 - 06/06/26		26/24	11/08/26		11/22/26 - 12/05/26
26/12	05/24/26		06/07/26 - 06/20/26		26/25	11/22/26		12/06/26 - 12/19/26
26/13	06/07/26		06/21/26 - 07/04/26		26/26	12/06/26		12/20/26 - 01/02/27

*No FSA Contributions due