

OPEN ENROLLMENT GUIDE

2019



GARDEN GROVE

City Council Members

Begins: Monday, September 10, 2018, 8:00 a.m.

Deadline: Friday, October 5, 2018, 4:00 p.m.

Changes effective: Tuesday, January 1, 2019

ELIGIBLE EMPLOYEES

All City Council Members are eligible for benefits and must confirm their selections annually. Below are the benefits you are eligible for:

- Medical
- Dental
- Vision
- Life Insurance

OPEN ENROLLMENT CHECKLIST

Open Enrollment is a great time to review your existing benefit plans, evaluate any anticipated needs, learn more about your benefits and make adjustments for the upcoming calendar year.

1. Prepare
Review your benefits in the Open Enrollment System. You can access the system by logging in from your work or home computer. You should also review the information in this packet and on the Open Enrollment website or help menu. Write down any questions you have and talk to Stephanie or Sandra to get your answers.
2. Plan
Decide whether or not you want to make changes to your benefits. Changes you can make include:
 - Change medical, dental, vision plans
 - Add a medical, dental, or vision plan
 - Cancel your medical, dental or vision plan
 - Remove or add eligible dependents

Required Documents

- Social Security cards for all dependents
- Birth Certificates for children
- Marriage Certificate for spouse

If you are adding dependents, please send copies of the appropriate documents to Stephanie in Human Resources.

***PLEASE DO NOT EMAIL ANY DOCUMENTS
CONTAINING SOCIAL SECURITY CARDS***

3. Complete
Login to the Open Enrollment System and make any necessary changes. Not Making Changes? Login to the Open Enrollment system and make 100% sure everything is the way you want it. If you don't, and it's incorrect, you cannot fix it after October 5, 2018.

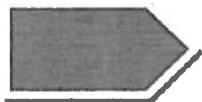
All changes must be completed by 4:00 p.m. on October 5, 2018.

LOGGING INTO THE OPEN ENROLLEMENT SYSTEM

From a City computer, go to the City's main Intranet and click on the Open Enrollment link. From here, you will login to the system using the same username and password you use for your City email and timesheet system. If you have any problems with your username or password, contact I.T. staff at ext. 5234 or ext. 5233.


From a non-City computer, enter the following into the address bar of your internet browser <https://ch.ci.garden-grove.ca.us/enroll/login>. From here, you will login to the system using the same username and password you use for your City email and timesheet system.

IMPORTANT REMINDER:



After you have clicked through all the screens, you must confirm your benefits. If you have successfully confirmed your benefits, you will receive a confirmation email sent to your City email account. If you do not receive the email, log back in and try again.

Your confirmation email will look like this:

	Open Enrollment Summary
From:	admin@ci.garden-grove.ca.us
To:	<input type="text"/>
2014 Open Enrollment Summary for	
Your zip code is: 92840	
Your monthly Cafeteria Plan allocation is: \$	
Your current health plan is 4321 OC United Healthcare Alliance employee \$	
Your current dental plan is IDD0 DELTA PREFERRED employee \$	
The remaining balance of your monthly allocation is \$	
Your current monthly deferred compensation payroll deduction is	
Life insurance information has not been requested	
Your monthly payroll deduction for all benefits is \$	

OPEN ENROLLMENT WEBSITE

<https://benefits.ggcity.org>

MEDICAL PLANS AND PREMIUMS

The City offers both HMO and PPO style plans. To view the plan summaries, visit the Open Enrollment website.

HMO Plans

- Anthem HMO Select
- Anthem HMO Traditional
- Blue Shield Access +
- Health Net Salud y Mas
- Health Net SmartCare
- Kaiser Permanente
- United Healthcare Alliance
- Sharp Performance Plus (Other Southern Only)

PPO Plans

- PERS Care
- PERS Choice
- PERS Select
- PORAC (Sworn Police & Fire Only)

OptumRx will continue to be the prescription pharmacy vendor for all medical plans except Kaiser and Blue Shield Access+.

CalPERS determines medical premiums based on region. Below are the counties included within each region and the medical premiums for each area. If you live in ORANGE or RIVERSIDE county, you will look at "Other Southern Region." If you live in LOS ANGELES or SAN BERNARDINO county, you will look at the "Los Angeles Region."

Other Southern Region Plan Name	Employee Only	Employee & One Dependent	Employee & Full Family
Anthem HMO Select	\$625.07	\$1,250.14	\$1,625.18
Anthem HMO Traditional	\$830.89	\$1,661.78	\$2,160.31
Blue Shield Access+	\$760.04	\$1,520.08	\$1,976.10
Health Net Salud y Mas	\$427.81	\$855.62	\$1,112.31
Health Net SmartCare	\$642.71	\$1,285.42	\$1,671.05
Kaiser Permanente	\$628.63	\$1,257.26	\$1,634.44
United Healthcare Alliance	\$646.65	\$1,293.30	\$1,681.29
Sharp Performance Plus	\$593.66	\$1,187.32	\$1,543.52
PERS Care	\$907.29	\$1,814.58	\$2,358.95
PERS Choice	\$721.11	\$1,442.22	\$1,874.89
PERS Select	\$462.71	\$925.42	\$1,203.05
PORAC	\$774.00	\$1,623.00	\$2,076.00

Los Angeles Region Plan Name	Employee Only	Employee & One Dependent	Employee & Full Family
Anthem HMO Select	\$627.07	\$1,254.14	\$1,630.38
Anthem HMO Traditional	\$878.48	\$1,756.96	\$2,284.05
Blue Shield Access+	\$669.75	\$1,339.50	\$1,741.35
Health Net Salud y Mas	\$356.50	\$713.00	\$926.90
Health Net SmartCare	\$584.27	\$1,168.54	\$1,519.10
Kaiser Permanente	\$618.64	\$1,237.28	\$1,608.46
United Healthcare Alliance	\$669.61	\$1,339.22	\$1,740.99
PERS Care	\$843.78	\$1,687.56	\$2,193.83
PERS Choice	\$654.50	\$1,309.00	\$1,701.70
PERS Select	\$420.77	\$841.54	\$1,094.00
PORAC	\$774.00	\$1,6223.00	\$2,076.00

MEDICAL ALLOCATIONS

The City provides a medical allocation based on bargaining unit and by coverage level. If you cover just yourself, you will receive \$655.00. If you cover yourself and one dependent, you will receive \$1,120.00. If you are covering yourself and two or more dependents, you will receive \$1,400.00. You will not receive any funds if you waive medical coverage.

DENTAL PLANS

Delta Preferred - PPO

Employee Only \$55.96

Full Family \$108.59

- Deductible for management groups - in-network \$25/ out-of-network \$35
- Deductible for non-management groups - in-network \$40/ out-of-network \$50
- Diagnostic & Preventative covered at 100%
 - Two cleanings per year
 - Bitewing x-rays once per year
 - Full mouth x-rays every 3 years
- Basic benefits covered at 80%
- Crowns and other Cast restorations covered at 50%
- Prosthodontics covered at 50%
- Annual maximum benefit per calendar year per person - \$1,000
- No orthodontia benefit

DeltaCare USA -HMO

Employee Only \$16.73

Full Family \$39.92

- \$0 deductible
- \$0 for cleanings and exams (once every 6 months)
- Fee schedule for services
- Orthodontia benefit - \$1600 for child or adolescent to age 19
- Orthodontia benefit - \$1800 for adults, including adult children

- Metallic fillings covered, ceramic or porcelain are considered a materials upgrade (for a fee)

VISION PLAN

Accepted at in-network optometrist, ophthalmologists, Costco Optical, Walmart, Sam's Club, Cohens Fashion Optical, RxOptical and Visionworks. Additional savings available on prescription sunglasses, retinal screening and laser vision correction services. You are eligible for your exam, lenses, frames/contacts every 12 months.

VSP

Employee Only \$15.56

Full Family \$34.73

- Exam copay - \$10
- Glasses copay - \$25
- Deductible - \$0
- Frames benefit in-network - \$130 / Costco frame benefit \$70
- Contacts in-lieu of glasses – up to \$130 benefit / free to participant if deemed medically necessary
- Standard progressive lenses \$50-\$160
- Single vision, bifocal, trifocal, lenticular – covered in full

Additional Benefits

- Extra Pair Benefit - \$20 copay
- Corrective Vision Services – In-network 15% discount

LIFE INSURANCE OPTIONS

What is Term Life Insurance?

Term Life Insurance is a policy that pays a benefit for a particular term. For the City, the term is employment. It is effective the first of the month after your hire date, and cancelled on your separation or retirement date. The City has two types of Term Life Insurance, a City paid group policy, which covers all full-time employees, and an Optional Additional Term Life Insurance policy, which is paid by the employee.

Lincoln Life Insurance - City Paid

All full-time employees are provided with a City paid life insurance policy equal to one year of your annual base salary, rounded up to the nearest thousand (\$1,000) dollars to a maximum of \$300,000. The policy also includes a policy for your spouse/domestic partner and all children of \$5,000. The policy also has an Accidentally Death and Dismemberment (AD&D) provision that provides a benefit equal to the amount of your basic life insurance should you die accidentally. However, the AD&D provision is subject to certain exclusions and limitations. To calculate your City Paid Life Policy, take your base monthly salary, multiply by 12 and round to the nearest thousand dollars. If your gross base salary is \$3,295 you will do the calculation below:

- Example: $\$3,295 \times 12 = \$39,540$ rounded to nearest thousand means your policy is for \$40,000.

Term Life Insurance - Employee Paid (optional additional)

You may choose to pay for additional life insurance coverage for yourself, your spouse/domestic partner and/or children. Premium payments are payroll deducted bi-weekly. Below is a chart of the cost per \$1,000 of additional coverage. Premiums are based on your age and the amount of coverage you elected.

Age of Employee (as of last birthday)	Monthly Rate (per \$1,000)
Up to age 29	\$0.08
30-34	\$0.09
35-39	\$0.13
40-44	\$0.19
45-49	\$0.32
50-54	\$0.53
55-59	\$0.86
60-64	\$1.08
65-69	\$1.87
70-74	\$3.04
75-79	\$4.68

Available Coverage Amounts:

- Employee - You may elect in multiples of \$10,000 up to \$500,000 coverage for yourself, however the policy amount cannot exceed 5x your annual salary.
- Spouse/Domestic Partner - You may elect up to 50% of our annual coverage for your spouse, in multiples of \$5,000.
- Children - You may elect up to \$10,000 coverage for your child(ren)
 - Eligible children must be under 21 years of age and unmarried, or under age 25 if maintaining full-time student status. *It is the employee's responsibility to cancel coverage once children become ineligible.*

If you terminate your employment or become ineligible for coverage, you have the option to convert all or part of the amount of coverage in effect to an individual life policy on the date of termination without completing a new Evidence of Insurability. Conversion election must be made within 31 days of your date of termination.

Stephanie (714) 741-5533 or stephanier@ggcity.org

Sandra (714) 741-5009 or sandrav@ggcity.org
