



Open Enrollment 2020

My City Benefits



Open Enrollment Dates: September 9 – October 4

Open Enrollment begins September 9, 2019 and ends October 4, 2019. Changes made during Open Enrollment take effect January 1, 2020. During Open Enrollment you can:

- Enroll or change to a different CalPERS medical plan.
- Enroll in dental and/or vision.
- Add/modify/remove dependents.
- Cancel your existing health coverage.
- Opt for cash-in-lieu of medical benefits (Non-sworn FT/PPT employees and Sworn Fire only).
- Enroll in a Flexible Spending Account (MCAP and/or DCAP). NOTE: MCAP and DCAP require annual enrollment. Current participants must re-enroll to participate in 2020.
- Purchase additional life insurance for self/spouse/dependents.

EMPLOYEE HEALTH & WELLNESS AND OPEN ENROLLMENT FAIR

- ➔ September 25: 150 Frank Ogawa Plaza (2nd floor) 9 AM – 2 PM
- ➔ September 26: 7101 Edgewater drive (bldg. 2) 7:30 AM – 1:00 PM

Come and join the fun! There will be free health screenings, free presentations, door prize drawings and much more. You'll have the opportunity to meet health care vendors and do on-site enrollment.

WHAT'S NEW

CalPERS Three Region Rate Structure

Effective January 1, 2020, CalPERS medical plan rate structure will move from a five region model to three regions. Region 1 will consist of 43 Northern California counties, Region 2 will consist of 12 Southern California counties, and Region 3 will be comprised of Los Angeles, Riverside, and San Bernardino counties.

Blue Shield Trio

Blue Shield will introduce a new narrow-market health plan call Blue Shield Trio for the following six counties: El Dorado, Los Angeles, Nevada, Placer, Sacramento, and Yolo.

FSA MCAP and DCAP Administrative Fee Increase

The administrative fee for MCAP and DCAP will increase from \$3.95 per month to \$4.10 per month.

Active Sports

Ready to get active? City of Oakland employees are eligible to receive a 38% discount on memberships at Active Sports Club! Contact the Benefits staff at BenefitsAdmin@oaklandca.gov for enrollment information and access to the online enrollment portal.



CalPERS 2020 Health Plans

Health Maintenance Organizations (HMO)

1. Anthem Blue Cross Select
2. Anthem Blue Cross Traditional
3. Blue Shield Access+ HMO
4. Blue Shield Access EPO
5. Blue Shield Trio
6. Health Net Smart Care
7. Kaiser Permanente
8. Sharp Health Plan (San Diego Area Only)
9. United Healthcare
10. Western Health Advantage

Preferred Provider Organizations (PPO)

1. PERS Select
2. PERS Choice
3. PERSCare
4. PORAC (sworn police only)

Preferred Provider Organizations (PPO)

- Blue Shield EPO Del Norte County (serves Colusa, Mendocino, and Sierra counties)

IMPORTANT NOTE

Health plan availability varies by county. Use the CalPERS Health Plan Search tool to verify health plans available in your area.

CalPERS Health Plan Search Tool

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search>

- Click on link above
- Type in your zip code
- Select "Public Agency/School"
- Select "2020" as the "Search Year"
- Click the "Search" button

HEALTH PLAN PREMIUM AND EMPLOYEE CONTRIBUTION INCREASES

Health plan premiums and employee contributions have increased for various plans. Please review the monthly 2020 health plan rates. The 2020 rate sheets on pages 4 through 7 show the 2020 monthly premium and employee contribution for each health plan. Employee contributions are deducted from an employee's check on a monthly basis. Make sure you review the plan cost and features to make a choice that best fits you and your family's specific needs.

All changes become effective January 1, 2020. Changes to plans cannot be accepted after October 4, 2019. You may only change health plans during CalPERS Open Enrollment, if you move out of your health plan service area, when you retire, and when you qualify for Medicare.

HELPFUL LINKS

- CalPERS – www.calpers.ca.gov
- City Benefits Page – www.oaklandca.gov/benefits
- Health Plan Comparison Tool - https://pcms.plansource.com/entities/36115/plans?pubnode_id=16988
- Navia Benefit Solutions <https://www.naviabenefits.com/>

How To Enroll or Make Changes

Complete the appropriate enrollment form(s) and submit your completed enrollment form(s) **and** all required documentation to the City of Oakland Benefits Unit by October 4, 2019.

- **Medical, Dental, & Vision Plans** – Complete the Employee Benefits Record form and provide required supporting documentation (if adding dependent coverage)
- **Medical Waiver Plan – Cash In Lieu** - Complete the Medical Waiver/Cash In Lieu form and proof of medical coverage from another source.
- **Flexible Spending Account – MCAP/DCAP**
Complete the Navia Flexible Spending Account Election form or enroll online through the Navia portal.
- **Optional Life Insurance** – Complete Hartford Optional Life Insurance enrollment form and provide EOI (if required).



Medical Waiver Plan – Cash-in-Lieu (Non-sworn FT/PPT and Sworn Fire Only)

Non-sworn full-time, permanent part-time, and sworn fire employees may opt out of medical coverage in exchange for cash reimbursement. These payments are taxable cash compensation. The amount of the cash reimbursement is based on the represented unit. Please refer to your respective MOU.

To qualify for the Medical Waiver benefit, employees must provide proof of group medical coverage through another source.

How to Enroll In FSA Through the Navia Portal

You must have an online Navia account to enroll through the Navia portal. Skip to step 2 if you have an online Navia account, please start step 2 (below).

1. Complete your online Navia account registration by accessing the Navia website at <https://www.naviabenefits.com/>
 - Use company code “OKL” to register.
 - Shortly after registering for online access, you will receive an email confirmation with a temporary password.
2. Log on to the Navia Portal at <https://www.naviabenefits.com/>
3. Select “Online Enrollment”
4. Make your FSA elections

Where To Obtain Enrollment Forms

- The Open Enrollment Folder on the City Benefits page at www.oaklandca.gov/benefits
- The HRM counter at 150 Frank Ogawa Plaza, 2nd Floor

WHERE TO SUBMIT ENROLLMENT FORMS

Submit Enrollment Forms and required documentation to the City of Oakland Benefits Unit by **October 4, 2019**.

- FAX: 510.238.6560
- Email: BenefitsAdmin@oaklandca.gov
- Drop off at the HRM counter at 150 Frank Ogawa Plaza, 2nd Floor

Monthly Medical Plan Rates for Eligible Permanent Full-Time Employees

Effective January 1, 2020

REGION 1

Counties: Alameda, Alpine, Amador, Butte, Calaveres, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba

Medical Plans	Monthly Premium Cost			Monthly Employee Contribution		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Anthem EPO Del Norte	\$861.18	\$1,722.36	\$2,239.07	\$92.69	\$185.38	\$241.00
Anthem Select HMO	\$868.98	\$1,737.96	\$2,259.35	\$100.49	\$200.98	\$261.28
Anthem Traditional HMO	\$1,184.84	\$2,369.68	\$3,080.58	\$416.35	\$832.70	\$1,082.51
Blue Shield Access+ HMO	\$1,127.77	\$2,255.54	\$2,932.20	\$359.28	\$718.56	\$934.13
Blue Shield Access EPO	\$1,127.77	\$2,255.54	\$2,932.20	\$359.28	\$718.56	\$934.13
Blue Shield Trio	\$833.00	\$1,666.00	\$2,165.80	\$64.51	\$129.02	\$167.73
Health Net SmartCare HMO	\$1,000.52	\$2,001.04	\$2,601.35	\$232.03	\$464.06	\$603.28
Kaiser (CA) HMO	\$768.49	\$1,536.98	\$1,998.07	\$0.00	\$0.00	\$0.00
PERS Choice	\$861.18	\$1,722.36	\$2,239.07	\$92.69	\$185.38	\$241.00
PERS Select	\$520.29	\$1,040.58	\$1,352.75	\$0.00	\$0.00	\$0.00
PERSCare	\$1,133.14	\$2,266.28	\$2,946.16	\$364.65	\$729.30	\$948.09
PORAC (POLICE ONLY)	\$774.00	\$1,699.00	\$2,199.00	\$5.51	\$162.02	\$200.93
United HealthCare HMO	\$899.94	\$1,799.88	\$2,339.84	\$131.45	\$262.90	\$341.77
Western Health Advantage	\$731.96	\$1,463.92	\$1,903.10	\$0.00	\$0.00	\$0.00

REGION 2

Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura

Medical Plans	Monthly Premium Cost			Monthly Employee Contribution		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Anthem Select HMO	\$654.04	\$1,308.08	\$1,700.50	\$0.00	\$0.00	\$0.00
Anthem Traditional HMO	\$934.95	\$1,869.90	\$2,430.87	\$166.46	\$332.92	\$432.80
Blue Shield Access+ HMO	\$909.87	\$1,819.74	\$2,365.66	\$141.38	\$282.76	\$367.59
Health Net Salud y Mas	\$435.14	\$870.28	\$1,131.36	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$719.26	\$1,438.52	\$1,870.08	\$0.00	\$0.00	\$0.00
Kaiser (CA) HMO	\$654.24	\$1,290.48	\$1,677.62	\$0.00	\$0.00	\$0.00
PERS Choice	\$736.28	\$1,472.56	\$1,914.33	\$0.00	\$0.00	\$0.00
PERS Select	\$451.54	\$903.08	\$1,174.00	\$0.00	\$0.00	\$0.00
PERSCare	\$986.66	\$1,973.32	\$2,565.32	\$218.17	\$436.34	\$567.25
PORAC (POLICE ONLY)	\$749.00	\$1,499.00	\$1,960.00	\$0.00	\$0.00	\$0.00
Sharp	\$606.02	\$1,212.04	\$1,575.65	\$0.00	\$0.00	\$0.00
United HealthCare HMO	\$671.60	\$1,343.20	\$1,746.16	\$0.00	\$0.00	\$0.00

Monthly Medical Plan Rates for Eligible Permanent Full-Time Employees
Effective January 1, 2020

REGION 3						
Los Angeles, Riverside, San Bernardino						
Medical Plans	Monthly Premium Cost			Monthly Employee Contribution		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Anthem Select HMO	\$619.93	\$1,239.86	\$1,611.82	\$0.00	\$0.00	\$0.00
Anthem Traditional HMO	\$902.63	\$1,805.26	\$2,346.84	\$134.14	\$268.28	\$348.77
Blue Shield Access+ HMO	\$813.17	\$1,626.34	\$2,114.24	\$44.68	\$89.36	\$116.17
Blue Shield Trio	\$624.93	\$1,249.86	\$1,624.82	\$0.00	\$0.00	\$0.00
Health Net Salud y Mas	\$392.31	\$784.62	\$1,020.01	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$648.42	\$1,296.84	\$1,685.89	\$0.00	\$0.00	\$0.00
Kaiser (CA) HMO	\$664.39	\$1,328.78	\$1,727.41	\$0.00	\$0.00	\$0.00
PERS Choice	\$710.29	\$1,420.58	\$1,846.75	\$0.00	\$0.00	\$0.00
PERS Select	\$435.74	\$871.48	\$1,132.92	\$0.00	\$0.00	\$0.00
PERSCare	\$931.12	\$1,862.24	\$2,420.91	\$162.63	\$325.26	\$422.84
PORAC (POLICE ONLY)	\$699.00	\$1,399.00	\$1,894.00	\$0.00	\$0.00	\$0.00
United HealthCare HMO	\$668.31	\$1,336.62	\$1,737.61	\$0.00	\$0.00	\$0.00

Monthly Medical Plan Rates for Eligible Permanent Part-Time Employees Effective January 1, 2020

REGION 1

Counties: Alameda, Alpine, Amador, Butte, Calaveres, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba

Medical Plans	Monthly Premium Cost			Monthly Employee Contribution		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Anthem EPO Del Norte	\$861.18	\$1,722.36	\$2,239.07	\$284.82	\$569.63	\$740.52
Anthem Select HMO	\$868.98	\$1,737.96	\$2,259.35	\$292.62	\$585.23	\$760.80
Anthem Traditional HMO	\$1,184.84	\$2,369.68	\$3,080.58	\$608.48	\$1,216.95	\$1,582.03
Blue Shield Access+ HMO	\$1,127.77	\$2,255.54	\$2,932.20	\$551.41	\$1,102.81	\$1,433.65
Blue Shield Access EPO	\$1,127.77	\$2,255.54	\$2,932.20	\$551.41	\$1,102.81	\$1,433.65
Blue Shield Trio	\$833.00	\$1,666.00	\$2,165.80	\$256.64	\$513.27	\$667.25
Health Net SmartCare HMO	\$1,000.52	\$2,001.04	\$2,601.35	\$424.16	\$848.31	\$1,102.80
Kaiser (CA) HMO	\$768.49	\$1,536.98	\$1,998.07	\$192.13	\$384.25	\$499.52
PERS Choice	\$861.18	\$1,722.36	\$2,239.07	\$284.82	\$569.63	\$740.52
PERS Select	\$520.29	\$1,040.58	\$1,352.85	\$0.00	\$0.00	\$0.00
PERSCare	\$1,133.14	\$2,266.28	\$2,946.16	\$556.78	\$1,113.55	\$1,447.61
PORAC (POLICE ONLY)	\$774.00	\$1,699.00	\$2,199.00	\$197.64	\$546.27	\$700.45
United HealthCare HMO	\$899.94	\$1,799.88	\$2,339.84	\$323.58	\$647.15	\$841.29
Western Health Advantage	\$731.96	\$1,463.92	\$1,903.10	\$155.60	\$311.19	\$404.55

REGION 2

Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura

Medical Plans	Monthly Premium Cost			Monthly Employee Contribution		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Anthem Select HMO	\$654.04	\$1,308.08	\$1,700.50	\$77.68	\$155.35	\$201.95
Anthem Traditional HMO	\$934.95	\$1,869.90	\$2,430.87	\$358.59	\$717.17	\$932.32
Blue Shield Access+ HMO	\$909.87	\$1,819.74	\$2,365.66	\$333.51	\$667.01	\$867.11
Health Net Salud y Mas	\$435.14	\$870.28	\$1,131.36	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$719.26	\$1,438.52	\$1,870.08	\$142.90	\$285.79	\$371.53
Kaiser (CA) HMO	\$654.24	\$1,290.48	\$1,677.62	\$77.87	\$137.75	\$179.07
PERS Choice	\$736.28	\$1,472.56	\$1,914.33	\$159.92	\$319.83	\$415.78
PERS Select	\$451.54	\$903.08	\$1,174.00	\$0.00	\$0.00	\$0.00
PERSCare	\$986.66	\$1,973.32	\$2,565.32	\$410.30	\$820.59	\$1,066.77
PORAC (POLICE ONLY)	\$749.00	\$1,499.00	\$1,960.00	\$172.64	\$346.27	\$461.45
Sharp	\$606.02	\$1,212.04	\$1,575.65	\$29.66	\$59.31	\$77.10
United HealthCare HMO	\$671.60	\$1,343.20	\$1,746.16	\$95.24	\$190.47	\$247.61

Monthly Medical Plan Rates for Eligible Permanent Part-Time Employees
Effective January 1, 2020

REGION 3 Los Angeles, Riverside, San Bernardino						
Medical Plans	Monthly Premium Cost			Monthly Employee Contribution		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Anthem Select HMO	\$619.93	\$1,239.86	\$1,611.82	\$43.57	\$87.13	\$113.27
Anthem Traditional HMO	\$902.63	\$1,805.26	\$2,346.84	\$326.27	\$652.53	\$848.29
Blue Shield Access+ HMO	\$813.17	\$1,626.34	\$2,114.24	\$236.81	\$473.61	\$615.69
Blue Shield Trio	\$624.93	\$1,249.86	\$1,624.82	\$48.57	\$97.13	\$126.27
Health Net Salud y Mas	\$392.31	\$784.62	\$1,020.01	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$648.42	\$1,296.84	\$1,685.89	\$72.06	\$144.11	\$187.34
Kaiser (CA) HMO	\$664.39	\$1,328.78	\$1,727.41	\$88.03	\$176.05	\$228.86
PERS Choice	\$710.29	\$1,420.58	\$1,846.75	\$133.93	\$267.85	\$348.20
PERS Select	\$435.74	\$871.48	\$1,132.92	\$0.00	\$0.00	\$0.00
PERSCare	\$931.12	\$1,862.24	\$2,420.91	\$354.76	\$709.51	\$922.36
PORAC (POLICE ONLY)	\$699.00	\$1,399.00	\$1,894.00	\$122.64	\$246.27	\$395.45
United HealthCare HMO	\$668.31	\$1,336.62	\$1,737.61	\$91.95	\$183.89	\$239.06