

Benefits

Open Enrollment

September 19th - October 14th

What's New

Increase in Medical Premiums and Employee Contributions For Some Plans

Health plan premiums and employee contributions are increasing for the following medical plans in Region 1:

- Anthem Del Norte EPO
- Anthem Select HMO
- PERS Platinum

Review the monthly 2023 health plan premiums and employee contributions on pages 3 - 6.

CalPERS Plan Changes

Blue Shield Access+ EPO will expand into the following counties: Alpine, Calaveras, Inyo, Lake, Modoc, Mono, Plumas, Siskiyou, Tehama, Trinity, and Tuolumne.

New Benefits - All Basic CalPERS medical plans will include more equitable language for reproductive and fertility care. Hearing aids are covered at 100% every 36 months when medically necessary to treat speech and language development delay due to hearing loss.

Primary Care Physician (PCP) Match

PERS Gold and PERS Premium plan members will be assigned a PCP based on factors such as location, age, and primary language. Employees may still choose a different PCP. Employees with existing PCP assignments will keep their existing PCP.

Delta Dental - (Non-sworn only)

PPO Plan Annual Maximum Increase - The Delta Dental PPO plan annual maximum will increase to \$2000.

Implant Coverage - The Delta Dental PPO and DeltaCare USA HMO plans will include coverage for implants.

VSP Vision - (Non-sworn only)

Essential Medical Eye Care will be covered. It provides coverage beyond routine care. [Click here for more details.](#)

Retail Chain Providers - Retail chain providers including Costco Optical, Walmart, Pearle Vision will be added.

Open Enrollment 2023

Open Enrollment is **September 19th through October 14th**. Changes made during Open Enrollment are effective **January 1, 2023**. During Open Enrollment you can:

- Enroll or change your medical or dental plans.
- Enroll in vision coverage.
- Add or remove dependents.
- Cancel existing coverage.
- Opt for Cash-in lieu of medical coverage (Non-sworn FT/PPT and Sworn fire employees only)
- Purchase additional life insurance for yourself and eligible dependents.
- Enroll or re-enroll in a Flexible Spending Account (MCAP and/or DCAP). **REMINDER - Current participants must re-enroll to participate in 2023.**

Enrollment forms and required documents must be submitted to the Benefits Unit by **October 14, 2022**.



Open Enrollment Health & Wellness Virtual Fair

Virtual Open Enrollment platforms have grown in popularity and this year we're doing it again! Our virtual Open Enrollment Health & Wellness fair will provide employees easy access to helpful benefit information, including 2023 benefit program changes, as well as great health and wellness tips and the opportunity to win raffle great prizes! The virtual fair will have virtual booths with benefit carrier information, benefit summaries, flyers, and videos. The virtual fair will be open throughout the Open Enrollment period.

All benefit eligible employees will be pre-registered for the virtual fair platform and will receive an email invitation on September 16th.

Click link for more information: [Virtual Fair Information](#)

CalPERS 2023 Health Plans

Health plan availability is based on your home zip code (in the City's & CalPERS systems) or work zip code. Use the link below to verify health plans available in your area.

[Medical Plan Zip Code Search Tool](#)

- Accept the Terms of use
- Enter your Zip Code
- Select "Public Agency/School"
- Select "Yes" or "No" to include your doctor in the search
- Click "Search"
- Review the "Basic Plans" available in your area.

Link to [Medical Plan Comparison Chart](#)

CalPERS Health Plans Health Maintenance Organizations (HMOs)

- Anthem Blue Cross Select
- Anthem Blue Cross Traditional
- Blue Shield Access+
- Blue Shield Access+ EPO
- Blue Shield Trio
- Health Net SmartCare
- Kaiser Permanente
- Sharp v Plan
- United Healthcare
- United Healthcare Harmony
- Western Health Advantage

Preferred Provider Organizations (PPOs)

- PERS Gold
- PERS Platinum
- PORAC (sworn police only)

Reminders

- ◆ **Employee Contributions** - Review the rate sheets to determine your plan cost.
- ◆ **Your Home Address** - Ensure your home address is current in the City's system and CalPERS system. To update your address, follow the instructions in the link below. [Update Your Home Address](#)
- ◆ **Electing a Plan in Your Work Zip Code Area** - When enrolling in a medical plan available in your work zip code area, ensure you check mark the "**Check box to use work zip code**" box in the Health Plan section of the **Employee Benefit Record form**.
- ◆ **Delta Dental Plans** - Verify your dentist is in your plan's network. As a reminder, the DeltaCare USA HMO network is much smaller than the Delta PPO plan network. Click link to [Find A Delta Dentist](#)

How to Enroll or Make Changes

Complete and submit the appropriate enrollment form(s) and required documentation to the **City of Oakland Benefits Unit**. Do not make enrollment changes through your CalPERS account.

Plans	Forms (link to form or portal)
Medical, Dental & Vision Plans	Employee Benefit Record Form
Medical Waiver Premium-Cash-in-Lieu (Non-sworn & Sworn Fire)	Medical Waiver Premium Form
Voluntary Life Insurance (Non-sworn only)	Hartford Voluntary Life Insurance Form
Flexible Spending Account MCAP/DCAP	Enroll through the Navia portal at www.naviabenefits.com

Enrollment forms and required documents must be **received** by the Benefits Unit by **October 14, 2022**.

Where to Submit Enrollment Forms

Submit enrollment forms and required documents to the **City of Oakland Benefits Unit**. Make sure the subject line states "Open Enrollment Request Attached".

- FAX: 510-238-6560
- Email: BenefitsAdmin@oaklandca.gov
Subject Line: Open Enrollment Request Attached
- Drop Off:
City of Oakland Benefits Unit
150 Frank H. Ogawa Plaza, 2nd Floor HR Desk

Enroll in FSA via the Navia Portal

Enroll in FSA on the Navia portal at www.naviabenefits.com

- ◆ If you haven't set up your online Navia account access, complete the online registration on the Navia portal.
- ◆ Use company code "OKL" to register.
- ◆ Log on to the Navia Portal to make your FSA election.

Click [here](#) for detailed step-by-step online FSA enrollment instructions.

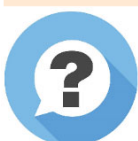
IMPORTANT FSA REMINDERS

- ✚ Current FSA participants must re-enroll to participate in the 2023 FSA plan.
- ✚ Carefully estimate your annual FSA expenses before enrolling.
- ✚ FSA changes and enrollment outside of Open Enrollment are only allowed if a qualifying event occurs.



Helpful Links

- [City Benefits Page](#)
- [CalPERS](#)
- [Delta Dental](#)
- [Medical Plan Comparison Chart](#)
- [Medical Plan Search Tool](#)
- [Navia Benefits Solutions](#)
- [Update your Home Address](#)
- [VSP Vision](#)



Send questions to:
BenefitsAdmin@oaklandca.gov

Monthly Medical Plan Rates for Eligible Permanent Full-Time Employees Effective January 1, 2023

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	\$1,200.12	\$2,400.24	\$3,120.31	\$286.38	\$572.76	\$744.59
Anthem Select HMO	\$1,128.83	\$2,257.66	\$2,934.96	\$215.09	\$430.18	\$559.24
Anthem Traditional HMO	\$1,210.71	\$2,421.42	\$3,147.85	\$296.97	\$593.94	\$772.13
Blue Shield Access+ HMO	\$1,035.21	\$2,070.42	\$2,691.55	\$121.47	\$242.94	\$315.83
Blue Shield Access+ EPO	\$1,035.21	\$2,070.42	\$2,691.55	\$121.47	\$242.94	\$315.83
Blue Shield Trio	\$888.94	\$1,777.88	\$2,311.24	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$1,174.50	\$2,349.00	\$3,053.70	\$260.76	\$521.52	\$677.98
Kaiser (CA) HMO	\$913.74	\$1,827.48	\$2,375.72	\$0.00	\$0.00	\$0.00
PERS Gold	\$825.61	\$1,651.22	\$2,146.59	\$0.00	\$0.00	\$0.00
PERS Platinum	\$1,200.12	\$2,400.24	\$3,120.31	\$286.38	\$572.76	\$744.59
PORAC (POLICE ONLY)	\$825.00	\$1,875.00	\$2,300.00	\$0.00	\$47.52	\$0.00
United HealthCare HMO	\$1,044.07	\$2,088.14	\$2,714.58	\$130.33	\$260.66	\$338.86
Western Health Advantage	\$760.17	\$1,520.34	\$1,976.44	\$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	\$765.37	\$1,530.74	\$1,989.96	\$0.00	\$0.00	\$0.00
Anthem Traditional HMO	\$935.12	\$1,870.24	\$2,431.31	\$21.38	\$42.76	\$55.59
Blue Shield Access+ HMO	\$842.61	\$1,685.22	\$2,190.79	\$0.00	\$0.00	\$0.00
Blue Shield Access+ EPO	\$842.61	\$1,685.22	\$2,190.79	\$0.00	\$0.00	\$0.00
Blue Shield Trio	\$760.71	\$1,521.42	\$1,977.85	\$0.00	\$0.00	\$0.00
Health Net Salud y Mas	\$698.91	\$1,397.82	\$1,817.17	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$834.65	\$1,669.30	\$2,170.09	\$0.00	\$0.00	\$0.00
Kaiser (CA) HMO	\$756.21	\$1,512.42	\$1,966.15	\$0.00	\$0.00	\$0.00
PERS Gold	\$695.93	\$1,391.86	\$1,809.42	\$0.00	\$0.00	\$0.00
PERS Platinum	\$1,014.80	\$2,029.60	\$2,638.48	\$101.06	\$202.12	\$262.76
PORAC (POLICE ONLY)	\$820.00	\$1,650.00	\$2,100.00	\$0.00	\$0.00	\$0.00
Sharp	\$764.96	\$1,529.92	\$1,988.90	\$0.00	\$0.00	\$0.00
United HealthCare HMO	\$793.63	\$1,587.26	\$2,063.44	\$0.00	\$0.00	\$0.00
United HealthCare Harmony HMO	\$871.58	\$1,563.16	\$2,032.11	\$0.00	\$0.00	\$0.00

*Sworn Fire employees pay an additional \$5.00 per pay period contribution for all plans.

*****IMPORTANT NOTE - You must verify the plan is available in your home or work zip code area.*****

Monthly Medical Plan Rates for Eligible Permanent Full-Time Employees
Effective January 1, 2023

REGION 3 Los Angeles, Riverside, San Berardino						
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	\$737.91	\$1,475.82	\$1,918.57	\$0.00	\$0.00	\$0.00
Anthem Traditional HMO	\$942.73	\$1,885.46	\$2,451.10	\$28.99	\$57.98	\$75.38
Blue Shield Access+ HMO	\$738.29	\$1,476.58	\$1,919.55	\$0.00	\$0.00	\$0.00
Blue Shield Trio	\$661.49	\$1,322.98	\$1,719.87	\$0.00	\$0.00	\$0.00
Health Net Salud y Mas	\$606.34	\$1,212.68	\$1,576.48	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$755.29	\$1,510.58	\$1,963.75	\$0.00	\$0.00	\$0.00
Kaiser (CA) HMO	\$754.64	\$1,509.28	\$1,962.06	\$0.00	\$0.00	\$0.00
PERS Gold	\$680.37	\$1,360.74	\$1,768.96	\$0.00	\$0.00	\$0.00
PERS Platinum	\$992.59	\$1,985.18	\$2,580.73	\$78.85	\$157.70	\$205.01
PORAC (POLICE ONLY)	\$820.00	\$1,600.00	\$2,100.00	\$0.00	\$0.00	\$0.00
United HealthCare HMO	\$790.46	\$1,580.92	\$2,055.20	\$0.00	\$0.00	\$0.00
United HealthCare Harmony HMO	\$713.55	\$1,427.10	\$1,855.23	\$0.00	\$0.00	\$0.00

REGION - OUT OF STATE						
Medical Plans	Monthly Premium Cost			Monthly Employee Contribution*		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Kaiser Out of State	\$1,155.43	\$2,310.86	\$3,004.12	\$241.69	\$483.38	\$628.40
PERS Platinum	\$1,003.90	\$2,007.80	\$2,610.14	\$90.16	\$180.32	\$234.42
PORAC (POLICE ONLY)	\$935.00	\$1,899.00	\$2,250.00	\$21.26	\$71.52	\$0.00

*Sworn Fire employees pay an additional \$5.00 per pay period contribution for all plans.

*****IMPORTANT NOTE - You must verify the plan is available in your home or work zip code area.*****

Monthly Medical Plan Rates for Eligible Permanent Part-Time Employees

Effective January 1, 2023

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	\$1,200.12	\$2,400.24	\$3,120.31	\$514.82	\$1,029.63	\$1,338.52
Anthem Select HMO	\$1,128.83	\$2,257.66	\$2,934.96	\$443.53	\$887.05	\$1,153.17
Anthem Traditional HMO	\$1,210.71	\$2,421.42	\$3,147.85	\$525.41	\$1,050.81	\$1,366.06
Blue Shield Access+ HMO	\$1,035.21	\$2,070.42	\$2,691.55	\$349.91	\$699.81	\$909.76
Blue Shield Access+ EPO	\$1,035.21	\$2,070.42	\$2,691.55	\$349.91	\$699.81	\$909.76
Blue Shield Trio	\$888.94	\$1,777.88	\$2,311.24	\$203.64	\$407.27	\$529.45
Health Net SmartCare HMO	\$1,174.50	\$2,349.00	\$3,053.70	\$489.20	\$978.39	\$1,271.91
Kaiser (CA) HMO	\$913.74	\$1,827.48	\$2,375.72	\$228.44	\$456.87	\$593.93
PERS Gold	\$825.61	\$1,651.22	\$2,146.59	\$140.31	\$280.61	\$364.80
PERS Platinum	\$1,200.12	\$2,400.24	\$3,120.31	\$514.82	\$1,029.63	\$1,338.52
United HealthCare HMO	\$1,044.07	\$2,088.14	\$2,714.58	\$358.77	\$717.53	\$932.79
Western Health Advantage	\$760.17	\$1,520.34	\$1,976.44	\$74.86	\$149.73	\$194.65

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	\$765.37	\$1,530.74	\$1,989.96	\$80.06	\$160.13	\$208.17
Anthem Traditional HMO	\$935.12	\$1,870.24	\$2,431.31	\$249.82	\$499.63	\$649.52
Blue Shield Access+ HMO	\$842.61	\$1,685.22	\$2,190.79	\$157.31	\$314.61	\$409.00
Blue Shield Access+ EPO	\$842.61	\$1,685.22	\$2,190.79	\$157.31	\$314.61	\$409.00
Blue Shield Trio	\$760.71	\$1,521.42	\$1,977.85	\$75.41	\$150.81	\$196.06
Health Net Salud y Mas	\$698.91	\$1,397.82	\$1,817.17	\$13.60	\$27.21	\$35.38
Health Net SmartCare HMO	\$834.65	\$1,669.30	\$2,170.09	\$149.35	\$298.69	\$388.30
Kaiser (CA) HMO	\$756.21	\$1,512.42	\$1,966.15	\$70.91	\$141.81	\$184.36
PERS Gold	\$695.93	\$1,391.86	\$1,809.42	\$10.62	\$21.25	\$27.63
PERS Platinum	\$1,014.80	\$2,029.60	\$2,638.48	\$329.50	\$658.99	\$856.69
Sharp	\$764.96	\$1,529.92	\$1,988.90	\$79.66	\$159.31	\$207.11
United HealthCare HMO	\$793.63	\$1,587.26	\$2,063.44	\$108.33	\$216.65	\$281.65
United HealthCare Harmony HMO	\$871.58	\$1,563.16	\$2,032.11	\$186.28	\$192.55	\$250.32

*****IMPORTANT NOTE - You must verify the plan is available in your home or work zip code area.*****

Monthly Medical Plan Rates for Eligible Permanent Part-Time Employees
Effective January 1, 2023

REGION 3						
Los Angeles, Riverside, San Berardino						
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	\$737.91	\$1,475.82	\$1,918.57	\$52.60	\$105.21	\$136.78
Anthem Traditional HMO	\$942.73	\$1,885.46	\$2,451.10	\$257.43	\$514.85	\$669.31
Blue Shield Access+ HMO	\$738.29	\$1,476.58	\$1,919.55	\$52.98	\$105.97	\$137.76
Blue Shield Trio	\$661.49	\$1,322.98	\$1,719.87	\$0.00	\$0.00	\$0.00
Health Net Salud y Mas	\$606.34	\$1,212.68	\$1,576.48	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$755.29	\$1,510.58	\$1,963.75	\$69.98	\$139.97	\$181.96
Kaiser (CA) HMO	\$754.64	\$1,509.28	\$1,962.06	\$69.33	\$138.67	\$180.27
PERS Gold	\$680.37	\$1,360.74	\$1,768.96	\$0.00	\$0.00	\$0.00
PERS Platinum	\$992.59	\$1,985.18	\$2,580.73	\$307.29	\$614.57	\$798.94
United HealthCare HMO	\$790.46	\$1,580.92	\$2,055.20	\$105.16	\$210.31	\$273.41
United HealthCare Harmony HMO	\$713.55	\$1,427.10	\$1,855.23	\$28.24	\$56.49	\$73.44

Monthly Dental and Vision Plan Rates for Eligible Permanent Part-Time Employees

Plan	Monthly Premium Cost			Monthly Employee Contribution		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Delta Dental PPO	\$116.00	\$116.00	\$116.00	\$29.00	\$29.00	\$29.00
DentalCare HMO	\$34.99	\$34.99	\$34.99	\$8.75	\$8.75	\$8.75
VSP Vision	\$8.41	\$16.82	\$19.75	\$2.10	\$4.21	\$4.94