



IMPORTANT INFORMATION – PLEASE READ CAREFULLY
Benefits Open Enrollment 2016

This letter provides an overview of the Open Enrollment materials for Calendar Year 2016. This notice is visually different from prior years.

The **Open Enrollment period is September 14 through October 9, 2015**. Compared to previous years, the Open Enrollment period is longer to allow employees more time to understand benefit offerings and ensure compliance with new Affordable Healthcare Act Reform regulations. **Any changes to benefits become effective January 1, 2016** (for tax deduction purposes, changes will be reflected on the December 31, 2015 paycheck.)

The Health Insurance Enrollment/Change Form acknowledges that employees and their dependents were offered health coverage through the City of Lemoore. It also authorizes the elected premium contribution to be automatically deducted from your paycheck on a pre-tax basis. **Lack of an enrollment election form on file could result in penalties assessed to the City and tax consequences to you personally, so it is mandatory that the form be submitted timely.**

NEW FOR 2016: Automatic pre-tax renewals will begin in 2017 and subsequent calendar years. A 2016 Enrollment/Change Form MUST be completed during open enrollment for this change. If the form is not received, your benefits will continue, but will be TAXED effective December 31, 2015 due to no response.

Please ensure the Health Insurance Enrollment/Change Form is completed and returned to Human Resources no later than October 9, 2015.

All forms and Open Enrollment materials are available on the City's website: www.lemoore.com/oe. Employees may submit these documents by interoffice mail, hand delivery to Human Resources or by scanning and emailing to cityclerk@lemoore.com.

Open Enrollment Information Meeting

An Open Enrollment Information Meeting to guide employees in completing the enrollment forms will be held on:

Wednesday, September 23: 12:00 p.m. to 2:00 p.m.
Civic Auditorium, 435 C Street

Representatives from Blue Shield of California, Health Net, Kaiser Permanente, United Health Care, AFLAC, PACE-TPA, PlanMember Services (Ted Edminster) and LegalShield will be in attendance.

Health Insurance

There are no significant changes to CalPERS health plans for 2016. However, Health Net Smart Care HMO is a new option available to employees. Employees should have received communication directly from CalPERS for the plan employees are currently enrolled.

CalPERS also included a postcard to employees to request a copy of the 2016 Health Benefit Summary. The Summary contains a side-by-side comparison of all the health plans (please refer to the rate sheet to see which options are available to City employees). There is also a tool called the Health Plan Chooser, to help employees determine the best plan for them and this is found on the CalPERS website at www.calpers.ca.gov in the Members area under Health Benefits Program under Health

NOTE: CalPERS rates for each plan changed, premiums changed significantly for most plans offered through CalPERS, and the dollar amount contributed by the City will be slightly higher. The new cost of benefits are attached (**Attachment A**) to this document.

For access to plan summaries and additional information for all benefits, access the website at www.lemoore.com/oe → Health.

Dependent Care Eligibility

Note: There is a change in Dependent Children Eligibility for medical, dental and vision plans.

Dependent children up to age 26 may be added to a parent's health plan regardless of marital, school or residence status even if the child is not a tax dependent.

To add a child dependent to the medical or vision plan effective January 1, 2016 based on the criteria outlined, complete the appropriate form and return to Human Resources no later than October 9th. If a change in enrollment is not complete during open enrollment, an employee will not be able add a dependent child(ren) until next year's open enrollment or unless there is a qualified event.

Vision Insurance – Remains the SAME

- No action is required if there are no changes to this election. Employees may continue to use their current ID card(s).
- A Change Form must be completed for any changes to the vision insurance election.
- Vision providers information is at www.vsp.com for VSP and www.eyemedvisioncare.com for EyeMed.
 - VSP only includes Costco.
 - EyeMed includes retail outlets (i.e LensCrafters, Target, Sears)

For access to plan highlights, access the website at www.lemoore.com/oe → Vision.

Dental Insurance – Remains the SAME

- Employees may continue to use current ID card(s). New cards **will not** be mailed out unless requested.
- Dental providers can be obtained at www.ameritas.com

For access to plan highlights, access the website at www.lemoore.com → Human Resources → Open Enrollment → Dental.

Flexible Spending Accounts – PACE TPA (Health and Dependent Care)

- The Flexible Spending Account Plan or Section 125 Cafeteria Plan is a program that enables employees to pay for certain benefits with pre-tax dollars. During open enrollment, employees may now make elections for the healthcare or dependent care spending accounts by completing the Election Form. (Please note that the IRS requires new elections be made each year.)
- The dependent care maximum amount is \$5,000. The un-reimbursed medical expense account maximum is \$2,550.
- NEW Benefits:
 - All qualified expenses will automatically be pre-taxed, unless Human Resources is notified to opt out.
 - Any amount up to \$500 of unused funds from 2016 will be rolled over into 2017. This does not apply to the 2015 calendar year deductions.

Please note: Employees are not required to meet individually with the Section 125 representative. Complete and turn in the form directly to HR Staff.

The form is located at www.lemoore.com/oe → Flexible Spending Accounts.

AFLAC Voluntary Benefit:

City employees may participate in AFLAC through Section 125 Plans, which reduces taxable earnings to pay for certain expenses on a reimbursement basis, or as an after-tax benefit. Employees may meet with an AFLAC agent during the benefits fair. *Opting out of the AFLAC Section 125 benefits will require a waiver from the employee.*

Please note: Employees are not required to meet individually with the AFLAC representative to opt out of AFLAC Section 125 benefits, as historically done. To opt out, complete and turn in the form directly to Human Resources Staff.

Information on AFLAC is located at www.lemoore.com/oe AFLAC.

MetLife (Employer-paid and Buy Up, Life and Accidental Death & Dismemberment Insurance)- Remains the SAME.

All benefits and costs will remain the same.

Human Resources maintains all beneficiary designations. No changes are required; however, updates may be made at any time by contacting Human Resources.

The form is located at www.lemoore.com/oe → Life Insurance

Deferred Compensation (457 Plan):

The City continues to offer deferred compensation through ICMA-RC and PlanMember Services. The PlanMember Services Representative, Ted Edminster, will be available at the benefits fair on September 23, 2015 to review deferred compensation options.

Mr. Edminster is also available the 3rd Wednesday of every month at the following locations: Council Chambers (1:00 pm. – 2:00 p.m.); Public Works Conference Room (2:15 p.m. – 4:30 p.m.)

Information may be found at www.lemoore.com/oe → Deferred Compensation.

Employee Assistance Program (EAP)

EAP Services has been available to employees for many years. The City currently contracts services through Managed Health Network (MHN). Since life presents many challenges at work and home, employees and covered family members have access to **confidentially** discuss real-life issues with a licensed counselor at no cost!. Employees may contact Managed Health Network directly at 1-800-535-4985 or www.members.mhn.com (Company Code: csjvrma).

Information can be found at www.lemoore.com/oe → Employee Assistance Program (EAP).

LegalShield:

The City continues to offer LegalShield. A LegalShield representative will be available on September 23, 2015 to explain available products, which include a legal protection plan and an identity theft plan.

The City of Lemoore thanks you for your continued service and commitment to the Citizens of Lemoore.

If you have any questions or need assistance accessing any of the online documents, please contact Human Resources at 924-6700. For your convenience, documents will also be readily available in the City Manager's Office.

ATTACHMENT A

EMPLOYEE ONLY				Employer Contribution
2016 Rates				\$392.76
<u>HEALTH PLANS</u>	<u>Employee Contribution</u>	<u>Employer Contribution</u>	<u>Total Premium</u>	2015 Premium
<u>HMO's</u>				
Anthem Blue Cross Select HMO	\$216.86	\$417.89	\$634.75	\$653.97
Anthem Blue Cross Traditional HMO	\$292.90	\$417.89	\$710.79	\$743.12
Blue Shield Access +	\$236.98	\$417.89	\$654.87	\$598.66
Blue Shield NetValue	\$248.46	\$417.89	\$666.35	\$561.09
Health Net Smart Care	\$179.09	\$417.89	\$596.98	NEW
Kaiser Permanente	\$187.16	\$417.89	\$605.05	\$579.80
United Healthcare Alliance HMO	\$76.10	\$417.89	\$493.99	\$449.10
<u>PPO's</u>				
PERS Choice	\$265.82	\$417.89	\$683.71	\$594.40
PERS Select	\$207.31	\$417.89	\$625.20	\$585.58
PERSCare	\$343.61	\$417.89	\$761.50	\$657.32
				Employer Contribution
<u>DENTAL</u>				\$42.00
Ameritas	\$18.00	\$42.00	\$60.00	\$60.00
				Employer Contribution
<u>VISION (select only one)</u>				\$0.00
EyeMed	\$9.92	\$0.00	\$9.92	\$9.92
VSP	\$10.00	\$0.00	\$10.00	\$10.84

EMPLOYEE + 1				Employer Contribution
2016 Rates				\$785.03
<u>HEALTH PLANS</u>	<u>Employee Contribution</u>	<u>Employer Contribution</u>	<u>Total Premium</u>	2015 Premium
<u>HMO's</u>				
Anthem Blue Cross Select HMO	\$433.73	\$835.77	\$1,269.50	\$1,307.94
Anthem Blue Cross Traditional HMO	\$585.81	\$835.77	\$1,421.58	\$1,486.24
Blue Shield Access +	\$473.97	\$835.77	\$1,309.74	\$1,197.32
Blue Shield NetValue	\$496.93	\$835.77	\$1,332.70	\$1,122.18
Health Net Smart Care	\$358.19	\$835.77	\$1,193.96	NEW
Kaiser Permanente	\$374.33	\$835.77	\$1,210.10	\$1,159.60
United Healthcare Alliance HMO	\$152.21	\$835.77	\$987.98	\$898.20
<u>PPO's</u>				
PERS Choice	\$531.65	\$835.77	\$1,367.42	\$1,188.80
PERS Select	\$414.63	\$835.77	\$1,250.40	\$1,171.16
PERSCare	\$687.23	\$835.77	\$1,523.00	\$1,314.64
				Employer Contribution
<u>DENTAL</u>				\$53.00
Ameritas	\$22.00	\$53.00	\$75.00	\$75.00
				Employer Contribution
<u>VISION (select only one)</u>				\$0.00
EyeMed	\$18.68	\$0.00	\$18.68	\$18.68
VSP	\$20.40	\$0.00	\$20.40	\$20.40

HEALTH PLANS	EMPLOYEE + Family			Employer Contribution
	2016 Rates			\$1,021.18
	<u>Employee Contribution</u>	<u>Employer Contribution</u>	<u>Total Premium</u>	2015 Premium
<u>HMO's</u>				
Anthem Blue Cross Select HMO	\$563.84	\$1,086.51	\$1,650.35	\$1,700.32
Anthem Blue Cross Traditional HMO	\$761.54	\$1,086.51	\$1,848.05	\$1,932.11
Blue Shield Access +	\$616.15	\$1,086.51	\$1,702.66	\$1,556.52
Blue Shield NetValue	\$646.00	\$1,086.51	\$1,732.51	\$1,458.83
Health Net Smart Care	\$465.64	\$1,086.51	\$1,552.15	NEW
Kaiser Permanente	\$486.62	\$1,086.51	\$1,573.13	\$1,507.48
United Healthcare Alliance HMO	\$197.86	\$1,086.51	\$1,284.37	\$1,167.66
<u>PPO's</u>				
PERS Choice	\$691.14	\$1,086.51	\$1,777.65	\$1,545.44
PERS Select	\$539.01	\$1,086.51	\$1,625.52	\$1,522.51
PERSCare	\$893.39	\$1,086.51	\$1,979.90	\$1,709.03
<u>DENTAL</u>				
Ameritas	\$27.00	\$63.00	\$90.00	Employer Contribution \$63.00 \$90.00
<u>VISION (select only one)</u>				
EyeMed	\$26.60	\$0.00	\$26.60	Employer Contribution \$0.00 \$26.60
VSP	\$29.00	\$0.00	\$29.00	\$29.00

POLICE		EMPLOYEE ONLY			Employer Contribution
HEALTH PLANS		2016 Rates			\$448.87
	<u>Employee Contribution</u>	<u>Employer Contribution</u>	<u>Total Premium</u>	2015 Premium	
HMO's					
Anthem Blue Cross Select HMO	\$157.17	\$477.58	\$634.75	\$653.97	
Anthem Blue Cross Traditional HMO	\$233.21	\$477.58	\$710.79	\$743.12	
Blue Shield Access +	\$177.29	\$477.58	\$654.87	\$598.66	
Blue Shield NetValue	\$188.77	\$477.58	\$666.35	\$561.09	
Health Net Smart Care	\$119.40	\$477.58	\$596.98	NEW	
Kaiser Permanente	\$127.47	\$477.58	\$605.05	\$579.80	
United Healthcare Alliance HMO	\$16.41	\$477.58	\$493.99	\$449.10	
PPO's					
PERS Choice	\$206.13	\$477.58	\$683.71	\$594.40	
PERS Select	\$147.62	\$477.58	\$625.20	\$585.58	
PERSCare	\$283.92	\$477.58	\$761.50	\$657.32	
PORAC*	\$221.42	\$477.58	\$699.00	\$675.00	
<i>*for Police Officers Only</i>					
					Employer Contribution
					\$48.00
DENTAL					
Ameritas	\$12.00	\$48.00	\$60.00	\$60.00	
					Employer Contribution
					\$0.00
VISION (select only one)					
EyeMed	\$9.92	\$0.00	\$9.92	\$9.92	
VSP	\$10.84	\$0.00	\$10.84	\$10.84	

POLICE		EMPLOYEE + 1			Employer Contribution
HEALTH PLANS		2016 Rates			\$897.74
	<u>Employee Contribution</u>	<u>Employer Contribution</u>	<u>Total Premium</u>	2015 Premium	
HMO's					
Anthem Blue Cross Select HMO	\$314.33	\$955.17	\$1,269.50	\$1,307.94	
Anthem Blue Cross Traditional HMO	\$466.41	\$955.17	\$1,421.58	\$1,486.24	
Blue Shield Access +	\$354.57	\$955.17	\$1,309.74	\$1,197.32	
Blue Shield NetValue	\$377.53	\$955.17	\$1,332.70	\$1,122.18	
Health Net Smart Care	\$238.79	\$955.17	\$1,193.96	NEW	
Kaiser Permanente	\$254.93	\$955.17	\$1,210.10	\$1,159.60	
United Healthcare Alliance HMO	\$32.81	\$955.17	\$987.98	\$898.20	
PPO's					
PERS Choice	\$412.25	\$955.17	\$1,367.42	\$1,188.80	
PERS Select	\$295.23	\$955.17	\$1,250.40	\$1,171.16	
PERSCare	\$567.83	\$955.17	\$1,523.00	\$1,314.64	
PORAC*	\$443.83	\$955.17	\$1,399.00	\$1,292.00	
<i>*for Police Officers Only</i>					
					Employer Contribution
					\$60.00
DENTAL					
Ameritas	\$15.00	\$60.00	\$75.00	\$75.00	
					Employer Contribution
					\$0.00
VISION (select only one)					
EyeMed	\$18.68	\$0.00	\$18.68	\$18.68	
VSP	\$20.40	\$0.00	\$20.40	\$20.40	

POLICE	EMPLOYEE + Family			Employer Contribution
HEALTH PLANS	2016 Rates			\$1,167.06
	<u>Employee Contribution</u>	<u>Employer Contribution</u>	<u>Total Premium</u>	2015 Premium
HMO's				
Anthem Blue Cross Select HMO	\$408.63	\$1,241.72	\$1,650.35	\$1,700.32
Anthem Blue Cross Traditional HMO	\$606.33	\$1,241.72	\$1,848.05	\$1,932.11
Blue Shield Access +	\$460.94	\$1,241.72	\$1,702.66	\$1,556.52
Blue Shield NetValue	\$490.79	\$1,241.72	\$1,732.51	\$1,458.83
Health Net Smart Care	\$310.43	\$1,241.72	\$1,552.15	NEW
Kaiser Permanente	\$331.41	\$1,241.72	\$1,573.13	\$1,507.48
United Healthcare Alliance HMO	\$42.65	\$1,241.72	\$1,284.37	\$1,167.66
PPO's				
PERS Choice	\$535.93	\$1,241.72	\$1,777.65	\$1,545.44
PERS Select	\$383.80	\$1,241.72	\$1,625.52	\$1,522.51
PERSCare	\$738.18	\$1,241.72	\$1,979.90	\$1,709.03
PORAC*	\$547.28	\$1,241.72	\$1,789.00	\$1,642.00
<i>*for Police Officers Only</i>				
DENTAL				
Ameritas	\$18.00	\$72.00	\$90.00	Employer Contribution \$72.00 \$90.00
VISION (select only one)				
EyeMed	\$26.60	\$0.00	\$26.60	Employer Contribution \$0.00 \$26.60
VSP	\$29.00	\$0.00	\$29.00	\$0.00 \$29.00