

OPEN ENROLLMENT GUIDE

2024



GARDEN GROVE

Full-time & Part-time Benefited

Begins: Monday, September 18, 2023, 8:00 a.m.

Deadline: Friday, October 13, 2023, 4:00 p.m.

Changes effective: Monday, January 1, 2024

Table of Contents

Eligible Employees	3
2024 Open Enrollment Checklist	3
Logging in to the Employee Online System	4
Medical Allocations	4
Medical Plans	4
Medical Premiums	5
Dental Premiums	6
Vision Premiums	6
Life Insurance	6
Long-term Disability	8
Flexible Spending Accounts	8
Contacts	9

Deadline to submit: October 13, 2023 at 4:00 p.m.

ELIGIBLE EMPLOYEES

All full-time and part-time benefited employees are eligible for benefits and must confirm their selections annually. Below are the benefits each group is eligible for:

Full-time Employees

- Medical
- Dental
- Vision
- Life Insurance
- Long-term Disability
- Flexible Spending Accounts

Part-time Benefited Employees

- Medical
- Dental
- Vision

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 Employee Online system. You can access the system by logging in from your work computer. You should also review the information in this packet and on the benefits website. Write down any questions you have and talk to Janna Bradley or Giovanni Sanchez 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
- Enroll or re-enroll in flexible spending accounts
- Add or cancel your voluntary life insurance plan
- Increase or decrease your life insurance coverage amounts

Required Documents

- Social security cards for all dependents
- Birth certificates for children
- Marriage certificate and driver's license for spouse

If you are adding dependents, please send copies of the appropriate documents to Human Resources at hr-documents@ggcity.org.

PLEASE DO NOT EMAIL ANY DOCUMENTS CONTAINING SOCIAL SECURITY NUMBERS FROM YOUR PERSONAL EMAIL.

3. Complete

Log in to the Employee Online system and make any necessary changes. Not making changes? Log in to the Employee Online 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 13, 2023.

Deadline to submit: October 13, 2023 at 4:00 p.m.

LOGGING INTO THE EMPLOYEE ONLINE SYSTEM

Instructions for how to navigate the Open Enrollment steps in Employee Online are posted on the main Garden Grove intranet page at: <https://ch.ci.garden-grove.ca.us/internal/>.

NOTE: You must complete your benefits selection by 4:00 p.m. on Friday, October 13, 2023 in Employee Online regardless of whether you are making any changes.

GARDEN GROVE BENEFITS WEBSITE

For detailed medical, dental and vision plan summaries, please visit: <https://benefits.ggcity.org>

MEDICAL ALLOCATIONS

The City provides a medical allocation based on bargaining unit and by coverage level.

Bargaining Group	Employee Only	Employee & One Dependent	Employee & Full Family	Waiver of Coverage
Employees' Association	1,005.00	1,545.00	1,900.00	455.00
Employees' League	1,005.00	1,545.00	1,900.00	455.00
Central Management	1,005.00	1,545.00	1,900.00	455.00
Mid-management	1,005.00	1,545.00	1,900.00	455.00
Police Association	1,005.00	1,545.00	1,900.00	455.00
Police Management Association	1,005.00	1,545.00	1,900.00	455.00
Part-time Benefited	157.00	157.00	157.00	-

MEDICAL PLANS

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

HMO Plans

- Anthem Blue Cross Select
- Anthem Blue Cross Traditional
- Blue Shield Access +
- Blue Shield Trio (only available in Los Angeles, Orange San Luis Obispo, Santa Barbara, and Ventura)
- Health Net Salud y Más
- Kaiser Permanente
- Sharp Performance Plus (only available in San Diego)
- United Healthcare SignatureValue Alliance HMO
- United Healthcare SignatureValue Harmony HMO

PPO Plans

- PERS Gold
- PERS Platinum
- PORAC (Sworn Police Only)

Deadline to submit: October 13, 2023 at 4:00 p.m.

MEDICAL PREMIUMS

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 SAN DIEGO or ORANGE COUNTY, you will look at Region 2 premium rates.

REGION 2 Plan Name	Employee Only	Employee & One Dependent	Employee & Full Family
Anthem Blue Cross Select HMO	\$807.71	\$1,615.42	\$2,100.05
Anthem Blue Cross Traditional HMO	\$1,034.38	\$2,068.76	\$2,689.39
Blue Shield Access+ HMO	\$869.14	\$1,738.28	\$2,259.76
Blue Shield Trio HMO	\$810.24	\$1,620.48	\$2,106.62
Health Net Salud y Mas HMO	\$684.77	\$1,369.54	\$1,780.40
Kaiser Permanente HMO	\$904.95	\$1,809.90	\$2,352.87
Sharp Performance Plus HMO	\$833.24	\$1,666.48	\$2,166.42
United Healthcare SignatureValue Alliance HMO	\$837.88	\$1,675.76	\$2,178.49
United Healthcare SignatureValue Harmony HMO	\$792.65	\$1,585.30	\$2,060.89
PERS Gold PPO	\$799.44	\$1,598.88	\$2,078.54
PERS Platinum PPO	\$1,151.50	\$2,303.00	\$2,993.90
PORAC PPO	\$926.00	\$1,863.00	\$2,371.00

If you live in LOS ANGELES, RIVERSIDE or SAN BERNARDINO COUNTY, you will look at Region 3 premium rates. **PLEASE NOTE:** If you live in Region 3 and would prefer to use Garden Grove's eligibility zip code for Region 2, you must elect to do so during the Open Enrollment window.

REGION 3 Plan Name	Employee Only	Employee & One Dependent	Employee & Full Family
Anthem Blue Cross Select HMO	\$841.13	\$1,682.26	\$2,186.94
Anthem Blue Cross Traditional HMO	\$1,012.67	\$2,025.34	\$2,632.94
Blue Shield Access+ HMO	\$756.65	\$1,513.30	\$1,967.29
Blue Shield Trio HMO	\$704.69	\$1,409.38	\$1,832.19
Health Net Salud y Mas HMO	\$630.13	\$1,260.26	\$1,638.34
Kaiser Permanente HMO	\$865.41	\$1,730.82	\$2,250.07
United Healthcare SignatureValue Alliance HMO	\$826.44	\$1,652.88	\$2,148.74
United Healthcare SignatureValue Harmony HMO	\$734.76	\$1,469.52	\$1,910.38
PERS Gold PPO	\$785.28	\$1,570.56	\$2,041.73
PERS Platinum PPO	\$1,131.47	\$2,262.94	\$2,941.82
PORAC PPO	\$926.00	\$1,863.00	\$2,371.00

Deadline to submit: October 13, 2023 at 4:00 p.m.

DENTAL PLANS

Delta Preferred - PPO

Employee Only - \$50.25

Full Family - \$97.52

DeltaCare USA -HMO

Full-time Employee Rates:

Employee Only - \$17.34

Full Family - \$38.05

Part-time Employee Rates:

Employee Only - \$15.89

Full Family - \$37.92

VISION PLAN

Accepted at in-network optometrists, ophthalmologists, Costco Optical, Walmart, and Sam's Club. 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 - \$15.75

Full Family - \$35.15

- Exam copay - \$10
- Glasses copay - \$25
- Deductible - \$0
- Frames benefit in-network - \$150 / Costco frames benefit - \$80
- 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

The City has two types of Term Life Insurance: a City-paid group policy, which covers all full-time employees, and voluntary supplemental life insurance, which is paid by the employee.

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. Initial coverage took effect the first of the month after your hire date following a 30-day waiting period, and the policy will be canceled on your separation or retirement date. You have the opportunity during Open Enrollment each year to make changes to your voluntary life insurance policy. Any changes made during the Open Enrollment window will take effect January 1st of the following calendar year.

City-paid Policy

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, with a maximum of \$300,000. The policy also offers voluntary coverage for your spouse/registered domestic partner and all children in the amount of \$5,000.

Deadline to submit: October 13, 2023 at 4:00 p.m.

Additionally, the employer-paid policy has an Accidental 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 up 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)

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 elect.

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
70-99	\$3.04

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 your 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.

For additional details and information about how to request coverage or make changes to your policy during the Open Enrollment window, please review the “Life” tab at <https://benefits.ggcity.org>.

Deadline to submit: October 13, 2023 at 4:00 p.m.

LONG-TERM DISABILITY

The City does not pay into state disability. Instead, we have self-funded plans for employees based on their bargaining unit. Please visit the benefits website at <https://benefits.ggcity.org> to view your LTD benefits.

For Employee's Association & Employee's League Only

You have the option to enroll in the "buy-up" plan, which reduces your waiting period from 90 days to 60 days and increases the monthly benefit amount. Make sure to read about this optional benefit and if you are interested in enrolling, do so when completing your Open Enrollment this year.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Regular, full-time employees are eligible to participate in the Flexible Spending Account (FSA) if they enroll within the program eligibility guidelines. This plan allows employees to reduce their cash compensation on a pre-tax basis and establish reimbursement accounts for out-of-pocket expenditures for child care and medical expenses.

The City now has an outside vendor, The Advantage Group (TAG), who administers the FSA accounts. Eligibility for enrollment is only available during the Open Enrollment window (or at time of hire). If you are electing one or both of these FSA accounts, you will need to make that selection in the Employee Online portal. You will also need to go to the City's benefits website at <https://benefits.ggcity.org/flex-spending> and download the "New Enrollee Packet." You will then complete the "Participant Election Form" and submit it to Human Resources at hr-documents@ggcity.org. You will also need to complete a "Direct Deposit Authorization" form and mail it to TAG (the address is on the form).

After expenses are incurred, the employee must submit a reimbursement request form to The Advantage Group with attached receipts/proof of payment and then the expenses will be reimbursed on a non-taxed basis (this is for either the health care FSA or the child care account). In addition, TAG will issue an FSA card that can be used for health care expenses.

Federal law sets a number of severe restrictions on the use of this program, which include:

- Elections are made once a year and are irrevocable during the year except for certain changes in the employee's family status.
- The two accounts cannot be commingled.
- Any amounts not claimed during the plan year (January 1st through March 15th of the following calendar year) are forfeited by the employee.
- Dependent care contributions are limited to \$5,000 annually, or \$2,500 if married and filing a separate tax return (in accordance with IRS guidelines).
- Health care contributions are limited to \$3,050 annually (in accordance with IRS guidelines).

Deadline to submit: October 13, 2023 at 4:00 p.m.

Reimbursement from FSA Accounts

- A completed Reimbursement Request Claim Form must be submitted to The Advantage Group with all receipts attached.
- Funds designated in the Health Care account are available January 1st of that plan year. A FSA card will be mailed to you by TAG for use solely with the Health Care account. You will not be able to use this for the purposes of paying for child care expenses.
- Funds designated in the Child Care account are reimbursed only as money is deposited into the account.
- No reimbursements will be issued for less than \$50, except to close an account.

*Employees must re-enroll in FSA accounts each year during
Open Enrollment or they cannot participate.*

CONTACTS

Janna Bradley (714) 741-5009 or jannab@ggcity.org

Giovanni Sanchez (714) 741-5533 or giovannis@ggcity.org

Deadline to submit: October 13, 2023 at 4:00 p.m.