

OPEN ENROLLMENT GUIDE

2024



GARDEN GROVE

City Council Members

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

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

Changes effective: Monday, January 1, 2024

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

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 new Employee Online system. You can access the system by logging in from your work computer only. 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 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
- Add or cancel your voluntary life insurance plan
- Increase/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.

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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. If you cover just yourself, you will receive \$1,005.00 per month. If you cover yourself and one dependent, you will receive \$1,545.00 per month. If you are covering yourself and two or more dependents, you will receive \$1,900.00 per month. You will not receive any funds if you waive medical coverage.

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

PPO Plans

- PERS Gold
- PERS Platinum

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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

DENTAL PLANS

Delta Preferred - PPO

Employee Only - \$50.25

Full Family - \$97.52

- 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 - \$17.34

Full Family - \$38.05

- \$0 deductible
- \$0 for cleanings and exams (once every 6 months)
- Fee schedule for services
- Orthodontia benefit - \$1,600 for child or adolescent to age 19
- Orthodontia benefit - \$1,800 for adults, including adult children
- Metallic fillings covered, ceramic or porcelain are considered a materials upgrade (for a fee)

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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 elected officials, and a voluntary supplemental option 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

All council members 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.

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.

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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 in 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 in coverage for your children
 - 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>.

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