



2021 OPEN ENROLLMENT

September 21-October 16, 2020

Now is the time to:

- Read your annual CalPERS Health Plan Statement carefully
- Review your current benefit elections by reviewing the Benefits Profile provided by HR
- Review the Open Enrollment information on the City's website by clicking [here](#)
- Enroll in or terminate coverage; add or remove dependents

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Welcome to Open Enrollment for Your 2021 Benefits!

This year, Open Enrollment for your 2021 benefits is from **September 21 through October 16, 2020**.

Open Enrollment is your annual opportunity to review your benefit elections and make changes to your health, dental, vision and/or supplemental plans; changes you may not be able to make at any other time during the year.

For those who indicated a mailing preference, you should soon receive your annual CalPERS Health Plan Statement. If you did not indicate a mailing preference for printed statements, this information is available through your myCalPERS account, which can be accessed by going to my.calpers.ca.gov. Please take the time to review this information, along with the

Deadline for Open Enrollment benefit elections & changes:
OCTOBER 16, 2020

information provided by Human Resources, in order to make an informed decision regarding your benefit elections.

If you want to make any benefit elections or changes, please be sure you have submitted your forms electronically via Seamless Docs no later than **October 16, 2020**.

Elections and benefit changes made during Open Enrollment are effective for the following calendar year, beginning January 1, 2021.

FAQs About Benefits Changes and Open Enrollment

Q: Where can I find the benefit enrollment forms?

A: On the City's website linked [here](#).

Q: What are the 2021 rates?

A: Flexible Benefits Contributions and health, dental and vision rates can be found [here](#).

Q: How many new plans are there?

A: There are no new plans.

Q: Up to what age do my children qualify to be on my insurance?

A: Up to age 26 unless they are considered a certified disabled dependent child.

Q: How soon do I need to notify HR after I get married or have a baby if I want to add him/her to my insurance?

A: Within 60 days of your marriage or your baby's DOB (supporting documentation is required).

Q: If I currently have a WageWorks flexible spending account and I want it to continue into 2021, do I need to fill out a new form?

A: Yes, you do; the form can be found [here](#).

Q: If I am thinking of changing plans can I set up a time to discuss this information with HR?

A: Yes, you can schedule a time to meet with Jen, in HR, by clicking [here](#).

Q: If I currently have an AFLAC supplemental plan and I do not plan to make any changes, do I need to fill out a new form?

A: No, you don't.

Q: Who can I discuss my AFLAC plan changes with?

A: Our broker, James Townes; his contact information can be found [here](#).

Q: If I pick a new plan but do not like it can I switch back?

A: No; you would have to wait until the next open enrollment to change your plan unless you have a "qualifying event" that would permit you to drop your health insurance (see page 3).

WageWorks Deadlines

Enrollment/re-enrollment deadline for 2021 medical/dependent care plans:

October 16, 2020

Deadline to incur medical/dependent care expenses for the 2020 plan year:

March 15, 2021

Deadline to submit reimbursement claims for medical/dependent care expenses for the 2020 plan year:

March 31, 2021

The **maximum annual deferral amounts** for Section 125 reimbursement plans is currently:

- \$2,750* for medical care
- \$5,000* for dependent care

**The 2021 maximum has not yet been announced but if changes occur, you will be given the opportunity to change your election.*

Deferred Compensation



Pursuant to Internal Revenue Code 457(b)(4), changes to your deferred compensation plans cannot take effect in the same month they are requested — **any requests must be made in the month prior to when you'd like the change to take effect.**

Health Insurance Premiums for 2021

In this time of unprecedented uncertainty, CalPERS pushed even harder to achieve the lowest premiums possible. CalPERS has reported that their negotiations resulted in another year of **overall** average premium increases of less than 5%. More specifically, non-Medicare HMO plans are seeing an increase of an average of 4.44% and non-Medicare PPO plans are seeing an average increase of 8.54%.

Cost adjustments for each plan vary significantly. Below is a list of the changes for **Region 2** (which includes Orange County):

Blue Shield Trio (HMO)*	N/A	PERS Select (PPO)	5.62%
PORAC (PPO)	0.00%	PERS Choice (PPO)	6.37%
Anthem Select (HMO)	3.16%	Health Net SmartCare (HMO)	6.93%
Blue Shield Access+ (HMO)	3.20%	UnitedHealthcare (HMO)	7.78%
Kaiser (HMO)	3.80%	Anthem Traditional (HMO)	11.88%
Health Net Salud y Mas (HMO)	5.41%	PERS Care (PPO)	13.08%

**Only available to those who live in Los Angeles County*

Please click the link [here](#) for more detailed information on rate changes for each plan.

General Leave Cash Out for 2021

Here is a friendly reminder that if you want to cash out any General Leave in 2021, you must submit an irrevocable cash out request to Human Resources **by the end of 2020**. Please note that due to new requirements, employees will **not** be permitted to cash out any General Leave in 2021 **until the first paycheck in July (July 2, 2021)**.

To submit a General Leave cash out request, please click [here](#). For more information, please contact [Human Resources](#).

2020 Flu Shot Clinic



Flu shots are recommended every year, but this year Dr. Clayton Chau, the Orange County Health Officer, has issued new [Orders and Recommendations](#) that **require all “emergency responders” in Orange County** to obtain the seasonal flu vaccination and **strongly recommend all residents of Orange County** to obtain the seasonal flu vaccination. To encourage compliance the City will give **each employee** that obtains this year’s seasonal flu shot a **\$50 Target gift card***. You may get your flu shot **free** at one of our onsite events (listed below), or obtain one through your own medical provider or an alternate provider (CVS, Walgreens, Rite Aid, et cetera). If you plan to get your flu shot at one of our onsite clinics, please **pre-register by September 21st**.

Flu Shot Clinic Dates/Times

- October 6: 3PM-5PM @ the Yard | [Register here](#)
- October 7: 3PM-5PM @ City Hall | [Register here](#)
- October 8: 4PM-6PM @ City Hall | [Register here](#)

Walk-ins, though available, will be accommodated as resources are available. If you get your flu shot elsewhere, just submit proof of your 2020 vaccination to HR@tustinca.org to receive your gift card.

**Per IRS regulations, the value of gift cards will be reported as taxable income.*

WHY YOU SHOULD WEAR FACEMASKS

LET ME TRY AND MAKE IT SIMPLE FOR YOU...

THE URINE TEST

IF WE ALL RUN AROUND NAKED AND SOMEONE PEE'S ON YOU, YOU GET WET RIGHT AWAY

IF YOU ARE WEARING PANTS, SOME PEE WILL GET THROUGH - BUT NOT AS MUCH, SO YOU ARE BETTER PROTECTED

IF THE GUY WHO PEE'S ALSO IS WEARING PANTS, THE PEE STAYS WITH HIM AND YOU DO NOT GET WET.

Be Part of the SOLUTION, Not Part of the PROBLEM

Follow the guidance of public health officials and protect others by following these very simple, though perhaps inconvenient, steps:

SOCIAL DISTANCING – Reduce the frequency, proximity, and duration of close contact between you and others. Maintain a distance of at least 6 feet whenever possible.

WEAR A MASK – Wear a face covering that covers your nose and mouth, especially whenever you are in a public place and/or whenever you are unable to maintain social distancing.

WASH YOUR HANDS – Scrub your hands with soap and water (for 20 seconds!) and/or use a hand sanitizer with at least 60% alcohol on a regular basis, especially after touching something that others have touched

GET TESTED – COVID-19 testing is free for all City employees with or without symptoms – sign up at <https://lhi.care/covidtesting>. Currently, tests are widely available and results typically come back within 48 hours. Get a test if you have any of the 11+ possible [symptoms](#) of COVID-19, if you have possibly been exposed to someone with the virus, if you have recently traveled or even if you feel great and just want peace of mind. Many other test options are available as well.

Conditions for Benefit Changes Outside of Open Enrollment

Open Enrollment is the **only time of year all employees can make changes** to benefit elections without a “qualifying event”. If you experience a qualifying event outside of Open Enrollment, you may be eligible to change your benefit elections. Examples of qualifying events include, but are not limited to:

- Change in legal marital status
- Birth or adoption of a child
- Change in employment status for a spouse or a dependent

To make a change outside of Open Enrollment, you must notify HR within 60 days of the qualifying event and provide supporting documentation (i.e. marriage or birth certificate). If any enrolled dependents become ineligible for coverage as a result of divorce or exceeding the dependent age requirement, it is your responsibility to notify HR within 30 days.

Thinking About Changing Health Plans?

Are you thinking about changing health plans but are unsure of whether or not your preferred doctor is within the plans network? Head to my.calpers.ca.gov, select “Active Members & Retirees” and follow the instructions below to check.

Step 1: If you already have an account, log in. If you don’t already have an account, follow the instructions to register.

Step 2: Once logged in, click the “Health” dropdown near the top of the page and select “Search Health Plans”.

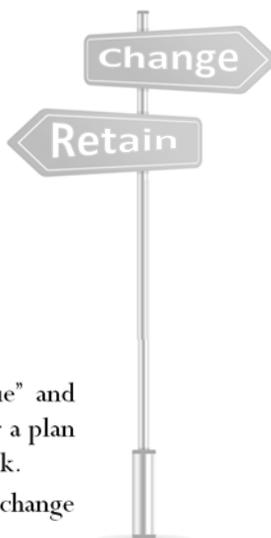
Step 3: Read and accept the terms of use.

Step 4: Verify your search criteria and click “Search for Health Plans”.

Step 5: Select “Yes” to search for a plan that has your doctor within their network.

Step 6: Enter in the requested information and select the correct doctor from the provided list. Once selected, click “Continue” and you will be directed to a page that shows the total premium for a plan and whether or not your doctor is available within their network.

Now you can make an educated decision on whether or not to **change** health plans!



2020 NEWSLETTER



Pay Periods for 2021

In 2021, there will be **27 biweekly pay periods** (as opposed to the customary 26). This phenomenon occurs every decade or so since there are 364 days in 52 weeks, but there are 365 or 366 days in every year, so over the course of time, these days add up and we get one “extra” pay period.

Not only does this mean that you will receive an extra pay check in 2021, but all of your monthly benefits and deductions (such as your Flexible Benefits Contribution and insurance premiums) will be pro-rated over 27 pay periods instead of 26 pay periods.

Please keep this in mind when electing any optional deductions, such as Nationwide or WageWorks.

Thinking About Retirement?



CalPERS has a number of helpful publications offering guidance on retirement, including a publication on [Planning Your Service Retirement](#).

Other helpful information, including how to create a retirement estimate, can be found [here](#).

Interested in purchasing service credit for retirement?

View the CalPERS publication on Service Credit Purchasing Options linked [here](#).

Virtual Offerings from CalPERS Medical Insurance Providers

This year has come with unique challenges for us all. In an effort to make sure our employees are equipped with the information they need to make informed health care decisions, we have worked with our providers to supply you with the following resources.

HMO Plans:

Anthem Select and Anthem Traditional

- Click [here](#) to view Anthem's CalPERS website and scroll to the bottom of the page to view the medical plan details

Blue Shield Access+

- Click [here](#) to view Blue Shield of California's CalPERS Benefits Presentation
- Click [here](#) to book a one-on-one consultation with a plan representative

Health Net Salud y Mas and Health Net SmartCare

- Click [here](#) to view Health Net's Open Enrollment Overview for CalPERS

Kaiser

- Click [here](#) to view Kaiser's interactive CalPERS Open Enrollment lobby with a number of various resources from webinars, to facility tours and more!
- Click [here](#) to view Kaiser's CalPERS Open Enrollment webinar
- Click [here](#) to participate in a live Q&A session with a plan representative (passcode 92780)

UnitedHealthcare

- Click [here](#) to view UnitedHealthcare's CalPERS Benefits Presentation
- Click [here](#) to participate in a live Q&A session with a plan representative

PPO Plans:

PERS Choice, PERS Select and PERS Care

- Click [here](#) and scroll to the bottom of the page to view the medical plan details

PORAC

- Click [here](#) to view an overview of PORAC's benefits

In addition to the aforementioned resources, we have worked with other providers, such as Delta Dental, MES Vision, Memorial Care, Nationwide and AdminSure, to provide you with informative live and pre-recorded webinars on a number of different topics. Click [here](#) to view our full Open Enrollment Virtual Event Calendar.

NEW! Calculate your Bi-weekly Insurance Costs!

Do you want to know if you will have leftover Flexible Benefits Contributions or whether you will have out-of-pocket costs for the plans you elect during Open Enrollment? **New this year**, Human Resources has created a simple and easy way for you to do your own calculations to find out. Click [here](#) to download the Interactive Benefits Profile and be sure to review the comments within the Excel spreadsheet to ensure you are selecting the appropriate fields.

Find Out What Kind of Co-worker You Are!

Add a little levity to your day by completing this quick [BuzzFeed quiz](#). Your participation will earn you an extra raffle ticket but you have to remember your results and indicate them on the virtual raffle survey that will be distributed on October 14th.



THE DEADLINE FOR OPEN ENROLLMENT BENEFIT ELECTIONS AND CHANGES IS OCTOBER 16, 2020



Insurance Provider Info

For a current list of insurance provider contact information, please click [here](#).

HR is Here for YOU!

Human Resources is available to help with any questions you have regarding Open Enrollment procedures, benefit plans or available resources.

Meet our team:

- Derick Yasuda, Director of HR
- Karyn Roznos, Senior HR Analyst
- Fawn Nguyen, HR Analyst I
- Jennifer Luong, Management Assistant
- Kelsie Cooper, Management Assistant
- Amber Clawson, Administrative Assistant

Jen will also be available on the following days to meet with you **individually** to go over your specific questions or concerns—just click [here](#) to book an appointment!

- September 22nd
- September 24th
- October 12th
- October 13th
- October 15th