

2019–2020  
**Benefits**



**OAKLEY**  
—  —  
**CALIFORNIA**

## The 3P's of Public Service

**POLITE** means we are customer-friendly, courteous and tactful. We have a “CAN DO” attitude. We acknowledge people who have concerns and we listen and try to understand. We treat people fairly and how we would like to be treated. We are respectful and we are friendly. We never raise our voices or use unkind words or expressions.

**PROFESSIONAL** means we are trained and competent in our jobs. We seek to learn more about our jobs so we can perform better - we “sharpen the saw.” We take pride in the quality of our work and we don’t just seek to do our best, we always strive to do better. If we are not moving forward professionally then we are moving backward. “Every job is a self-portrait of the person who did it.”

**PROGRESSIVE** is that we are willing and anxious to find more creative and efficient ways of doing things. We don’t do things “the same way we have always done them.” We listen to suggestions from our supervisors, co-workers and members of the public. We take advantage of new technology and ideas. We have a vision and look to the future of how things can and should be. In fact, we dream of things that never have been and say, “Why not?”



## A Message from our City Manager

Welcome to your new Employee Benefits Guide. We are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. We hope that in review of the options available to you, you will be reminded of the City's commitment to you.

The City continually strives to provide the members of Team Oakley with competitive benefits and coverage for you and your families, because we know it's an important aspect in your decision to serve here, but also because it affords you peace of mind regarding your care and that of your family.

We are convinced these options are competitive and allow you the most flexibility, without compromising value.

Please take the time to review this guide to make sure you understand the benefits that are available to you and your family. Please also consider attending one of two presentations planned for Tuesday, October 1<sup>st</sup> at 9:00 a.m. and 2:00 p.m. in advance of making your selections. Also consider meeting face-to-face with our benefits broker to delve deeper into the options and have any of your questions answered.

Thank you for your service to Oakley and for all you do to help make Oakley the wonderful place it is!

Respectfully,



Bryan Montgomery  
City Manager



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# Welcome to the City of Oakley's Benefit Program!

This brochure provides a summary of your benefit options and is designed to help you make choices and enroll for coverage. If you would like more information about any of the benefits described here, please contact Human Resources.

## Enrollment Information

### Who May Enroll

All regular full-time and part-time employees working an average of 30 hours per week and their eligible dependents may participate in the City of Oakley's benefits program.

Your eligible dependents include:

- Legally married spouse
- Registered domestic partner
- Children under age 26 regardless of student, marital status or employment

### When You Can Enroll

Eligible employees may enroll at the following times:

- As a new hire, you may participate in the benefits program on the first day of the month following 30 days after your date of hire
- Each year, during open enrollment
- Within 30 days of a qualifying event as defined by the IRS (see Changes To Enrollment on page 5)

### Paying For Your Coverage

Full-time employees\* receive up to \$1,235 as a cash stipend to purchase Medical insurance through our plans for single coverage. If you are enrolling dependents, you will get an additional \$300 to use toward their medical premiums. The City of Oakley pays 100% of the employee and eligible enrolled dependent premium costs for dental and vision, and 100% for employee life and disability coverage. Regular part-time employees working at least 30 hours per week throughout the year will receive a prorated stipend and adjusted percentage paid based on the number of hours worked.



## For Police Officers

Retirement Benefits: Retirement Plan 2.7% at 57; Consistent with California State Law, program costs are shared 50-50%.

\*Contributions for Police Officers are based on a negotiated formula (based on prior year benefit selection).

# Enrollment Information

## Changes To Enrollment

Our benefit plans are effective December 1<sup>st</sup> through November 30<sup>th</sup> of each year. There is an annual open enrollment period each year, during which you can make new benefit elections for the following December 1<sup>st</sup> effective date. Once you make your benefit elections, you cannot change them during the year unless you experience a qualifying event as defined by the IRS. Examples include, but are not limited to the following:

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child A qualified medical child support order
- Death of a spouse or child
- A change in your dependent's eligibility status
- Loss of coverage from another group health plan
- Change in your residence or workplace (if your benefit options change)
- Loss of coverage through Medicaid or Children's Health Insurance Program (CHIP)
- Becoming eligible for a state's premium assistance program under Medicaid or CHIP



### Note

Coverage for a new dependent is not automatic. If you experience a qualifying event, you have **30 days to update your coverage**. Please contact Human Resources immediately and then visit our enrollment site at <https://cityofoakley.ease.com>. If you do not update your coverage within 30 days from the qualifying event, you must wait until the next annual open enrollment period to update your coverage.

**\*\*{If the child is born from the 1-15 of the month, coverage begins the 1st of that month; 16-end of month, coverage begins the first of the following month}**

## Individual Mandate for Health Coverage

Even though the Affordable Care Act (ACA)'s penalty for not having health coverage (known as the individual mandate) has been reduced to zero, if you are a taxpayer in California, you will still be required to have health coverage (unless you qualify for an exemption) or pay a penalty for the 2020 tax year. You may consider these options below to satisfy this requirement:

- Enroll in a medical plan offered by the City of Oakley or another group medical plan meeting the requirements for minimum essential coverage;
- Purchase coverage through a health insurance marketplace;
- Enroll in coverage through a government-sponsored program if eligible.

However, if you choose to purchase coverage through the marketplace, because the City of Oakley's medical plans are considered affordable and meet minimum value under the Affordable Care Act, you may not be eligible for a subsidy, and you may not see lower premiums or out-of-pocket costs through the marketplace. In addition, employer contributions to your medical benefits will be lost and your portion of medical premiums will no longer be paid via payroll deductions on a pre-tax basis. For more information on your coverage options, please visit [www.healthcare.gov](http://www.healthcare.gov).

## Annual Notices

Various state and federal laws require that employers provide disclosure and annual notices to their plan participants. The following is a list of the annual notices:

- Medicare Part D Notice of Creditable Coverage
- HIPAA Notice of Privacy Practices
- Women's Health and Cancer Rights Act (WHCRA)
- Newborns' and Mothers' Health Protection Act
- Special Enrollment Rights
- Medicaid & Children's Health Insurance Program

### Note:

Copies of these notices will be distributed electronically and can be found online at <https://cityofoakley.ease.com>.

# Medical Insurance

The City of Oakley provides you with a selection of medical plan options so you may choose the coverage that is best for you and your family.

## CalChoice | HMO Medical Plans

With the CalChoice Health Maintenance Organization (HMO) plans, you must choose a primary care physician (PCP) or medical group who is a member of the HMO network that corresponds with the plan you've selected. All of your care must be directed through your PCP or medical group. Any specialty care you need will be coordinated through your PCP and will generally require a referral or authorization. You will receive benefits only if you use the doctors, clinics and hospitals that belong to the medical group in which you are enrolled, except in the case of an emergency.

## CalChoice | PPO Medical Plans

The CalChoice Preferred Provider Organization (PPO) plan allows you to direct your own care. You are not limited to the physicians within the PPO network and you may self-refer to specialists. If you receive care from a physician who is a member of the PPO network, a greater percentage of the entire cost will be paid by the insurance plan. You may also obtain services using a non-network provider; however, you will be responsible for the difference between the covered amount and the actual charges and you may be responsible for filing claims.



### Finding a Medical Provider

Go to [www.calchoice.com](http://www.calchoice.com) or call Customer Service at (800) 558-8003.

- Gold HMO: Kaiser | Full Network
- Platinum HMO : Kaiser | Full Network
- Sutter Health Plus HMO | Sutter Health Network
- Gold PPO: Anthem | Advantage Network

### Summary of Benefits and Coverage (SBC)

Health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about your health plan's benefits and coverage, referred to as a Summary of Benefits and Coverage (SBC). This guide is designed to help you understand the medical plan options offered to you by the City of Oakley. Please refer to the SBC and carrier contracts provided by CalChoice for additional plan details.

# Medical Insurance

## Gold and Platinum HMO Plan Options

	CalChoice Platinum HMO A	CalChoice Gold HMO A
Plan Name	Kaiser Platinum HMO A	Kaiser Gold HMO A
Network Name	Full Network	Full Network
Health Benefits		
HSA Qualified High Deductible Plan	No	No
Lifetime Maximum Benefit	Unlimited	Unlimited
Deductible (Annual)		
- Individual	None	\$500
- Family	None	\$1,000
Co-Insurance (Plan Pays)	N/A	N/A
Office Visit Copay		
- Primary Care Physician	\$10 Copay	\$30 Copay
- Specialist Office Visit	\$20 Copay	\$35 Copay
Out-of-Pocket Maximum		
- Individual	\$3,000	\$7,000
- Family	\$6,000	\$14,000
Hospitalization		
- Inpatient	\$500 Copay per admit	\$600/day up to \$3,000, after deductible
- Outpatient Surgery	\$300 copay	\$600 copay after deductible
Lab and X-Ray	\$20 Lab / \$40 X-Ray (\$150 MRI, CT or PET)	\$20 Lab / \$40 X-Ray (\$300 MRI, CT or PET)
Emergency Services	\$200 Copay Waived if admitted	\$250 Copay after deductible Waived if admitted
Urgent Care	\$10 Copay	\$30 Copay
Preventive Care	100%	100%
Physical Therapy	\$10 Copay	\$30 Copay
Pharmacy Benefits		
Prescription (Rx) Brand Deductible	\$0	\$0
Retail Pharmacy		
- Generic Formulary	\$5 Copay	\$15 Copay
- Brand Name Formulary	\$15 Copay	\$50 Copay
- Brand Name Non-Formulary	\$15 Copay	\$50 Copay
- Specialty Drugs	10% Coinsurance up to \$250	20% Coinsurance up to \$250
-Supply Limit	30 Days	30 Days
Mail Order Pharmacy		
- Generic Formulary	\$10 Copay	\$30 Copay
- Brand Name Formulary	\$30 Copay	\$100 Copay
- Brand Name Non-Formulary	\$30 Copay	\$100 Copay
- Supply Limit	Up to 100 days	Up to 100 Days

# Medical Insurance

## Gold HMO Plan Options

	CalChoice Gold HMO B	CalChoice Gold HMO B
Plan Name	Kaiser Gold HMO B	Sutter Health Plus Gold HMO B
Network Name	Full Network	Full Network
Health Benefits		
HSA Qualified High Deductible Plan	No	No
Lifetime Maximum Benefit	Unlimited	Unlimited
Deductible (Annual)		
- Individual	None	None
- Family	None	None
Co-Insurance (Plan Pays)	N/A	N/A
Office Visit Copay		
- Primary Care Physician	\$30 Copay	\$30 Copay
- Specialist Office Visit	\$55 Copay	\$55 Copay
Out-of-Pocket Maximum		
- Individual	\$7,200	\$7,200
- Family	\$14,400	\$14,400
Hospitalization		
- Inpatient	\$600 per day up to \$3,000	\$600 per day up to \$3,000
- Outpatient Surgery	\$340 Copay Per Procedure	\$300 copay
Lab and X-Ray	\$35 Lab / \$55 X-Ray (\$275 MRI, CT or PET)	\$35 Lab / \$55 X-Ray (\$275 MRI, CT or PET)
Emergency Services	\$325 Copay Waived if admitted	\$325 Copay Waived if admitted
Urgent Care	\$25 Copay	\$25 Copay
Preventive Care	100%	100%
Physical Therapy	\$30 Copay	\$35 Copay
Pharmacy Benefits		
Prescription (Rx) Brand Deductible	\$0	\$0
Retail Pharmacy		
- Generic Formulary	\$15 Copay	\$15 Copay
- Brand Name Formulary	\$55 Copay	\$55 Copay
- Brand Name Non-Formulary	\$55 Copay	\$75 Copay
- Specialty Drugs	20% to a maximum of \$250	20% to a maximum of \$250
- Supply Limit	30 Days	30 Days
Mail Order Pharmacy		
- Generic Formulary	\$30 Copay	\$30 Copay
- Brand Name Formulary	\$110 Copay	\$110 Copay
- Brand Name Non-Formulary	\$110 Copay	\$150 Copay
- Supply Limit	Up to 100 days	Up to 100 Days

# Medical Insurance

## Gold PPO Plan Option

CalChoice  
Gold PPO

Plan Name

Anthem  
Gold PPO A

Network Name

Advantage PPO

Non-Network

### Health Benefits

HSA Qualified High Deductible Plan

No

No

Lifetime Maximum Benefit

Unlimited

Unlimited

Deductible (Annual)

- Individual
- Family

\$500  
\$1,500

\$2,000  
\$4,000

Co-Insurance (You Pay)

20% after deductible

50% after deductible

Office Visit Copay

- Primary Care Physician
- Specialist Office Visit

\$30 Copay  
\$60 Copay  
(deductible waived)

50% after deductible  
50% after deductible

Out-of-Pocket Maximum

- Individual
- Family

\$6,000  
\$12,000

\$12,000  
\$24,000

Hospitalization

- Inpatient
- Outpatient Surgery

Tier 1: 20% after deductible  
Tier 2: 20% after deductible and  
\$500 copay  
Tier 1: 20% after deductible  
Tier 2: 20% after deductible and  
\$250 copay

50% after deductible  
50% after deductible

Lab and X-Ray

20% after deductible

50% after deductible

Emergency Services

\$250 copay; then  
20% after deductible

Urgent Care

\$60 Copay after deductible

50% after deductible

Preventive/Wellness Care

100%

50% after deductible

Chiropractic (limited to 20 visits)

50% after deductible

Not Covered

### Pharmacy Benefits

Prescription (Rx) Brand Deductible

None

Retail Pharmacy

- Generic Formulary
- Brand Name Formulary
- Brand Name Non-Formulary
- Specialty Drugs

\$20 Copay  
\$40 Copay  
\$80 Copay  
30% Coinsurance up to \$250

50%  
50%  
50%  
50%

Supply Limit

Mail Order Pharmacy

30 Days/90 days  
\$50/\$120/\$240

30 days  
Not Covered

# Medical Insurance

## Tips For Using Your Medical Benefits



### 1 Ask questions when in doubt.

If you are having a procedure or planning an upcoming procedure, make sure you know how the procedure will be covered and what your out-of-pocket cost will be, if any.

### 2 Utilize your free preventive care benefits to stay healthy.

Preventive care benefits are covered at no charge to you (in-network only for PPO plans). Regular preventive care can reduce the risk of disease, detect health problems early, protect you from higher costs down the road, and most importantly... save your life! Take advantage of these no cost benefits now to hopefully avoid major illnesses and costs in the future.

### 3 Use urgent care centers versus hospital emergency rooms whenever possible.

Frequently, patients seek the services of the hospital emergency department for ailments or injuries that could be treated more economically, and just as effectively, at an urgent care center. It is not always easy to determine when you should choose urgent care over the hospital emergency department. The following lists offer some guidance, but are not necessarily all-inclusive.

#### Examples of URGENT CARE situations

Any illness or injury that would prompt you to see your primary care physician

##### INCLUDING BUT NOT LIMITED TO:

- Accidents and falls
- Sprains
- Back problems
- Breathing difficulties
- Abdominal pain
- Minor bleeding/cuts
- High fever
- Vomiting, diarrhea or dehydration
- Severe sore throat or cough
- Mild to moderate asthma

#### Examples of EMERGENCY situations

Any accident or illness that may lead to loss of life or limb, serious medical complication or permanent disability

##### INCLUDING BUT NOT LIMITED TO:

- Chest pain\*
- Seizures
- Shock
- No pulse
- Unconscious or catatonic state
- Sudden dizziness, loss of coordination or balance
- Severe abdominal pain
- Severe or uncontrollable bleeding
- Broken bones or compound fractures
- Severe difficulty breathing or shortness of breath
- Spinal cord or back injury
- Severe burns
- Major head injuries
- Ingestion of poisons or obstructive objects
- Animal, snake or human bites

\*If you believe you may be experiencing a heart attack, call 911 immediately! Do not drive yourself to the emergency room!

### 4 Use generic and over the counter drugs when available.

The best way to save on prescriptions is to use generic or over the counter medications as opposed to brand name drugs. When you use generic medications, you will pay the lowest copay. Generic drug companies do not have to develop a medication from scratch, so the costs are significantly less to bring the drug to the market. Once a generic medication is approved, several companies can produce and sell the drug. This competition helps lower prices. In addition, many generic drugs are well-established medications that do not require expensive advertising. Generic drugs must use the same active ingredients as the brand name version of the drug. A generic drug must also meet the same quality and safety standards.

### 5 Use the mail-order prescription drug benefit for maintenance medications.

The mail order pharmacy is a fast, easy and convenient way to save time and money on your maintenance medications. You can order additional supplies of medication at a discount. See carrier provisions for details.

# Dental Insurance

## PPO Dental Plan

With the Delta Dental (PPO) dental plan, you may visit a PPO dentist and benefit from the negotiated rate or visit a non-network dentist. When you utilize a PPO in-network dentist, your out-of-pocket expenses will be less. You may also obtain services using a non-network dentist; however, you will be responsible for the difference between the covered amount and the actual charges and you may be responsible for filing claims.

Plan Name	Delta PPO Plan		
	PPO Dentist (In-Network)	Delta Premier Dentist (no balance billing agreement)	Non-Delta Dentist Non-Network
Calendar Year Maximum	\$2,000		
Deductible (Annual)			
- Individual	\$25	\$25	\$25
- Family	\$75	\$75	\$75
Preventive (Plan Pays) Exams, Cleanings, X-Rays	100%	100%	100%
Basic Services (Plan Pays) Space Maintainers, Restorations, Oral Surgery, Sealants, Repairs	100%	85%	85%
Major Services (Plan Pays) Inlays, Crowns, Dentures, Endodontics, Periodontics	60%	50%	50%
Orthodontia	Children and Adults		
- Covered Members	N/A		
- Copay	50%		
- Coinsurance	\$1,500		
- Lifetime Benefit Max			



### Finding a Dental Provider

Go to [www.deltadentalins.com](http://www.deltadentalins.com), locate "Find a Dentist" on the right side of the page. Enter your preferred zip code or City and State. Select the Delta Dental PPO network for In-Network benefits or choose from the Delta Dental Premier dentist. Note Premier Dentists are considered Out-of-Network and have agreed to accept Delta Dental's reimbursement and will not balance bill members for the difference.

You can also call (925) 803-1880.

### Note

We strongly recommend you ask your dentist for a predetermination if total charges are expected to exceed \$300. Pre-determination enables you and your dentist to know in advance what the payment will be for any service that may be in question.

# Vision Insurance

The Vision Service Plan (VSP) vision plan provides professional vision care and high quality lenses and frames through the VSP network, a broad network of optical specialists. You will receive richer benefits if you utilize a network provider. If you utilize a non-network provider, you will be responsible to pay all charges at the time of your appointment and will be required to file an itemized claim with VSP.

Plan Name	Vision Service Plan PPO Plan	
	VSP Vision	Non-Network
Network Name		
Vision Benefits		
Copay		
- Examination	\$25 Copay	N/A
- Materials	\$10 Copay	N/A
Examination	100%	\$50 Allowance
Lenses		
- Single Vision	100%	\$50 Allowance
- Bifocal	100%	\$75 Allowance
- Trifocal	100%	\$100 Allowance
- Lenticular	100%	\$100 Allowance
- Polycarbonate lenses (children under 18)	100%	\$55 Allowance
Frames	\$130 Allowance	\$70 Allowance
Contact Lenses	In Lieu of Frames and Lenses	
- Cosmetic / Elective	\$130 Allowance	\$105 Allowance
- Medically Necessary	100%	\$210 Allowance
Laser Vision Correction	Discounts Apply	Not Covered
Frequency		
- Examination		12 Months
- Lenses		12 Months
- Frames		24 Months
- Contact Lenses		12 Months

## Discounts

Discounts are available for cosmetic extras, such as tints, coatings and other add-on charges to standard lenses, after covered services are rendered. The discount may be applied to charges for the frame or contact lenses (except disposable or replacement contact lenses) over the stated allowances. Discounts also apply to additional pairs of glasses and/or pairs of standard contact lenses. To determine whether a provider offers discounts, please review the provider directory, call VSP Vision or visit [www.vsp.com](http://www.vsp.com).



### Finding a Vision Provider

Go to [www.vsp.com](http://www.vsp.com) or call (800) 877-7195.

# Income Protection

## Basic Group Life Insurance

Life insurance protects your family or other beneficiaries in the event of your death while you are still actively employed with the company. The City of Oakley pays for coverage, offered through The Standard, in the amount of \$100,000. If your death occurs while you are covered under this plan, the designated beneficiary will receive a benefit of \$100,000.

## Basic Accidental Death & Dismemberment Insurance

The City of Oakley provides AD&D Insurance through The Standard. This benefit is paid entirely by the City of Oakley; there is no cost to employees. Your AD&D coverage insures you a benefit amount equal to the Basic Group Term Life Insurance coverage. This benefit is payable to your beneficiary in the event of your accidental death. You will receive a percentage of the full amount in the event of a covered accident which results in serious injury (e.g., loss of limbs or eyesight).

## Voluntary Life Insurance

You have the opportunity to supplement your Basic Life and AD&D Insurance by purchasing Voluntary Term Life Insurance through The Standard for yourself and your eligible dependents.

### Employees

You may purchase additional life insurance in \$10,000 increments to a maximum of \$500,000. If you are a new employee, coverage amounts over \$100,000 require proof of good health and are subject to approval by The Standard. If you are an existing employee, you may also elect up to \$100,000 for the December 2019 election without any proof of good health. After this open enrollment, any increase in your life insurance will require proof of good health, see *Late Entrant* below.

### Spouses/Domestic Partners

You may purchase life insurance for your spouse/domestic partner in increments of \$5,000 to a maximum of \$150,000. Coverage amounts over \$10,000 require proof of good health and are subject to approval by The Standard for newly eligible dependents. You must purchase coverage for yourself in order to purchase coverage for your spouse/domestic partner. Your spouse/domestic partner may not exceed 50% of your purchased coverage.

### Children

You have the opportunity to purchase life insurance for your child(ren) in the amount of \$10,000, per child. You must purchase coverage for yourself in order to purchase coverage for your child(ren).

### Late Enrollment

If you or your spouse/domestic partner do not enroll in the Voluntary Term Life Insurance plan when you are first eligible, you may enroll at a later date. However, if not elected when first eligible, all Voluntary Term Life coverage amounts will require proof of good health and are subject to approval by The Standard. In addition, requests for increases in coverage beyond initial eligibility require proof of good health and subject to approval by The Standard.

## Life Services

Along with our Life Insurance, The Standard provides employees with access to Estate Planning Services, Financial Planning, Health and Wellness, Identity Theft Prevention and Funeral Arrangements. The Standard also provides the following services to your beneficiary; Grief Support, Legal Services, Financial Assistance, Support Services and Online Resources. For more information about these available Life Services, please visit <https://standard.com/mytoolkit>. The username is support.

## Long Term Disability Insurance

Long Term Disability Insurance provides you with income protection in the event of a disability. The plan pays 2/3's of your salary up to a maximum monthly benefit of \$6,666. If you are eligible for income from other sources, such as Social Security and/or Worker's Compensation, LTD benefits are adjusted so that the maximum monthly benefit you receive from all sources does not exceed 2/3's of pre-disability earnings. The elimination period is 90 days with a duration for benefits paid up to age 65. The City of Oakley pays for your coverage offered through The Standard. Sworn Police personnel have employee-paid disability insurance through the Police Officers Research Association of California (PORAC) which is paid for through payroll deductions.

## Flexible Spending Accounts

You can set aside money in Flexible Spending Accounts (FSA) before taxes are deducted to pay for certain health and dependent care expenses, lowering your taxable income and increasing your take home pay. Only expenses for services incurred during the plan year are eligible for reimbursement from your accounts. You choose how you want to receive reimbursement for your eligible expenses. You may use a debit card provided by the FSA Administrator for health care expenses, sign up for direct deposit to your bank account or you may have a check sent to your home.

Please remember that if you are using your debit card, you must save your receipts, just in case the FSA Administrator needs a copy for verification. Also, all receipts should be itemized to reflect what product or service was purchased. Credit card receipts are not sufficient per IRS guidelines.

FSAs offer sizable tax advantages. The trade-off is that these accounts are subject to strict IRS regulations, including the use-it-or-lose-it rule. According to this rule, any funds left in the Dependent Account will be forfeited and any funds in excess of \$500 in the HealthCare Spending Account will be forfeited. If you are unable to estimate your health care and dependent care expenses accurately, it is better to be conservative and underestimate rather than overestimate your expenses.

Unlike our medical plans that operate on a December 1 to December 1 basis, our Flexible Spending Accounts operate from January 1 to January 1 to align with an employee's annual tax filing. The maximum contribution you can set aside for the 2020 Calendar Year is \$2,700 for Medical Flexible Spending and \$5,000 for Dependent Care Flexible Spending.

	Without the Health Care FSA	With the Health Care FSA
Gross Pay (Annual)	\$35,000	\$35,000
Pre-tax Health Care FSA	\$0	\$1,200
<b>Taxable Gross Income</b>	<b>\$35,000</b>	<b>\$33,800</b>
Payroll Taxes (at 30%)	\$10,500	\$10,140
Health Care Cost	\$1,200	\$0
Net Pay	\$23,300	\$23,660
<b>Annual Net Pay Increase</b>	<b>\$0</b>	<b>\$360</b>

## Transit and Parking Spending Account (FSA)

The Transit and Parking Flexible Account allows employees to pay for eligible commuter expenses through a pre-tax account. Different from the Health and Dependent Care Spending Accounts, this account can be adjusted on a monthly basis and does not expire at the end of the year. Any amount remaining in the account as of the end of the calendar year will roll forward into the next year. For 2020, employees may set aside up to \$265 per month for transit and \$265 per month for parking.

# Travel Assistance

As an employee covered by the group term life insurance policy, you are eligible for travel assistance administered by Standard Insurance Company and managed through Assist America, Inc. You, your spouse and dependent children (when traveling together or separately) have access to travel, medical, legal and financial assistance plus emergency medical evacuation benefits when traveling domestically or internationally 100 miles away from home for up to 120 consecutive days.

Services are available 24 hours per day, 365 days per year and include:

- General Travel Information about visa, passport, and inoculation requirements
- Physician, hospital and dental referrals and appointments
- Hospital admission guarantee
- Critical care monitoring
- Legal assistance
- Lost documents and luggage assistance
- Emergency cash/bail assistance
- Telephone interpretation
- Emergency / urgent message transmission

To access services, call 1-(800) 872-1414 or go to [www.standard.com/travel](http://www.standard.com/travel)

# Employee Assistance Program

Employees are eligible to access services through the Standard sponsored EAP program, including three face-to-face sessions.

The EAP offers free and confidential counseling and assistance to help balance your personal and professional life. Some of the areas the EAP can help with include:

- Family, relationship and parenting issues
- Basic child and elder care needs
- Emotional and stress-related issues
- Conflicts at work or home
- Alcohol and drug dependencies
- Personal development and general wellness issues

To access services, call 1-(888) 293-6948 or go to <http://www.workhealthlife.com/Standard3>.



# Other Benefits

## Retirement Plans-ICMA-RC

The City offers 401(a) Money Purchase and 457(b) Deferred Compensation plans to help you save for retirement with convenience and tax advantages.

Participation in the 401(a) Plan is irrevocable, and the decision to participate must be made upon hire. General Staff who choose to enroll and contribute 1% of pay, would also receive the City's 1% match contributed to the 401(a) Plan or 457(b) Plan. *The 1% match is only available to general staff members.* The maximum contribution to the 457(b) for 2019 is \$19,000 and employees age 50 or older may contribute an additional \$6,000 per year to the Plan. Contributions to both plans are on a pre-tax basis.

Starting January 1<sup>st</sup>, 2020 the City will also offer a payroll ROTH IRA allowing an added way to save for retirement, and may help to diversify your savings. A Roth IRA may provide a tax benefit later with flexible, tax-free Roth IRA withdrawals. The City will also sponsor a Retirement Health Savings (RHS) Plan, in which employees will contribute \$25 and the City \$10 per pay period. The RHS Plan offers participants a way to save money to pay for medical expenses in retirement on a tax-free basis. *The RHS is mandatory and only available to general staff members.*

For additional information on any of these benefits sponsored by ICMA-RC, please visit our website at [www.icmarc.org](http://www.icmarc.org) or contact Investor Services at 1-800-669-7400

## Tuition Reimbursement

Personal and professional development of employees is vital to the success of each individual and to the City. The maximum allowable reimbursement is \$2,500 per fiscal year. Consult with Human Resources for more information.

## Monthly Wellness Benefit

The City will contribute \$35 per month toward a health club membership that is located in East Contra Costa County. Interested? Ask Human Resources for more information.



# Discount & Rewards

City of Oakley is excited to introduce a new way for employees to save with a wide range of discounts and perks through BenefitHub, as shown below. In addition, you can receive discounts on Auto, Home, Student Loan Refinancing and many other everyday needs. To get started, visit [teamoakley.benefithub.com](http://teamoakley.benefithub.com) and register with your City of Oakley email address and the code "A3C7FJ".

Services are available 24 hours per day, 365 days per year and include:

- General Travel Information about visa, passport, and inoculation requirements
- Physician, hospital and dental referrals and appointments
- Hospital admission guarantee
- Critical care monitoring
- Legal assistance
- Lost documents and luggage assistance
- Emergency cash/bail assistance
- Telephone interpretation
- Emergency / urgent message transmission

## ID Shield

Identity theft happens every two seconds. You can purchase a plan to cover an individual or your entire family for as low as \$12.95 per month, coverage includes:

- 24/7 Live Customer Support
- Unlimited FREE Consultations
- In-house Licensed Private Investigators
- Unlimited Total Identity Restoration
- \$1 Million Insurance Policy
- Security Monitoring
- Social Media Monitoring
- Privacy Monitoring

## Discounts

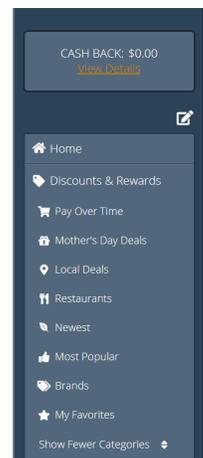
Receive a host of discounts on everyday purchases such as:

- Travel
- Health and Wellness
- Auto
- Beauty and Spa
- Electronics
- Tickets
- Apparel
- Sports and Outdoors
- Entertainment
- And more!
- Restaurants

You can also receive discounts on student loan refinancing (members receive a \$300 Welcome Bonus) and YNAB Budgeting (members receive a 3-month free trial). Watch for new discounts throughout the year and take advantage of the savings!

## Cash Back

You can earn cash back on everything you buy from thousands of brands. Simply make your purchases using BenefitHub and redeem your cash back. It's easy and a great way to save money.



## Pet Insurance

Enjoy a 15% member discount when purchasing Pet Insurance through Nationwide. Coverage is accepted by all veterinarians and covers most accidents, illnesses and includes benefits for preventive care. Some pre-existing conditions may apply.



For example, you can purchase a plan for your dog for \$66.15 per month (\$150 annual savings!) that covers up to 90% of your vet bills up to \$7,500 per year after a \$250 deductible.

# Resources and Contacts

Below is a list of insurance carrier contacts should you require assistance with your benefit questions following open enrollment. If you are unable to resolve your issues or questions with the insurance carriers, please contact Nancy Marquez-Suarez at [marquez@ci.oakley.ca.us](mailto:marquez@ci.oakley.ca.us), (925) 625-7007 or Gabriela Baños at [banos@ci.oakley.ca.us](mailto:banos@ci.oakley.ca.us), (925) 625-7011.

## NOTE:

If you are unable to resolve your issues or questions with the insurance carriers, please contact Human Resources.

### Medical - CalChoice

CaliforniaChoice Member Services .....	(800) 558-8003
Carrier Website .....	<a href="http://www.calchoice.com">www.calchoice.com</a>
Anthem Member Services .....	(855) 383-7248
Carrier Website .....	<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>
Sutter Health Plus Member Services .....	(855) 315-5800
Carrier Website .....	<a href="http://www.sutterhealthplus.org">www.sutterhealthplus.org</a>
Kaiser Permanente Member Services .....	(800) 464-4000
Carrier Website .....	<a href="http://www.kp.org">www.kp.org</a>

### Dental - Delta

Member Services .....	(888) 335-8227
Carrier Website .....	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>

### Vision - Principal / VSP Network

Member Services .....	(800) 877-7195
Carrier Website .....	<a href="http://www.vsp.com">www.vsp.com</a>

### Travel Assistance

Member Services .....	(800) 872-1414
Carrier Website .....	<a href="http://www.standard.com/travel">www.standard.com/travel</a>

### Employee Assistance Program/ Life & Disability

Member Services .....	(888) 293-6948
Carrier Website .....	<a href="http://workhealthlife.com/Standard3">workhealthlife.com/Standard3</a>
Basic Life Insurance	
Member Services.....	(503) 321-7000
Carrier Website.....	<a href="https://www.standard.com">https://www.standard.com</a>
Long Term Disability	
Member Services.....	(503) 321-7000
Carrier Website.....	<a href="https://www.standard.com">https://www.standard.com</a>





2220 Douglas Blvd, Suite 170 | Roseville, California 95661  
Telephone: (916) 642-1002 | Fax: (415) 526-8450

Learn more at [www.burnhambenefits.com](http://www.burnhambenefits.com)

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This brochure provides an overview of some of your benefit plan choices. It is for informational purposes only. It is not intended to be an agreement for continued employment. Neither is it a legal plan document. If there is a disagreement between this guide and the plan documents, the plan documents will govern.

In addition, the plans described in this brochure are subject to change without notice. Continuation of any benefit plan or coverage is at the company's discretion and in accordance with federal and state laws. If you need additional information or have any questions about the benefit program, please contact Human Resources.