

# 2017-2018 Open Enrollment

## Full-Time Employees and Consolidated Omnibus Budget Reconciliation Act (COBRA) Participants

The following is as an overview of the Open Enrollment information and process for Fiscal Year 2017/2018 (July 1, 2017 through June 30, 2018). All Open Enrollment information is also available on the City of Stockton website at: [www.stocktongov.com/openenrollment](http://www.stocktongov.com/openenrollment)



## Open Enrollment Period

Open Enrollment is the yearly period when employees can enroll in a health insurance plan or make changes to their current plan. This year's open enrollment is **Monday, May 15 through Monday, June 12, 2017**. The Open Enrollment period allows employees time to review the City's benefit offerings and ensures compliance with Healthcare Reform regulations. All changes will be effective July 1, 2017, and payroll deductions will be reflected on the July 21, 2017, paycheck.

Due to requirements under Healthcare Reform, ALL employees must complete the online enrollment during the Open Enrollment period, even if you do not enroll in a medical plan. If online enrollment is not completed, benefits may be terminated effective June 30, 2017.

**New this year!** Employees can enroll in benefits for the coming year online through a dedicated City of Stockton portal. Avoid filling out and mailing a paper form by using this convenient and informative online service. Compare benefit options, choose what makes the most sense for you and your family, and enroll quickly, all online! Human Resources staff will be available to assist employees with their online enrollment. Computers are available in the IT Training room. Space is limited, so please reserve your spot on CityLink or contact the Benefits Division for more information.

**Enrollment deadline** – Please ensure that your benefit selections are completed and submitted online no later than Monday, June 12, 2017.

**Everything is online!** All Open Enrollment materials are also available through the City of Stockton employee portal at:

[stocktonbenefits.connectedhealth.com](http://stocktonbenefits.connectedhealth.com)

**Premium Rates** – All bargaining units were provided the proposed premium rates for Fiscal Year 2017/2018 and a copy of the annual health benefit report at a meeting held with the City's benefits consultant. Premium rates for the year beginning, July 1, 2017, were approved by City Council at the April 11, 2017, Council Meeting with adoption of the report.

## COBRA Participants

If you are a COBRA participant and wish to make any changes to your benefits, please contact Human Resources (HR) at (209) 937-8233. The 2017/2018 COBRA rates will be noted in your billing statement from Delta Health Systems.

### REQUIRED FROM ALL EMPLOYEES

- Completed Online Enrollment [stocktonbenefits.connectedhealth.com](http://stocktonbenefits.connectedhealth.com)

### IMPORTANT DOCUMENTS

- Marriage Certificate – if adding spouse
- Birth Certificate(s) – if adding child/children
- Full Time Student Status Verification – for dependents ages 19-23 to be eligible for dental and vision benefits

### IMPORTANT DATES

- May 15, 2017 – First day of Open Enrollment
- June 12, 2017 – Last day of Open Enrollment
- July 1, 2017 – Open Enrollment changes become effective
- July 21, 2017 – First paycheck with new contribution rates deducted

## Rates by Bargaining Unit

Please see the per *month* rate information on the following tables.

Rates are provided by plan type and tier.

### Modified Medical Plan: All Bargaining Groups

Tier	*Medical + Admin	Dental	Vision	Total Per Month	Employer Contribution	Employee Contribution
Employee Only	\$734.04	\$48.46	\$6.80	\$789.30	\$631.00	\$158.30
Employee + 1	\$1,321.32	\$96.91	\$13.60	\$1,431.83	\$1,146.00	\$285.83
Employee + Family	\$1,762.05	\$125.98	\$17.67	\$1,905.70	\$1,526.00	\$379.70
			Vision Buy Up	Total Per Month	Employer Contribution	Employee Contribution
Employee Only			\$9.80	\$792.30	\$631.00	\$161.30
Employee + 1			\$18.60	\$1,436.83	\$1,146.00	\$290.83
Employee + Family			\$24.67	\$1,912.70	\$1,526.00	\$386.70

### Kaiser HMO (No Annual Deductible): All Bargaining Groups

Tier	*Medical + Admin	Dental	Vision	Total Per Month	Employer Contribution	Employee Contribution
Employee Only	\$735.31	\$48.46	\$6.80	\$790.57	\$631.00	\$159.57
Employee + 1	\$1,323.56	\$96.91	\$13.60	\$1,434.07	\$1,146.00	\$288.07
Employee + Family	\$1,764.73	\$125.98	\$17.67	\$1,908.38	\$1,526.00	\$382.38
			Vision Buy Up	Total Per Month	Employer Contribution	Employee Contribution
Employee Only			\$9.80	\$793.57	\$631.00	\$162.57
Employee + 1			\$18.60	\$1,439.07	\$1,146.00	\$293.07
Employee + Family			\$24.67	\$1,915.38	\$1,526.00	\$389.38

### Sutter Health Plus: All Bargaining Groups

Tier	*Medical +Admin	Dental	Vision	Total Per Month	Employer Contribution	Employee Contribution
Employee Only	\$684.12	\$48.46	\$6.80	\$739.38	\$631.00	\$108.38
Employee + 1	\$1,232.22	\$96.91	\$13.60	\$1,342.73	\$1,146.00	\$196.73
Employee + Family	\$1,643.76	\$125.98	\$17.67	\$1,787.41	\$1,526.00	\$261.41
			Vision Buy Up	Total Per Month	Employer Contribution	Employee Contribution
Employee Only			\$9.80	\$742.38	\$631.00	\$111.38
Employee + 1			\$18.60	\$1,347.73	\$1,146.00	\$201.73
Employee + Family			\$24.67	\$1,794.41	\$1,526.00	\$268.41

### Kaiser Deductible Medical Plan: All Bargaining Groups

Tier	*Medical +Admin	Dental	Vision	Total Per Month	Employer Contribution	Employee Contribution
Employee Only	\$627.85	\$48.46	\$6.80	\$683.11	\$631.00	\$52.11
Employee + 1	\$1,130.14	\$96.91	\$13.60	\$1,240.65	\$1,146.00	\$94.65
Employee + Family	\$1,506.84	\$125.98	\$17.67	\$1,650.49	\$1,526.00	\$124.49
			Vision Buy Up	Total Per Month	Employer Contribution	Employee Contribution
Employee Only			\$9.80	\$686.11	\$631.00	\$55.11
Employee + 1			\$18.60	\$1,245.65	\$1,146.00	\$99.65
Employee + Family			\$24.67	\$1,657.49	\$1,526.00	\$131.49

\*Connected Health provides administrative services for Kaiser and Sutter (e.g. eligibility transfers, and dental/vision).

\*Delta Health Systems provides COBRA services.

## Operating Engineers' Local 3 (OE3) Health Plan Options

Employees in the Trades & Maintenance, Operations & Maintenance, and Water Supervisory units have additional health plan options available through the Operating Engineers' Public and Miscellaneous Employees' Health and Welfare Trust Fund.

OE3 plan rates are subject to change as dictated by the OE3 Board of Trustees and are provided on a calendar year basis. Employees will be required to pay any portion of the health care premiums that exceed the employer's health care contribution.

All questions must be directed to Operating Engineers' at (800) 251-5014. Please see the OE3 health plan option rates on the following tables:

Unit	Tier	INDEMNITY A			INDEMNITY B		
		Total Per Month	**Employer Contribution	Employee Contribution	Total Per Month	**Employer Contribution	Employee Contribution
<b>TRADES &amp; MAINTENANCE</b> <i>Medical, Prescription, Dental, Vision, and Burial (includes City administration fee)</i>	EE Only	\$843.00	\$631.00	\$239.55	\$824.00	\$631.00	\$220.55
	EE + 1	\$1,687.00	\$1,146.00	\$568.55	\$1,648.00	\$1,146.00	\$529.55
	EE + Family	\$2,277.00	\$1,526.00	\$778.55	\$2,225.00	\$1,526.00	\$726.55
<b>OPERATIONS &amp; MAINTENANCE/MUD SUPERVISORY</b> <i>Medical, Prescription, Dental w/ Dependent Ortho, Vision, and Burial (includes City administration fee)</i>	EE Only	\$853.00	\$631.00	\$249.55	\$834.00	\$631.00	\$230.55
	EE + 1	\$1,697.00	\$1,146.00	\$578.55	\$1,658.00	\$1,146.00	\$539.55
	EE + Family	\$2,287.00	\$1,526.00	\$788.55	\$2,235.00	\$1,526.00	\$736.55

Unit	Tier	INDEMNITY C			INDEMNITY D		
		Total Per Month	**Employer Contribution	Employee Contribution	Total Per Month	**Employer Contribution	Employee Contribution
<b>TRADES &amp; MAINTENANCE</b> <i>Medical, Prescription, Dental, Vision, and Burial (includes City administration fee)</i>	EE Only	\$720.00	\$631.00	\$116.55	\$700.00	\$631.00	\$96.55
	EE + 1	\$1,440.00	\$1,146.00	\$321.55	\$1,400.00	\$1,146.00	\$281.55
	EE + Family	\$1,944.00	\$1,526.00	\$445.55	\$1,890.00	\$1,526.00	\$391.55
<b>OPERATIONS &amp; MAINTENANCE/MUD SUPERVISORY</b> <i>Medical, Prescription, Dental w/ Dependent Ortho, Vision, and Burial (includes City administration fee)</i>	EE Only	\$730.00	\$631.00	\$126.55	\$710.00	\$631.00	\$106.55
	EE + 1	\$1,450.00	\$1,146.00	\$331.55	\$1,410.00	\$1,146.00	\$291.55
	EE + Family	\$1,954.00	\$1,526.00	\$455.55	\$1,900.00	\$1,526.00	\$401.55

### Operating Engineers' Local 3 (OE3) Health Plan Options (continued)

Unit	Tier	Kaiser Plan A			Kaiser Plan B		
		Total Per Month	**Employer Contribution	Employee Contribution	Total Per Month	**Employer Contribution	Employee Contribution
<b>TRADES &amp; MAINTENANCE</b> <i>Medical, Prescription, Dental, Vision, and Burial (includes City administration fee)</i>	<b>EE Only</b>	\$909.00	\$631.00	\$305.55	\$849.00	\$631.00	\$245.55
	<b>EE + 1</b>	\$1,818.00	\$1,146.00	\$699.55	\$1,698.00	\$1,146.00	\$579.55
	<b>EE + Family</b>	\$2,371.00	\$1,526.00	\$872.55	\$2,216.00	\$1,526.00	\$717.55
<b>OPERATIONS &amp; MAINTENANCE/MUD SUPERVISORY</b> <i>Medical, Prescription, Dental w/ Dependent Ortho, Vision, and Burial (includes City administration fee)</i>	<b>EE Only</b>	\$919.00	\$631.00	\$315.55	\$859.00	\$631.00	\$255.55
	<b>EE + 1</b>	\$1,828.00	\$1,146.00	\$709.55	\$1,708.00	\$1,146.00	\$589.55
	<b>EE + Family</b>	\$2,381.00	\$1,526.00	\$882.55	\$2,226.00	\$1,526.00	\$727.55

\*\*Employer contributions are provided in current labor agreements/compensation plans. Any changes in contribution rates for FY 2017/2018 will be implemented according to successor agreements.

For access to plan summaries and additional information for all benefits, please visit the City's website at: [www.stocktongov.com/Benefits](http://www.stocktongov.com/Benefits)

# Open Enrollment for Fiscal Year 2017/2018

## Dental Plan Options

Employees have two Delta Dental plan options: 1) Preferred Provider Organization (PPO), or 2) Dental Health Maintenance Organization (DHMO). The Preferred Provider Organization (PPO) is a wide network plan, and the Dental Health Maintenance Organization (DHMO) is a limited network plan. You may only choose one option. Specifics about both plans are available online.

## Vision Plan Options

Employees have two Vision Service Plan options: 1) Vision Basic, or 2) Vision Buy Up. The Vision Buy Up Plan has an additional cost indicated on the City's online enrollment portal. You can only choose one option.

**OE3 Members** — Please note: OE3 members who enroll in an OE3 plan will have dental and vision coverage through the OE3 plan, not the City.

**Full-Time Student Status Requirement** — If you wish to elect or continue dental/vision coverage for your child who is between the ages of 19 to 23, each semester you must provide proof of full-time student status (12 or more units per semester) to the City's Benefits Division. Any child who is married, and/or age 23 or older, is not eligible for dental/vision coverage, regardless of student status.

## Flexible Spending Accounts (Health and Dependent Care)

Flexible Spending Accounts allow employees to set aside pre-tax dollars to use for qualifying, unreimbursed medical expenses, and/or dependent care expenses, such as daycare or senior living. If you wish to enroll in a flexible spending plan for the new year, complete the P&A Group enrollment online by Monday, June 12, 2017.

IRS Rules require you to re-enroll each year for Flexible Spending Accounts. The online enrollment is available at:

[stocktonbenefits.connectedhealth.com](http://stocktonbenefits.connectedhealth.com)

## Voluntary Insurance Products (Life, Accident, Cancer, and Critical Illness)

A representative will be available during the Open Enrollment information meetings to review the various plans.

## Open Enrollment Information Meetings

The Human Resources Department will hold Open Enrollment information meetings to guide you in completing the enrollment process, and provide information on new IRS requirements. Representatives from Kaiser, Sutter Health Plus, Anthem Blue Cross, Delta Dental, and VSP will provide an overview of each medical plan option.

Please sign up for one of the following sessions using CityLink. Click on the "Training Courses" link in the left navigation column. All sessions will be held at the SEB Conference Room:

**Monday, May 15, 2017**

9:00 AM To 10:30 AM  
2:00 PM To 3:30 PM

**Wednesday, May 17, 2017**

9:00 AM To 10:30 AM  
2:00 PM To 3:30 PM

**Wednesday, May 24, 2017**

9:00 AM To 10:30 AM  
2:00 PM To 3:30 PM

**Monday, June 5, 2017**

9:00 AM To 10:30 AM  
2:00 PM To 3:30 PM

**Wednesday, June 7, 2017**

9:00 AM To 10:30 AM  
2:00 PM To 3:30 PM



# Open Enrollment for Fiscal Year 2017/2018

## Pre-Tax Transportation

Parking and Transportation Accounts allow employees to set aside pre-tax dollars to use for qualifying transportation costs such as monthly parking expenses. For more information regarding the plan, please visit the City's website at:

[www.stocktongov.com/openenrollment](http://www.stocktongov.com/openenrollment)

If you wish to enroll in the Parking and/or Transportation Account, submit your enrollment online at any time. There is no open enrollment period for this plan.

## Employee Assistance Program (EAP)

The City of Stockton provides an Employee Assistance Program (EAP) to employees through Integrated Behavioral Health (IBH). The EAP offers services that help employees and families with balancing the demands of work and home. The IBH program provides access to resources and solutions to problems of daily living and offers resources that are designed to enhance the quality of life by helping members with personal and family development and improving productivity at work and home.

To access this confidential service, call (800) 395-1616 or visit the website at [www.ibhcorp.com](http://www.ibhcorp.com) (User ID: Stockton and Password: City411)

## Registered Domestic Partners Tax Implication

City of Stockton medical plans permit registered domestic partners (RDPs) of employees and retirees to be covered on the plans. The IRS requires that the value of health benefits provided to RDPs of employees and retirees be treated as taxable income, unless your RDP qualifies as your dependent under federal income tax laws.

The City must treat the value of such coverage as taxable income to the employee or retiree, unless the employee or retiree and the RDP sign a statement certifying that the RDP qualifies as the dependent of the employee under the dependency test for federal income tax purposes.

The City cannot provide tax advice. Please read the tests enumerated on the certificate carefully. Before signing the certificate, seek your own tax advice to determine whether your RDP qualifies. We urge you not to sign the certificate unless the test is met. If you and your RDP sign the certificate, the City will rely on this certificate in reporting federal income taxes.

If you choose to execute the certificate, please return it to the Human Resources Department by June 12, 2017. The "Certified Statement of Eligibility of Registered Domestic Partnership" is available on the external website at:

[www.stocktongov.com/openenrollment](http://www.stocktongov.com/openenrollment)

If you have any questions or need assistance accessing any of the online documents, please contact HR at (209) 937-8233.



### Important Contacts

- American Fidelity  
(800) 437-1011
- Delta Health Systems  
(for Modified Plan Members) (800) 291-0726
- Employee Assistance Program (800) 395-1616
- Human Resources  
(209) 937-8233
- Kaiser Customer Service  
(800) 464-4000
- Sutter Customer Service  
(855) 315-5800

