



# City of Newark 2020 Employee Benefits Guide

# Disclaimer

This publication is informational only and may not supersede the City of Newark’s Memorandum of Understandings, Compensation and Benefit Plans, and/or group benefit plan documents.

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# Enrollment & Eligibility

## Eligible Employees

- Regular Full-Time employees
- Regular Part-Time employees
- PST-X employees
- PST-PERS employees with appointments that are at least six months and one day (tenure) and half-time or greater (time base)

## Enrollment Timeline

- Enrollment must be requested within 60 days from date of hire or during Open Enrollment.
- Open Enrollment will take place **September 9 to October 4, 2019**. Changes made during Open Enrollment will take effect January 1, 2020.
- Qualifying events must be reported within 30 days to initiate benefit changes.
- Benefits are paid one month in advance.

## Enrollment Forms

- Enrollment forms can be found in:  
**F:\Shared\CITYWIDE\HR\Benefits\Enrollment Forms.**

## PEMHCA Minimum, Cafeteria Plan, & Cashout Maximum (Regular & PST-X Employees Only)

- PEMHCA Minimum is \$139 per month in 2020.
- Effective January 1, 2020, the City contributes the following amounts (which include the PEMHCA Minimum) toward each employee's Cafeteria Plan for medical, dental, and vision insurance:

Tier	City Contribution
Employee Only	\$844 per month
Employee + 1 Dependent	\$1,687 per month
Employee + Family	\$2,228 per month

- If employee declines medical insurance with the City, employee may receive up to \$450 cashout per month. Proof of medical insurance is required.
- PST-PERS employees receive the PEMHCA minimum only if enrolled into a CalPERS medical plan.

## Eligible Family Members

Family member is a term used interchangeable with the term "dependents" and include:

- Spouse or Registered domestic partner
- Eligible children up to age 26
- Certified disabled children over age 26
- Economically dependent children (where a parent-child relationship exists) up to age 26 who remain economically dependent (CalPERS medical plan only)

## Employee Electing to Decline Benefits

- If a newly eligible employee is declining benefits, the following forms must be completed and kept on file:
  - Proof of medical insurance coverage
  - Flexible Benefit Plan Election Worksheet
  - Health Benefits Plan Enrollment for Active Employees (HBD-12)
- If an employee is declining benefits within the 60-day time limit, a subsequent enrollment can only be requested upon:
  - HIPAA's Special/Late Enrollment; or
  - During an Open Enrollment period

## HIPAA Special Enrollment

- Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), you and your dependent(s) can enroll in the City's health plan if you or your dependents lose eligibility for outside health insurance coverage. You must request special enrollment within 30 days from the date of loss of coverage.

## CalPERS Dual Coverage

- Dual coverage is when an individual is enrolled in a CalPERS plan as both a member and a dependent or as a dependent on two enrollments. This is not allowed for a CalPERS medical plan.
- Married employees may each enroll separately. However, when married employees are both employed/retired and enrolled in a CalPERS medical plan in their own right, the children/dependents cannot be split between parents. All eligible children/dependents must be enrolled by one parent.

# 2020 Health Plan Rates

Effective for the 2020 plan year, City of Newark contributes the following amounts (which include the PEMHCA Minimum) toward each employee's cafeteria plan for medical, dental, and vision insurance:

Tier	City Contribution
Employee Only	\$844 per month
Employee + 1 Dependent	\$1,687 per month
Employee + Family	\$2,228 per month

\*Up to \$450 cashout per month is available only if you decline medical.

Please use the Health Plan Search by Zip Code tool to ensure that your area is covered under the health plan:

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search>

To determine your premium per pay period, add your medical, dental, and vision plan monthly rates together, subtract the City monthly contribution from the sum, then divide the number by 2.

## Region 1

Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, San Mateo, San Francisco, San Joaquin, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba

	Employee Only	Employee + 1 Dependent	Employee + Family
<b>MEDICAL - HMO</b>			
Anthem HMO Select	\$868.98	\$1737.96	\$2,259.35
Anthem HMO Traditional	1,184.84	2,369.68	3,080.58
Blue Shield Access+*	1,127.77	2,255.54	2,932.20
Blue Shield Trio*	833.00	1,666.00	2,165.80
Health Net SmartCare	1,000.52	2,001.04	2,601.35
Kaiser Permanente	768.49	1,536.98	1,998.07
UnitedHealthcare	899.94	1,799.88	2,339.84
Western Health Advantage	731.96	1,463.92	1,903.10
<b>MEDICAL – PPO</b>			
Anthem EPO Del Norte	861.18	1,722.36	2,239.07
PERS Choice	861.18	1,722.36	2,239.07
PERS Select	520.29	1,040.58	1,352.75
PERSCare	1,133.14	2,266.28	2,946.16
PORAC Region 1 (Open to NPA members only)	774.00	1,699.00	2,199.00
<b>DENTAL</b>			
Delta Dental PPO	65.99	131.08	201.10
DeltaCare USA	19.81	32.68	48.37
<b>VISION</b>			
EyeMed	10.38	19.73	28.96

\*Blue Shield Access+ and Blue Shield Trio are not available in the following eight Bay Area counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma.

# Life Insurance and AD&D

## Group Basic Life Insurance

Regular and PST-X employees who work a minimum of 20 hours per week are eligible for group basic life insurance offered by Standard Insurance Company with 100% City-paid premiums.

Benefits become effective the 1<sup>st</sup> of the month following date of hire and cease at the end of the month upon separation.

### Coverage Amounts:

Class 1: \$50,000 (NPA only)

Class 2: \$20,000 (All others)

## AD&D Insurance

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, the amount of benefit is a percentage of the AD&D insurance coverage amount.

## Age Reductions

Under this policy, insurance coverage reduces by 35% at age 70, and by 50% at age 75.



# Long-Term Disability

Regular and PST-X employees who work a minimum of 30 hours per week are eligible for MetLife Long-Term Disability (LTD) insurance with 100% employee-paid premiums.

Benefits become effective the 1<sup>st</sup> of the month following date of enrollment and cease at the end of the month upon separation.

For more information and/or to enroll, please contact the Human Resources Department.



## Short-Term Disability & Other Voluntary Insurance Plans

Regular and PST-X employees are eligible for AFLAC insurance with 100% employee-paid premiums.

AFLAC offers the following voluntary insurance plans:

- Short-Term Disability
- Personal Accident Indemnity
- Personal Cancer Indemnity
- Whole Life Insurance

Benefits become effective the 1<sup>st</sup> of the month following date of enrollment and can be portable upon separation if requested prior to separation.

For more information and/or to enroll, please contact Bill VerBrugge, AFLAC Broker Partner Representative, at [william\\_verbrugge@us.aflac.com](mailto:william_verbrugge@us.aflac.com) or (800) 991-4533.



# Deferred Compensation (457) Plans

Regular and PST-X employees are eligible to participate in Deferred Compensation (457) Plans through Nationwide, ICMA, and VOYA. Pre-tax dollars are set aside via payroll deductions toward a 457 plan and reduce current taxable income. Maximum deferral amounts are listed below.

Deferral Type	2020 Maximum Contribution Limit
Normal Deferral	\$19,500
50+ Catch-Up Provision	\$6,500 In addition to the \$19,500 contribution limit listed above.
“Special Catch-Up” Requires proof of underutilized amounts during prior years.	\$19,500 In addition to the \$19,500 contribution limit listed above.

For more information and/or to enroll, please contact the respective deferred compensation representative listed below.

Nationwide Representative  
Kerry Avila  
(925) 705-4669  
[avilak2@nationwide.com](mailto:avilak2@nationwide.com)



ICMA Representative  
Kim Hammond  
(510) 864-4825  
[khammond@icmarc.org](mailto:khammond@icmarc.org)



VOYA Representative  
Eugene Huang  
(925) 708-2359  
[eugene.huang@voyafa.com](mailto:eugene.huang@voyafa.com)



# Employee Assistance Program

Regular and PST-X employees are eligible for Employee Assistance Program (EAP) offered by Managed Health Net (MHN) with 100% City-paid premiums.

Benefits become effective the 1<sup>st</sup> of the month following date of hire and cease at the end of the month upon separation.

Employee Assistance Program offers professional and confidential counseling services to employees and their dependents. Each employee receives up to 6 free clinical consultations over the phone or in person per year.

To use EAP, call MHN toll-free, 24 hours a day, 7 days a week:

**1-888-327-0010**

Or visit MHN online [www.members.mhn.com](http://www.members.mhn.com)

and register with the access code: Newark



## Silliman Center Recreation Benefit

Regular and PST-X employees, their spouses or registered domestic partners, and up to 2 children living in the same household 18 years of age and under, may use the gym, exercise equipment and aquatic facilities (excluding classes and facility rentals) at the Silliman Community Activity and Family Aquatic Center free of charge.

Regular and PST-X employees, their spouses or registered domestic partners, and their children 18 years of age and under, receive resident rates for class registration and facility rentals.



**SILLIMAN FAMILY AQUATIC CENTER**

6800 MOWRY AVENUE | NEWARK, CALIFORNIA

**Newark's Place to PLAY!**

# Microsoft Home Use Program

Regular and PST-X employees are eligible to receive exclusive employee pricing on both PC and Mac versions of Microsoft Office 2016.

Eligible products include:

- Office Professional Plus 2016
- Office Home & Business 2016 for Mac

To redeem this offer:

1. Go to [http://www.microsofthup.com/coworker\\_us](http://www.microsofthup.com/coworker_us).
2. Enter your Newark email address ([firstname.lastname@newark.org](mailto:firstname.lastname@newark.org)).
3. Enter the Microsoft HUP Program Code: Check with HR for the current code.
4. Place your order online. Please note that there may be a fee to cover packaging, shipping, and handling.

This offer is exclusive to City of Newark employees and may not be shared with ineligible employees, volunteers, or anyone outside of the City of Newark.

# Commuter Benefits Program



Regular and PST-X employees are eligible to set aside up to \$130 pre-tax dollars per month via automatic payroll deductions to fund the Clipper Card for work commute purposes.

A Clipper Card is required and provides access to the following transit agencies: BART, Muni, AC Transit, VTA, SamTrans, Caltrain, Golden Gate Transit and Ferry, and the San Francisco Bay Ferry.

To register, go to F:\Shared\CITYWIDE\HR\Benefit\Clipper Card Pre-Tax Option.



511 RideMatch Services is an interactive Trip Diary and on-demand system that helps you find carpools, vanpools or bicycle partners. For more information, go to <https://www.ridematch.511.org/>.



Alameda County Transportation Commission Guaranteed Ride Home Program guarantees you a free ride home from work if you have an emergency and you have made the effort to avoid commuting alone in your car. You can feel comfortable taking the bus, train, or ferry, carpooling, vanpooling, walking, or bicycling to work, knowing that you will have a ride home in the case of a qualifying unexpected circumstance that disrupts your commute home. For more information, go to <http://grh.alamedactc.org/>.

# Contacts

	<p>Anthem Blue Cross HMO          (855) 839-4524  <a href="http://www.anthem.com/ca/calpershmo">www.anthem.com/ca/calpershmo</a></p>
	<p>Blue Shield of California          (800) 334-5847  <a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a></p>
	<p>Health Net of California          (888) 926-4921  <a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a></p>
	<p>Kaiser Permanente          (800) 464-4000  <a href="http://www.kp.org/calpers">www.kp.org/calpers</a></p>
	<p>Peace Officers Research Association of California          (800) 288-6928  <a href="http://ibt.porac.org">http://ibt.porac.org</a></p>
	<p>PERS Select, PERS Choice, and PERSCare          (877) 737-7776  <a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a></p>
	<p>United Healthcare          (877) 359-3714  <a href="http://www.uhc.com/calpers">www.uhc.com/calpers</a></p>
	<p>Western Health Advantage          (888) 942-7377  <a href="http://www.westernhealth.com/calpers">www.westernhealth.com/calpers</a></p>
	<p>CalPERS          (888) 225-7377  <a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a></p>
	<p>Delta Dental and Delta Care          (800) 765-6003  <a href="http://www.deltadentalca.org">www.deltadentalca.org</a></p>
	<p>EyeMed          (866) 723-0513  <a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a></p>



City of Newark  
37101 Newark Boulevard  
Newark, CA 94560  
HR Phone: (510) 578-4267  
[www.newark.org](http://www.newark.org)



## 2020 Summary of Benefits and Coverage Notice

Choosing your health plan is an important decision. To assist you with this process, each health plan available through the California Public Employees' Retirement System has produced a Summary of Benefits and Coverage (SBC). In addition, the federal government has compiled a glossary of common health insurance terms. Together, these documents provide important information to help you better understand your health benefit coverage and more easily compare health plan options.

To view the SBCs and glossary online, visit [www.calpers.ca.gov](http://www.calpers.ca.gov)\* under the Plans and Rates section (subsection Health Plans), or visit any of the health plan websites below. To request a free paper copy of the SBC and glossary, please contact each health plan directly.

**Anthem Blue Cross HMO & EPO**

(855) 839-4524

[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

**Blue Shield of California**

(800) 334-5847

[www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)

**California Association of Highway Patrolmen\*\***

(800) 734-2247

[www.thecahp.org](http://www.thecahp.org)

**California Correctional Peace**

**Officers Association\*\***

(800) 257-6213

[www.ccpoabt.org](http://www.ccpoabt.org)

**Health Net of California**

(888) 926-4921

[www.healthnet.com/calpers](http://www.healthnet.com/calpers)

**Kaiser Permanente**

(800) 464-4000

[www.kp.org/calpers](http://www.kp.org/calpers)

**Peace Officers Research Association  
of California\*\***

(800) 288-6928

<http://ibt.porac.org>

**PERS Select, PERS Choice, and PERSCare**

(877) 737-7776

[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

**Sharp Health Plan**

(855) 995-5004

[www.sharphealthplan.com/calpers](http://www.sharphealthplan.com/calpers)

**UnitedHealthcare**

(877) 359-3714

[www.uhc.com/calpers](http://www.uhc.com/calpers)

**Western Health Advantage**

(888) 942-7377

[www.westernhealth.com/calpers](http://www.westernhealth.com/calpers)

\*<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>

\*\*To enroll in these health plans, you must belong to the specific employee association and pay applicable dues.