

CITY OF CHINO

BENEFITS GUIDE

January 1, 2023 – December 31, 2023



Eligibility and Enrollment

Eligibility for health benefits is based on your employment status and date of hire (appointment). You must work a minimum of 30 hours per week on a regular basis to be eligible for health insurance. Part-time employees who qualify for health insurance through the Affordable Care Act (ACA) may receive a City subsidy to assist with premium payments.

Eligible family members for health insurance include: Spouse, registered domestic partner, children up to the age of 26 (natural, adopted, domestic partner's or step), children up to the age of 26 if there is a parent child relationship, and the employee is the primary care parent, and certified disabled dependent children age 26 and older. **If you plan to enroll dependents, be prepared to provide supporting documentation to Human Resources, such as copies of a marriage certificate, birth certificate, etc. CalPERS also requires you to provide social security numbers for each enrollee.**

Ineligible family members include: Former spouses, dependent children aged 26 and older, children of a former spouse (unless there is a certified parent-child relationship), foster children, grandparents, parents. Note: It is against the law to enroll ineligible family members.

Additional Enrollment Opportunities

New employees and their eligible dependents may initially enroll in a CalPERS health plan upon date of appointment (date of hire) and within 60 days. However, additional enrollment options and guidelines are described below.

Open Enrollment

The annual Open Enrollment period is typically in the fall, from September to October. This is the time to make any changes to your health coverage without experiencing any qualifying life events. The changes become effective on January 1st of the following calendar year. Human Resources sends out communication regarding the Open Enrollment period to all eligible employees a couple weeks before it commences, and it is the employee's responsibility to submit their changes and supporting documentation before the deadline.

Special Enrollment Periods

Refers to certain types of enrollment after your initial enrollment, and outside of the annual Open Enrollment period. You may be eligible for a special enrollment under the following circumstances:

- **Loss of other health coverage:** If you initially declined or cancelled enrollment for yourself or your dependents because you had other private or CalPERS health coverage at the time, you may be eligible to enroll in a CalPERS health plan if the other coverage is ending. To qualify you will need to request enrollment within 60 days after the other coverage ends and provide supporting documentation to Human Resources.
- **You have new family members:** Upon initial enrollment, you must enroll yourself and all eligible family members. If you later have a new dependent as a result of marriage, domestic partnership registration, birth, change of custody adoption, or placement for adoption, you may enroll yourself and all eligible dependents within 60 days of that event. The effective date for a Special Enrollment is the first day of the month following the date Human Resources receives your enrollment form.
- **Late Enrollment:** If you decline or cancel enrollment for yourself or your dependents and the Special Enrollment exceptions do not apply, your right to enroll (or add dependents) will be limited. You must either wait a 90-day period or until the next CalPERS Open Enrollment period. The earliest effective date of enrollment will be the first of the month following the 90-day waiting period or January 1st following the Open Enrollment period.

NOTE: Employees are responsible for ensuring that all health enrollment information is accurate and for reporting any changes to Human Resources in a timely manner.

Medical Plans (2023 calendar year)

The City of Chino contracts with CalPERS for medical insurance and offers HMO and PPO plans, rates are provided below. For additional information on each plan's coverage, refer to the City's intranet where individual plan summaries are available. You may also contact Human Resources at (909) 334-3274 to request this information.

| MEDICAL PLANS | Employee Only | Employee + 1 Dependent | Family (Employee + 2 or more) | REGION/COUNTY |
|--|------------------------|--------------------------|-------------------------------|--|
| Anthem Select <i>HMO</i> | \$737.91 \$765.37 | \$1,475.82 \$1,530.74 | \$1,918.57 \$1,989.96 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |
| Anthem Traditional <i>HMO</i> | \$942.73 \$935.12 | \$1,885.46 \$1,870.24 | \$2,451.10 \$2,431.31 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |
| Blue Shield Access + <i>HMO</i> | \$738.29 \$842.61 | \$1,476.58 \$1,685.22 | \$1,919.55 \$2,190.79 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |
| Blue Shield Trio <i>HMO</i> | \$661.49 \$760.71 | \$1,322.98 \$1,521.42 | \$1,719.87 \$1,977.85 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |
| Health Net Salud y Más <i>HMO</i> | \$606.34 \$698.91 | \$1,212.68 \$1,397.82 | \$1,576.48 \$1,817.17 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |
| Health Net SmartCare <i>HMO</i> | \$755.29 \$834.65 | \$1,510.58 \$1,669.30 | \$1,963.75 \$2,170.09 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |
| Kaiser CA <i>HMO</i> | \$754.64 \$756.21 | \$1,509.28 \$1,512.42 | \$1,962.06 \$1,966.15 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |
| UnitedHealthcare Alliance <i>HMO</i> | \$790.46 \$793.63 | \$1,580.92 \$1,587.26 | \$2,055.20 \$2,063.44 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |
| UnitedHealthcare Harmony <i>HMO (new plan)</i> | \$713.55 \$781.58 | \$1,427.10 \$1,563.16 | \$1,855.23 \$2,032.11 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |
| PERS Platinum <i>PPO (formerly PERS Care/Choice)</i> | \$992.59 \$1,014.80 | \$1,985.18 \$2,029.60 | \$2,580.73 \$2,638.48 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |
| PERS Gold <i>PPO (formerly PERS Select)</i> | \$680.37 \$695.93 | \$1,360.74 \$1,391.86 | \$1,768.96 \$1,809.42 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |
| PORAC (Sworn Personnel Only) <i>PPO</i> | \$820.00 \$820.00 | \$1,600.00 \$1,650.00 | \$2,100.00 \$2,100.00 | Region 3 - Los Angeles/San Bernardino/Riverside Region 2 - Orange |

Note: Employees may use the employer zip code (Region 3: San Bernardino County) for eligibility, contact HR for additional information. If you reside in a county not listed above, please check your individual zip code for available health plans in your area: www.calpers.ca.gov

Dental and Vision Rates (2023 calendar year)

| DENTAL PLANS | Employee Only | Employee + 1 Dependent | Family (Employee + 2 or more) |
|--|---------------|------------------------|-------------------------------|
| Delta Dental HMO <i>(Must Assign Dentist)</i> | \$21.64 | \$41.83 | \$57.37 |
| Delta Dental PPO | \$51.34 | \$98.99 | \$184.45 |
| VISION PLANS | | | |
| VSP Base Coverage | \$9.54 | \$14.82 | \$23.50 |
| VSP Buy-Up Coverage <i>(w/contact lens allowance)</i> | 16.13 | \$25.06 | \$39.75 |

Dental Insurance

All full-time employees and their dependents are eligible for dental insurance. The City of Chino offers two dental plans, HMO and PPO. The HMO plan is through DeltaCare USA (requires you to assign your dentist) and the PPO plan is through Delta Dental PPO. The PPO, or preferred provider plan, offers the convenience and flexibility of visiting any licensed dentist anywhere. Covered services are paid based on a percentage. The HMO style plan gives you a choice of skilled, primary dentists from the DeltaCare USA network, and you are required to select a primary care dentist.

Vision Insurance

All full-time employees and their dependents are eligible for vision insurance through VSP. The City of Chino offers a base and buy-up plan. The buy-up plan is nearly identical to the base plan; however the buy-up plan provides an allowance for contact lenses or additional frames.

CalPERS Retirement Plans

The City has 3-tier retirement plans as follows:

For Non-Safety:

- First Level Miscellaneous (hired with Chino before 10/16/11) – 2.7%@55 (employee rate of 8%)
- Second Level Miscellaneous (hired on or after 10/16/11) – 2.0%@55 (employee rate of 7%)
- PEPR New Members (hired on or after 1/1/13) – 2.0%@62 (employee rate of 6.75%)

For Safety (Sworn Police)

- First Level Police (hired before 10/16/11) – 3.0%@50 (employee rate of 9%)
- Second Level Police (hired on or after 10/16/11) – 3.0%@55 (employee rate of 9%)
- PEPR New Police (hired on or after 1/1/13) – 2.7%@57 (employee rate of 13%)

Part-time staff who do not have current CalPERS membership will be enrolled in a retirement plan through MissionSquare (formerly ICMA) and contribute 7.5% of pre-tax earnings to this retirement plan. The City does not contribute to Social Security.

Additional Voluntary Benefits

Additional benefits offered (through payroll deductions) include Flexible Spending Plans, Dependent Day Care Accounts, Long Term Disability, Whole Life, Term Life, Accident and Cancer insurance plans. For information regarding these policies, please inform your Benefits Advisor during your virtual online enrollment.

Important Numbers and Websites

| Contact | Phone Number | Website/Email |
|---|----------------|--|
| CalPERS – Retirement and Medical Plans | (888) 225-7377 | www.calpers.ca.gov |
| Human Resources/Risk Management | (909) 334-3274 | hr@cityofchino.org |
| Payroll | (909) 334-3284 | payroll@cityofchino.org |
| Building Blocks for Business – EASE Portal for Benefits | (888) 624-1380 | http://cityofchino.ease.com |
| Delta Dental PPO Group #19211-00001 | (888) 335-8227 | www.deltadentalins.com/enrollees |
| DeltaCare USA HMO Group #78715-00001 | (800) 422-4234 | www.deltadentalins.com/enrollees |
| VSP Base and Buy-Up Group #30068193 | (800) 877-7195 | www.vsp.com |
| Colonial Life (Voluntary Benefits) | (800) 325-4368 | www.coloniallife.com |
| Sterling Administration (Flexible Spending Accounts and Dependent Day Care) | (800) 617-4729 | www.sterlingadministration.com |
| MissionSquare Deferred Compensation (formerly ICMA) | (800) 669-7400 | www.icmarc.org |
| MissionSquare Representative for Chino – Thomas Dawes | (833) 646-0238 | Manage your Account Online: www.icmarc.org/login |
| Employee Assistance Program (EAP) – Human Services Division | (909) 334-3259 | N/A |
| The Counseling Team | (800) 222-9691 | www.thecounselingteaminternational.com |
| Confidential Employee Hotline | (909) 927-4774 | N/A |

Additional Resources

A health plan directory is provided below for reference. You may contact your health plan with questions about: ID cards, verification of provider participation, service area boundaries, benefits, deductibles, limitations, and Evidence of Coverage booklets. You may also visit the City's intranet page for additional health resources, side-by-side plan comparisons, and current year plan summaries.

Anthem Blue Cross HMO

(855) 839-4524

www.anthem.com/ca/calpers

Blue Shield of California

(800) 334-5847

www.blueshieldca.com/calpers

Health Net of California

(888) 926-4921

www.healthnet.com/calpers

Kaiser Permanente

(800) 464-4000

www.kp.org/calpers

PERS Gold and PERS Platinum

(Administered by Anthem Blue Cross)

(877) 737-7776

www.anthem.com/ca/calpers

Peace Officers Research Association of California (PORAC)

(Administered by Anthem Blue Cross PPO and only available to Police/Sworn staff)

(800) 288-6928

<http://ibtofporac.org>

UnitedHealthcare

(877) 359-3714

www.uhc.com/calpers

OptumRx

Pharmacy Benefit Manager for PPO plans

(855) 505-8110

www.optumrx.com/calpers