

City of El Segundo
INTER-DEPARTMENTAL MEMORANDUM

DATE: September 21, 2020
TO: All Employees Eligible for Health & Welfare Benefits
FROM: Dana Hang, Senior Human Resources Analyst
SUBJECT: **OPEN ENROLLMENT 2021**

2021 Open Enrollment starts **Monday, September 21, 2020 and ends Friday, October 16, 2020**. Changes made during Open Enrollment will take effect **January 1, 2021**. During Open Enrollment, you can:

- Change your CalPERS health plan
- Add eligible dependents
- Remove dependents
- Cancel your existing CalPERS health coverage
- Enroll in a CalPERS health plan if you don't currently have coverage
- Enroll in Vision, Dental, HealthComp Flexible Spending Account (FSA) / Dependent Care Account (DCA), Standard Life Insurance, UNUM Long Term Care

If you are not making changes to your coverage, no action is needed.

All Open Enrollment forms are due in Human Resources by Friday, October 16, 2020 at 3:30 p.m.

2021 Contribution Rates

Association	Monthly Contribution
CEA	\$1,500.00 \$250.00 Opt-Out
City Council	\$1,500.00
Executives (Includes City Clerk & City Treasurer)	\$782.00 \$718.00 Flex Amount
Firefighters	\$1,650.00
Management-Confidential	\$585.00 \$915.00 Flex Amount
Police Management	\$1,650.00
Police Officers	\$1,650.00
Police Support Services Employees	\$1,600.00 \$250.00 Opt-Out
Supervisory & Professional	\$1,600.00
Unrepresented Part-Time Hourly	\$195.00

**Rates are effective January 1, 2021.*

Employee Medical Opt- Out

Employees choosing to opt-out of the City's medical coverage must show proof of enrollment in another sponsored plan by presenting a letter from the covered spouse's/parent's employer on official letterhead indicating coverage status for 2021 as per the Affordable Care Act. **Membership Cards are not acceptable. The opt-out**

provision applies to City Employees Association (CEA) and Police Support Services Employees Association (PSSEA) only.

We realize changes to health plans may impact your decision during Open Enrollment. Listed below are the health plan changes for 2021. To view all 2021 health plans and rates, visit [Plans & Rates](#).

2021 Changes to Plans and/or Regions

- Anthem Blue Cross Traditional HMO (Basic): 10.38% premium increase for Public Agencies and Schools in Region 1 and 11.88% premium increase for Public Agencies and Schools in Region 2
- Blue Shield Trio: expanding its service area to include 3 additional counties: Santa Barbara, San Luis Obispo, and Ventura
- Health Net SmartCare: 11.96% premium increase for Public Agencies and Schools in Region 1
- PERSCare (Basic): 14.26% premium increase for Public Agencies and Schools in Region 1, 13.08% premium increase for Public Agencies and Schools in Region 2, and 11.27% premium increase for Public Agencies and Schools in Region 3
- PERSCare Out of State (Basic): 14.29% premium increase for Out of State

Log in to [myCalPERS](#) to view customized health benefit information.

Search for your primary care doctor and specialist using the **Search Health Plans** tool in myCalPERS to see which plans they participate in. Medicare members will need to contact the plans directly, as they do today, to verify their doctor is included in their Medicare plan. Keep in mind that information shown in the tool is subject to change. Therefore, before making any plan changes, check with your health plan or your doctor's office to ensure your doctor is available in your plan.

2021 PERS HEALTH BENEFIT RATES:

Region 1:

CalPERS 2021 Regional Health Premiums (Actives and Annuitants)

Effective Date: January 1, 2021

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, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, Yuba									
Basic Monthly Premiums (B)									
Plan	Subscriber	Plan Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Rate
Anthem Blue Cross Del Norte	\$935.84	504	1	\$1,871.68	504	2	\$2,433.18	504	3
Anthem Blue Cross Select	925.60	506	1	1,851.20	506	2	2,406.56	506	3
Anthem Blue Cross Traditional	1,307.86	509	1	2,615.72	509	2	3,400.44	509	3
Blue Shield Access+	1,170.08	525	1	2,340.16	525	2	3,042.21	525	3
Blue Shield Access+ EPO	1,170.08	524	1	2,340.16	524	2	3,042.21	524	3
Blue Shield Trio*	880.50	451	1	1,761.00	451	2	2,289.30	451	3
Health Net SmartCare	1,120.21	528	1	2,240.42	528	2	2,912.55	528	3
Kaiser Permanente	813.64	533	1	1,627.28	533	2	2,115.46	533	3
PERS Choice	935.84	548	1	1,871.68	548	2	2,433.18	548	3
PERS Select	566.67	557	1	1,133.34	557	2	1,473.34	557	3
PERSCare	1,294.69	566	1	2,589.38	566	2	3,366.19	566	3
Peace Officers Research Assoc of CA	799.00	592	1	1,725.00	592	2	2,199.00	592	3
UnitedHealthcare SignatureValue Alliance	941.17	576	1	1,882.34	576	2	2,447.04	576	3
Western Health Advantage	757.02	591	1	1,514.04	591	2	1,968.25	591	3

Region 2:

CalPERS 2021 Regional Health Premiums (Actives and Annuitants)

Effective Date: January 1, 2021

Region 2									
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, Ventura									
Basic Monthly Premiums (B)									
Plan	Subscriber	Plan Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Rate
Anthem Blue Cross Select	\$674.69	507	1	\$1,349.38	507	2	\$1,754.19	507	3
Anthem Blue Cross Traditional	1,046.04	510	1	2,092.08	510	2	2,719.70	510	3
Blue Shield Access+	938.96	526	1	1,877.92	526	2	2,441.30	526	3
Blue Shield Trio*	722.56	088	1	1,445.12	088	2	1,878.66	088	3
Health Net Salud y Más	458.66	531	1	917.32	531	2	1,192.52	531	3
Health Net SmartCare	769.11	529	1	1,538.22	529	2	1,999.69	529	3
Kaiser Permanente	669.77	534	1	1,339.54	534	2	1,741.40	534	3
PERS Choice	783.19	549	1	1,566.38	549	2	2,036.29	549	3
PERS Select	476.92	558	1	953.84	558	2	1,239.99	558	3
PERSCare	1,115.68	567	1	2,231.36	567	2	2,900.77	567	3
Peace Officers Research Assoc of CA	749.00	593	1	1,499.00	593	2	1,960.00	593	3
Sharp Performance Plus ⁵	632.27	575	1	1,264.54	575	2	1,643.90	575	3
UnitedHealthcare SignatureValue Alliance	723.84	577	1	1,447.68	577	2	1,881.98	577	3

Region 3:

CalPERS 2021 Regional Health Premiums (Actives and Annuitants)

Effective Date: January 1, 2021

Region 3									
Los Angeles, Riverside, San Bernardino									
Basic Monthly Premiums (B)									
Plan	Subscriber	Plan Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Rate
Anthem Blue Cross Select	\$639.10	508	1	\$1,278.20	508	2	\$1,661.66	508	3
Anthem Blue Cross Traditional	984.21	511	1	1,968.42	511	2	2,558.95	511	3
Blue Shield Access+	834.88	527	1	1,669.76	527	2	2,170.69	527	3
Blue Shield Trio*	660.49	452	1	1,320.98	452	2	1,717.27	452	3
Health Net Salud y Más	412.88	532	1	825.76	532	2	1,073.49	532	3
Health Net SmartCare	691.48	530	1	1,382.96	530	2	1,797.85	530	3
Kaiser Permanente	669.84	535	1	1,339.68	535	2	1,741.58	535	3
PERS Choice	761.23	550	1	1,522.46	550	2	1,979.20	550	3
PERS Select	459.94	559	1	919.88	559	2	1,195.84	559	3
PERSCare	1,036.07	568	1	2,072.14	568	2	2,693.78	568	3
Peace Officers Research Assoc of CA	725.00	594	1	1,450.00	594	2	1,894.00	594	3
UnitedHealthcare SignatureValue Alliance	720.89	578	1	1,441.78	578	2	1,874.31	578	3

Choosing the Right Health Plan – Things You need to Know

It's important to review the details of your health enrollment and understand how health benefit changes may impact you and your dependents. Your myCalPERS account provides resources to help you review health plan changes and compare costs so you can make an informed decision about your health care coverage. To make the best decision for you and your dependents, you should:

Review your Health Plan Summary in myCalPERS:

Verify the health enrollment information about you and your dependents is accurate.

Review your plan, your cost, and your network:

Will your plan still be available next year, or is there a better option for you? If you change networks, will you still have access to your preferred doctors and/or hospitals? To confirm doctor and network availability, contact your current or prospective health plan. The **Search Health Plans** tool in [myCalPERS](#) can help you determine if a doctor accepts your CalPERS Basic health plan, but it is not able to tell you if that doctor is accepting new

patients. If you are searching for a new doctor, call that doctor to confirm availability. While CalPERS provides a variety of health plans, only you can decide which is best for you and your family.

Use the tools and resources below to compare coverage, services, and costs.

Your Plan, Your Cost, Your Network

- [myCalPERS](#) — Log in and use the **Search Health Plans** tool to find the best health plan option tailored to you and your dependents. You can compare monthly premiums, find plans your doctors participate in, and compare benefits and costs for each plan.
- [Plans & Rates](#) — Compare 2021 health plan options, find Evidence of Coverage and Summary of Benefits publications, access provider websites, and research networks of doctors and covered services.
- [2020-21 Open Enrollment Newsletter \(PDF\)](#) — Review 2021 health program highlights, notable health plan changes, and important health reminders.
- [Eligibility & Enrollment](#) — Learn about the CalPERS Health Program, including eligibility requirements and general enrollment information.
- [2021 Health Benefit Summary \(PDF\)](#) — Compare covered services, co-payments, and benefits for each CalPERS health plan.
- [California Health Care Quality Report Cards](#) — Find information on the quality of health care and how patients rate their experience from specific providers.
- [Medical Board of California](#) — Learn how the state is protecting health care consumers and access to quality medical care.

Changing Your Health Plan

- It's important to review next year's health plan information, as aspects of your coverage may change.
- You may use your previous health plan through December 31, 2020 only. Your new health plan takes effect January 1, 2021.
- If you change your health plan, you'll receive new ID cards from your new provider.

Note: Without a qualifying event, you may not change your health plan outside of Open Enrollment. Your medical group no longer contracting with your health plan isn't a qualifying event.

To make Open Enrollment health plan changes, contact your personnel specialist or health benefits officer in human resources for required forms and documentation. Refer to [Your Guide to Choosing a Health Plan \(PDF\)](#) for factors to consider when changing your health plan.

2021 Delta Dental Plan Rates

Delta Dental will remain as the City's provider and there are no rate changes for 2021.

2021 Dental Plan Rates		
Delta Care/PMI	Single	\$15.20
	Two Party	\$26.63
	Family	\$39.33
Premier + PPO (1603-1001) (CEA, PSSEA)	Single	\$40.92
	Two Party	\$70.00
	Family	\$104.09
Premier + PPO (1603-1003) (MC/SPEA/FFA/POA/PMA)	Single	\$49.63
	Two Party	\$84.87
	Family	\$127.53
DPO (1603-1007) (POA)	Single	\$46.17
	Two Party	\$78.95
	Family	\$117.71

Delta Dental will continue as the City's dental administrator. The plan choices are Delta Premier+ PPO and Delta Care/PMI. Delta Care/PMI works like an HMO, but provides limited orthodontia. There are no rate changes for City-paid 2021 Delta Dental DPO and HMO plans. The Delta Dental website is www.deltadentalins.com.

Delta Dental first time users:

- 1) Click on REGISTER TODAY under the log in area.
- 2) The User type is ENROLLEE.
- 3) The enrollee ID is your social security number.
- 4) Continue to follow the additional online instructions and your account will be created.

2021 Vision Plans Rates

VSP will remain as the City's provider and there are no rate changes for 2021.

2021 Vision Plan Rates		
VSP	Single Two Party Family	\$16.25

Log in to your account to see your personalized benefits, savings, and find an in-network doctor. You'll maximize your benefits at a Premier Program location, including thousands of private practice doctors and over 700 Visionworks retail locations nationwide. The VSP website is <https://www.vsp.com>.

Mental Health Plan

MHN has made a business decision to exit the market in CA for standalone PPO behavioral health insurance services underwritten by the Health Net Life Company. Mental Health Care and Chemical Dependency Benefit insurance policies are being discontinued and canceled in California and coverage will no longer be available under these policies after December 31, 2020.

Flexible Spending Plans

If you are electing to enroll or continue in 2021 HealthComp FSA / DCA, a new enrollment form must be completed. (HealthComp enrollment forms will be uploaded to the HRConnection portal at a later date.)

The City's flex-spending plan allows a grace period through March of the following calendar year, during which participants can continue using the previous year's flex-spend dollars on eligible expenses.

Health Care Spending Account

For 2021, you may contribute up to \$2,750 pre-tax dollars in a health care spending account. This allows you to pay for qualifying medical, dental and vision out-of-pocket expenses for you and your dependents.

Dependent Care Spending Account

The IRS allows families to set aside up to \$5,000 pre-tax dollars each year to pay for eligible dependent care expenses. If you already are contributing through another employer, please make sure the total amount for the calendar year does not exceed \$5,000 combined.

Employees choosing to participate in flexible spending plans in 2021 must complete an election form. You may download it from the (S:) Drive under Human Resources/Open Enrollment or pick up one in Human Resources.

You may track expenses via the HealthComp website at www.healthcomp.com.

HealthComp first time users:

- 1) Click on MEMBERS and select FLEXIBLE/HRA benefits from the dropdown menu.
- 2) Your username is your social security number and your password is your zip code.

Life Insurance

The Standard Life Insurance Company is the administrator for life Insurance, AD&D and Long Term Disability plans. All City of El Segundo employees are provided a basic life insurance policy in the following amounts:

Association	Amount	Class
City Employees	\$30,000	3
Executives	\$50,000	1
Fire	\$20,000	4
Management-Confidential	\$50,000	1
Police	\$10,000	2
Police Management	\$50,000	1
Police Support Services	\$20,000	4
Supervisory and Professional	\$50,000	1

Supplemental Life Insurance

Current employees may request additional supplemental life insurance. All requests for additional life insurance **require medical underwriting approval.**

Employee Coverage Amount

Additional Life coverage in units of \$10,000, from \$10,000 to a maximum of \$500,000; however, the amount elected may not exceed 5 times your annual earnings rounded to the next higher multiple of \$10,000, if not already a multiple of \$10,000.

Spouse Coverage Amount

This coverage is available in units of \$5,000, from \$5,000 to a maximum of \$250,000, but not to exceed 50 percent of your combined Basic and Additional Life coverage. Applicants will be subject to medical underwriting approval.

Coverage Amount for Children

You may elect Dependents Life insurance for your eligible children in units of \$2,500, from \$2,500 to a maximum of \$10,000. The amount elected may not exceed 50 percent of your combined Basic and Additional Life coverage. Applicants will be subject to medical underwriting approval.

Travel Assistance

Travel Assistance is included with the City's basic group life insurance policy. This value-added benefit provides an additional sense of security for you and your eligible family members when traveling more than 100 miles from home or international travel for trips up to 180 days. Wherever your travels may take you, Travel Assistance provides security 24 hours a day, every day of the year.

Travel Assistance is provided through an arrangement with Frontier MEDEX. For more information, you may view the flyer in the Open Enrollment 2021 folder on the shared (S:) drive or obtain a copy in the Human Resources office.

Long-Term Care Insurance

UNUM is the long-term care insurance provider for the City of El Segundo.

A long-term care insurance policy is designed to provide coverage for one or more necessary or medically necessary diagnostic, preventative, therapeutic, rehabilitative, maintenance or personal care services, provided in a setting other than an acute care unit of a hospital, such as in a nursing home, in the community, or in the home.

Enrollment packets, which include rate information, and a detailed description of the plan, may be obtained in Human Resources.