

BENEFITS AT A GLANCE



The City of Pasadena offers a total benefits & compensation program that helps you to enhance your health and protect your income.

INTRODUCTION

As a regular full-time employee, you have 60 days from your date of hire to enroll in benefits. Once you have submitted complete enrollment forms and provided supporting documentation for your dependents, coverage will take effect on the first calendar day of the following month. While some benefits are paid entirely by the City of Pasadena, other benefits require that you share or pay the full cost of your coverage. Please refer to your Salary Resolution or Memorandum of Understanding for details.

Benefits tend to be “invisible” because you don’t see them regularly like a paycheck. You only notice them if you have medical bills to pay, if you can’t work because of illness, or if you need time off. This publication summarizes your benefits and is organized according to certain events that may occur in your life. Please review the information thoroughly prior to making your decision to enroll in various benefits options.

This brochure briefly describes City of Pasadena’s Employee Benefits Program in effect as of January 1, 2019. It is not a Summary Plan Description. In the event of any discrepancy, the applicable insurance contract, agreement, SPD, plan document or employee manual will prevail. City of Pasadena, at its sole discretion, preserves the right to change (including, but not limited to, the right to amend, suspend or terminate) or make exceptions to its personnel policies, procedures, and employee benefit plans, or to change employee contributions at its discretion at any time and without prior notice.

If You Need Care for Yourself and Your Dependents

Our health care plans are designed to help protect you and your covered dependents against financial loss by paying for a substantial portion of eligible expenses incurred for medically necessary care and treatment.



MEDICAL

You can choose among several of the Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO) plans administered by CalPERS.

An **HMO** contracts with providers to provide you services at a fixed price, thereby making the cost of health care more predictable for you. However, you are required to coordinate your care through a **Primary Care Physician (PCP) and may need a referral to see a specialist.**

CalPERS' HMO carriers include Anthem Blue Cross, Blue Shield, Health Net, Kaiser, and UnitedHealthcare. When selecting an HMO, please be sure to include your **PCP's name and physician ID number** on your enrollment form. You can access the plan's website to get a listing of HMO physicians or refer to the member service phone number written on the back of your medical ID card.

A **PPO** plan allows more flexibility in your choice of health care at the time service is needed. For example, no referrals are required for you to see a specialist. PPO plans require you to meet annual deductibles and pay higher out-of-pocket expenses than HMO plans.

Your PPO options include PERS Care, PERS Choice, PERS Select, and PORAC (Safety personnel only). To ensure that you obtain the highest level of benefit, be sure to obtain care from one of the plan's **"Preferred Providers."** For a complete listing, visit <https://www.anthem.com/ca/calpers>



DENTAL

You can choose between our United Concordia Dental **HMO** and Delta Dental **PPO** plans. The HMO dental plan contracts with providers to provide services to members at a fixed price, thereby making your dental care expenses more predictable for you. If you elect the HMO plan, please be sure to list a **Primary Dentist (PD) and include the name and dentist ID number** on your enrollment form. A list of providers can be found at <https://www.unitedconcordia.com>.

The **PPO** plan allows more flexibility in your choice of dental care at the time service is needed. The highest level of benefits is available when you use in-network providers. Please note that **Delta Premier PPO** dentists are considered **out of network**. If you wish to see Delta's list of **"Preferred Providers"** you can visit <https://www.deltadentalins.com>.



VISION

You can choose between the Eye **Exam Only/Discount** plan and the **Comprehensive** Vision plan. The Discount vision plan covers eye exams only; discounts may also be available for materials (lenses/frames). The comprehensive vision plan

offers eye exams, lenses, frames and access to discounts on other related vision services. You can visit <https://eyemedvisioncare.com> to obtain a list of participating EyeMed providers.

HEALTH FLEXIBLE SPENDING ACCOUNT (FSA)

This plan allows you to set aside up to \$2550 per year on a pre-tax basis to pay for certain eligible health care expenses that are not covered by your medical, dental or vision plans (e.g., deductibles, copays, and coinsurance amounts). It is important to choose a contribution amount that you know you will use – federal regulations require that unused dollars be forfeited (except for a maximum of \$500 that can be carried over into the next plan year).



DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

This plan allows you to set aside up to \$5000 on a pre-tax basis (or up to \$2,500 per year if you are married and file separate tax returns) to pay for dependent care expenses for children **under the age of 13** or disabled family members so that you and your spouse can work). It's important to choose a contribution amount that you know you will use – federal regulations require that unused dollars be forfeited.

The FSAs are administered by Discovery Benefits. **You need to enroll in the program each year.**

If You Become Ill or Injured

Illness or injury is not only painful, but expensive. While our health care benefits help you with many expenses other benefits work together to provide continued income while you are unable to work. Typically, benefits available to you from other sources are coordinated with City of Pasadena's benefit plans such as workers' compensation.



SICK PAY

Please refer to your Salary Resolution or MOU.



SHORT TERM DISABILITY (STD)

The City contracts with Reliance Standard to provide short-term and long-term disability insurance for some employees. This plan provides income protection if you become disabled from a covered accidental bodily injury, sickness or pregnancy.

LONG TERM DISABILITY (LTD)

The **Core** LTD plan provides a maximum monthly benefit of \$900 or a benefit percentage of 50% of your monthly salary if the salary is less than \$1,800 per month.

Two **Buy-Up** plans are offered in addition to the Core LTD plan. Depending on your bargaining group, you may purchase coverage to cover up to 60% of your monthly salary, with a maximum monthly benefit amount of \$7,500, or 66 2/3% to a maximum monthly benefit amount of \$8,000.

Please see your salary resolution or MOU for STD/LTD plan details and eligibility requirements. *The City does not participate in the state's Short-Term Disability Insurance program.*

CALIFORNIA PUBLIC EMPLOYEES RETIREMENT SYSTEM (CalPERS)

The City contracts with CalPERS for retirement benefits. *The City does not participate in Social Security.*

If You Pass Away

LIFE INSURANCE



City of Pasadena provides financial protection for your family or other beneficiaries if you pass away. The City pays 100% of the Basic Life and AD&D (Accidental Death & Dismemberment) coverage offered through Reliance Standard Life Insurance Company. Please refer to your Salary Resolution or MOU for your specific benefit levels.

The Voluntary Supplemental Life coverage is an optional plan in addition to the basic life plan. If you choose to enroll in this plan, you are responsible for the monthly premiums which are deducted bi-weekly from your pay check (once you are approved for coverage).

Other Work/Life Programs

EMPLOYEE ASSISTANCE PROGRAM

The City provides an EAP program at no cost. The program is confidential and

allows employees and family members to seek help on their own. The EAP offers confidential, professional assistance to help employees and their families resolve problems that affect their personal lives or job performance.

TRAVEL ASSISTANCE

The services are available at no additional cost to you when you are enrolled in Reliance Standard's group accidental death and dismemberment coverage (AD&D). The program helps you cope with emergencies when you travel more than 100 miles from home. Services are provided by Reliance Standard and are available 24/7.

IDENTITY THEFT PROTECTION

This program provides assistance with credit card fraud and financial/medical identity theft. The services are available at no additional cost to you if you are enrolled in Reliance Standard's group long term disability coverage.

Counseling Service

Reliance Standard's Counseling Service provides professional counselors that are experienced in dealing with grief or loss. They are available free of charge by calling their toll-free number 800-961-3007.

Carrier Contact Information

Retirement Plan

CalPERS

888-CalPERS (888-225-7377)

www.calpers.ca.gov

PARS

800-540-6369

<http://www.pars.org/>

Medical Plans

Anthem Blue Cross HMO

Group # HNB050C (Select)

Group # HTB050C (Traditional)

(855) 839-4524

<https://www.anthem.com/ca/calpers>

Blue Shield Access+ HMO

Group # PH0001 (Access+)

(800) 334-5847

www.blueshieldca.com/calpers

Health Net HMO

Group #NB050C

888-926-4921

www.healthnet.com/calpers

Kaiser Permanente HMO

Group # 05705-00

(800) 464-4000

<http://my.kp.org/calpers/>

UnitedHealth Care HMO

(877) 359-3714

<http://calpers.welcometouhc.com/>

Anthem Blue Cross of CA

-PERS Care

Group # KB050D (LA Area)

Group # KB050E (Other So. Cal)

-PERS Choice

Group # CB050D (LA Area)

Group # CB050E (Other So. Cal)

-PERS Select

Group # SB050D (LA Area)

Group # SB050E (Other So. Cal)

(877) 737-7776

<https://www.anthem.com/ca/calpers>

PORAC

Group # 13079

(800) 937-6722

<http://porac.org/insurance-and-benefits/anthem-blue-cross/>

Dental Plans

United Concordia Dental HMO

Group # 740238-0000

(866) 357-3304

<https://www.unitedconcordia.com>

Delta Dental PPO

Group # 3019-0001

(800) 765-6003

<https://www.deltadentalins.com>

Vision Plans

EyeMed Vision Care

Group # 968271

(Access C - Discount plan)

Group # 9682717

(Access H - Comprehensive plan)

(888) 581-3648

<https://www.eyemedvisioncare.com>

Flexible Spending Account

Discovery Benefits

(866) 451-3399

<https://www.discoverybenefits.com>

EAP

The Holman Group

(800) 321-2843

www.holmangroup.com

Mutual of Omaha Group: G000BGZ9

Disability Claims Customer

Service/Telephone Filing

Toll Free: (800) 877-5176

Life/AD&D and Critical Illness Claims

Toll Free: (800) 775-8805

Accidental Insurance Claims

Toll Free: (800) 775-8805

Deferred Comp. – 457 Plan

Empower Retirement

Group # 98741-01

800-701-8255

Jessica Bigueur

jessica.bigueur@empower-retirement.com

www.cityofpasadena457.com

Optum Rx

Customer Service (855) 505-8110

ELECTION / CHANGE FORM

Please complete the 2019 Plan

Election/Change Form and

carrier's enrollment forms if

you wish to enroll or make

changes to your plan. Then,

submit them to the Employee

Benefits Division of Human

Resources within 60 days from

the date you become eligible

for benefits. Please advise

that in order to receive the

guaranteed issue on the

Voluntary Life insurance, you

must enroll within 31 days of

your eligibility date for

benefits.

TO ENROLL DEPENDENTS

You must submit a copy of

Marriage Certificate (or

Domestic Partner Affidavit),

Birth Certificate, and Social

Security card with your

medical, dental, vision, and life

enrollment forms.

QUESTIONS? Contact the Employee
Benefits Division of HR at [626-744-4079](tel:626-744-4079)