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, 2018. 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.
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](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](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](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](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 for look for 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](https://www.unitedconcordia.com)
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 of $8,000 per month.

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.*

**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).

**If You Become Ill or Injured**

**IF YOU PASS AWAY**

**TRAVEL ASSISTANCE**
The services are available at no additional cost to you if you are enrolled in Reliance Standard’s group accident 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 life or 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.

**If You Pass Away**

**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.

**Other Work/Life Programs**
# 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**  
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.deltadaltonalins.com

## Vision Plans

**EyeMed Vision Care**  
Group # 9682717  
(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

## Reliance Standard

**Reliance Claims**  
800.351.7500

**Reliance Standard Travel Assistance**  
800-456-3893 U.S.  
603-328-1966 Collect for others

**Reliance Standard Identity Theft Program**  
855-246-7347

## Reliance Standard Counseling Service

800-961-3007

## Deferred Comp. – 457 Plan

## Empower Retirement

Group # 98741-01  
800-701-8255  
Jessica Bigueur: (909) 353-5483  
jessica.bigueur@empower-retirement.com  
www.cityofpasadena457.com

## Optum Rx

Customer Service (855) 505-8110

## ELECTION / CHANGE FORM

Please complete the 2018 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