

# 2022 Benefits Open Enrollment Is here!

September 20th - October 15th



## What's New

### CalPERS Plan Changes

**CalPERS PPO Plans** – CalPERS three PPO plans will transition to two plans, **PERS Gold** and **PERS Platinum**.

- PERS Select will transition to the PERS Gold plan.
- PERS Choice and PERS Care will transition to the PERS Platinum plan.

Employees currently participating in the CalPERS PPO plans will transition to the new PPO plans in 2022, unless another medical plan is elected during open enrollment.

**CalPERS HMO Plans** – Blue Shield Access+, Blue Shield Trio, Blue Shield EPO, and Western Health Advantage have expanded into additional counties.

Click the link for additional information [2022 CalPERS Plan Changes](#)

### Increase in Health Plan Premiums and Employee Contributions

Health plan premiums and employee contributions are increasing for the following medical plans:

- Anthem Del Norte EPO
- Anthem Select HMO
- United HealthCare
- PERS Platinum – increase for **PERS Choice participants** who transition to PERS Platinum.

Review the monthly 2022 health plan premiums and employee contributions on pages 3 – 6. Employee contributions are deducted from an employee's check on a monthly basis.

## Open Enrollment 2022

Open Enrollment is September 20<sup>th</sup> through October 15<sup>th</sup>. Changes made during Open Enrollment are effective **January 1, 2022**. During Open Enrollment you can:

- Enroll or change your medical or dental plans.
- Enroll in vision.
- Add or remove dependents.
- Cancel existing coverage.

- Opt for Cash-in-lieu of medical benefits (Non-sworn FT/PPT and Sworn fire employees).
- Purchase additional life insurance for yourself/spouse/dependent children.
- Enroll in a Flexible Spending Account (MCAP and/or DCAP). NOTE: MCAP and DCAP require annual enrollment. Current participants must **re-enroll** to participate in 2022.



## Open Enrollment Health & Wellness Virtual Fair

Virtual Open Enrollment platforms have grown in popularity in recent years and this year we're doing it again! Our virtual Open Enrollment Health & Wellness fair will give more people access to helpful information on program changes for the 2022 plan year, as well as great health and wellness tips and the opportunity to win some great prizes! The virtual fair website will provide you with short summaries, flyers, videos, and virtual vendor booths updating you on the 2022 programs.

All benefit eligible employees are pre-registered for this platform. A welcome invitation will be emailed to you on Friday, September 17<sup>th</sup>. You can access the virtual fair throughout the Open Enrollment period at your convenience!

## CalPERS 2022 Health Plans

Health plan availability is based on your home zip code (reflected in the City's and CalPERS systems) or work zip code and varies by county. Use the link below to verify health plans available in your area.

### [CalPERS Health Plan Search By Zip Code](#)

- Accept the Terms of use
- Enter your Zip Code
- Select "Public Agency/School"
- Select "Yes" or "No" to include your doctor in the search
- Click "Search"
- Review the "Basic Plans" available in your area.

[2022 Health Benefit Summary](#) - Click link to compare medical plans on pages 16-23.

### CalPERS Health Plans Health Maintenance Organizations (HMOs)

1. Anthem Blue Cross Select
2. Anthem Blue Cross Traditional
3. Blue Shield Access +
4. Blue Shield Trio
5. Health Net SmartCare
6. Kaiser Permanente
7. Sharp Health Plan
8. United Healthcare
9. United Healthcare Harmony
10. Western Health Advantage

### Preferred Provider Organizations (PPOs)

1. PERS Gold
2. PERS Platinum
3. PORAC (sworn police only)

### Medical Plan Reminders

- ◆ **Employee Contributions** - Review the rate sheets to determine plan cost.
- ◆ **Your Home Address** - Ensure your home address is updated in the City's system and CalPERS system. Follow the instructions in the link below to update your address.  
[Update Your Home Address](#)
- ◆ **Using Your Work Zip Code for Health Plan Availability** - If you are enrolling in a health plan that is available in your work zip code area, but not available in your home zip code area, ensure you check the "**Check box to use work zip code**" box in the Health Plan section of the Employee Benefit Record form.

## How to Enroll or Make Changes

Complete and submit the appropriate enrollment form(s) and required documentation to the City of Oakland Benefits Unit.

Plans	Enrollment Form (or portal)
Medical, Dental & Vision Plans	<a href="#">Employee Benefit Record Form</a>
Medical Waiver Premium-Cash-in-Lieu	<a href="#">Medical Waiver Premium Form</a>
Voluntary Life Insurance	<a href="#">Hartford Voluntary Life Insurance Form</a>
Flexible Spending Account MCAP/DCAP	Enroll through the Navia portal at <a href="http://www.naviabenefits.com">www.naviabenefits.com</a>

Enrollment forms and required documents must be **received** by the Benefits Unit by **October 15, 2021**.

## Helpful Links

- [2022 Health Benefit Summary](#)
- [Benefit Program Contacts City Benefits Page](#)
- [CalPERS Health Plan Search Tool](#)
- [Update your Home Address](#)
- [Navia Benefits Solutions](#)

## Where to Submit Enrollment Forms

Submit enrollment forms and required documents to the City of Oakland Benefits Unit.

- FAX: 510-238-6560
- Email: [BenefitsAdmin@oaklandca.gov](mailto:BenefitsAdmin@oaklandca.gov)  
Subject Line: Open Enrollment
- Mail to:  
City of Oakland – Benefits Unit  
150 Frank H. Ogawa Plaza, 3<sup>rd</sup> Fl.  
Oakland, CA 94612

## Enroll in FSA via the Navia Portal

You must have an online Navia account to enroll through the Navia portal. If you have an online account, please start at step 2.

1. Complete the Navia online account registration at [www.naviabenefits.com](http://www.naviabenefits.com)
  - Use company code "OKL" to register.
  - Follow the registration instructions.
2. Log on to the Navia Portal at: [www.naviabenefits.com](http://www.naviabenefits.com)
3. Go to "My Tools" and select the "Online Enrollment" icon.
4. Select "enroll online now"
5. Make your FSA election
6. Submit your online enrollment



If you have questions, please email [BenefitsAdmin@oaklandca.gov](mailto:BenefitsAdmin@oaklandca.gov)

## Monthly Medical Plan Rates for Eligible Permanent Full-Time Employees

### Effective January 1, 2022

#### REGION 1

Counties: 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, and Yuba

Medical Plans	Monthly Premium Cost			Monthly Employee Contribution*		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Anthem EPO Del Norte	\$1,057.01	\$2,114.02	\$2,748.23	\$199.95	\$399.90	\$519.87
Anthem Select HMO	\$1,015.81	\$2,031.62	\$2,641.11	\$158.75	\$317.50	\$412.75
Anthem Traditional HMO	\$1,304.00	\$2,608.00	\$3,390.40	\$446.94	\$893.88	\$1,162.04
Blue Shield Access+ HMO	\$1,116.01	\$2,232.02	\$2,901.63	\$258.95	\$517.90	\$673.27
Blue Shield Trio	\$898.54	\$1,797.08	\$2,336.20	\$41.48	\$82.96	\$107.84
Health Net SmartCare HMO	\$1,153.00	\$2,306.00	\$2,997.80	\$295.94	\$591.88	\$769.44
Kaiser (CA) HMO	\$857.06	\$1,714.12	\$2,228.36	\$0.00	\$0.00	\$0.00
PERS Platinum	\$1,057.01	\$2,114.02	\$2,748.23	\$199.95	\$399.90	\$519.87
PERS Gold	\$701.23	\$1,402.46	\$1,823.20	\$0.00	\$0.00	\$0.00
PORAC (POLICE ONLY)	\$799.00	\$1,725.00	\$2,219.00	\$0.00	\$10.88	\$0.00
United HealthCare HMO	\$1,020.28	\$2,040.56	\$2,652.73	\$163.22	\$326.44	\$424.37
Western Health Advantage	\$741.26	\$1,482.52	\$1,927.28	\$0.00	\$0.00	\$0.00

#### REGION 2

Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura

Medical Plans	Monthly Premium Cost			Monthly Employee Contribution*		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Anthem Select HMO	\$712.43	\$1,424.86	\$1,852.32	\$0.00	\$0.00	\$0.00
Anthem Traditional HMO	\$1,007.13	\$2,014.26	\$2,618.54	\$150.07	\$300.14	\$390.18
Blue Shield Access+ HMO	\$900.22	\$1,800.44	\$2,340.57	\$43.16	\$86.32	\$112.21
Blue Shield Trio	\$742.70	\$1,485.40	\$1,931.02	\$0.00	\$0.00	\$0.00
Health Net Salud y Mas	\$548.26	\$1,096.52	\$1,425.48	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$845.69	\$1,691.38	\$2,198.79	\$0.00	\$0.00	\$0.00
Kaiser (CA) HMO	\$706.02	\$1,412.04	\$1,835.65	\$0.00	\$0.00	\$0.00
PERS Platinum	\$882.18	\$1,764.36	\$2,293.67	\$25.12	\$50.24	\$65.31
PERS Gold	\$587.78	\$1,175.56	\$1,528.23	\$0.00	\$0.00	\$0.00
PORAC (POLICE ONLY)	\$775.00	\$1,550.00	\$2,010.00	\$0.00	\$0.00	\$0.00
Sharp	\$699.21	\$1,398.42	\$1,817.95	\$0.00	\$0.00	\$0.00
United HealthCare HMO	\$775.09	\$1,550.18	\$2,015.23	\$0.00	\$0.00	\$0.00
United HealthCare Harmony HMO	\$782.74	\$1,565.48	\$2,035.12	\$0.00	\$0.00	\$0.00

\*Sworn Fire employees pay an additional \$5.00 per pay period contribution for all plans.

\*\*\***IMPORTANT NOTE** - You must verify the plan is available in your home or work zip code area.\*\*\*

**Monthly Medical Plan Rates for Eligible Permanent Full-Time Employees**  
**Effective January 1, 2022**

REGION 3						
Los Angeles, Riverside, San Bernardino						
Medical Plans	Monthly Premium Cost			Monthly Employee Contribution*		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Anthem Select HMO	\$676.48	\$1,352.96	\$1,758.85	\$0.00	\$0.00	\$0.00
Anthem Traditional HMO	\$935.57	\$1,871.14	\$2,432.48	\$78.51	\$157.02	\$204.12
Blue Shield Access+ HMO	\$779.87	\$1,559.74	\$2,027.66	\$0.00	\$0.00	\$0.00
Blue Shield Trio	\$668.13	\$1,336.26	\$1,737.14	\$0.00	\$0.00	\$0.00
Health Net Salud y Mas	\$463.87	\$927.74	\$1,206.06	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$764.96	\$1,529.92	\$1,988.90	\$0.00	\$0.00	\$0.00
Kaiser (CA) HMO	\$719.78	\$1,439.56	\$1,871.43	\$0.00	\$0.00	\$0.00
PERS Platinum	\$863.37	\$1,726.74	\$2,244.76	\$6.31	\$12.62	\$16.40
PERS Gold	\$575.56	\$1,151.12	\$1,496.46	\$0.00	\$0.00	\$0.00
PORAC (POLICE ONLY)	\$775.00	\$1,475.00	\$1,894.00	\$0.00	\$0.00	\$0.00
United HealthCare HMO	\$771.85	\$1,543.70	\$2,006.81	\$0.00	\$0.00	\$0.00
United HealthCare Harmony HMO	\$714.28	\$1,428.56	\$1,857.13	\$0.00	\$0.00	\$0.00

REGION - OUT OF STATE						
Medical Plans	Monthly Premium Cost			Monthly Employee Contribution*		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Kaiser Out of State	\$1,138.95	\$2,277.90	\$2,961.27	\$281.89	\$563.78	\$732.91
PERS Platinum	\$847.71	\$1,695.42	\$2,204.05	\$0.00	\$0.00	\$0.00
PORAC (POLICE ONLY)	\$899.00	\$1,899.00	\$2,223.00	\$41.94	\$184.88	\$0.00

\*Sworn Fire employees pay an additional \$5.00 per pay period contribution for all plans.

\*\*\***IMPORTANT NOTE** - You must verify the plan is available in your home or work zip code area.\*\*\*

## Monthly Medical Plan Rates for Eligible Permanent Part-Time Employees Effective January 1, 2022

### REGION 1

Counties: Alameda, Alpine, Amador, Butte, Calaveres, 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, and Yuba

Medical Plans	Monthly Premium Cost			Monthly Employee Contribution		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Anthem EPO Del Norte	\$1,057.01	\$2,114.02	\$2,748.23	\$414.21	\$828.43	\$1,076.96
Anthem Select HMO	\$1,015.81	\$2,031.62	\$2,641.11	\$373.01	\$746.03	\$969.84
Anthem Traditional HMO	\$1,304.00	\$2,608.00	\$3,390.40	\$661.20	\$1,322.41	\$1,719.13
Blue Shield Access+ HMO	\$1,116.01	\$2,232.02	\$2,901.63	\$473.21	\$946.43	\$1,230.36
Blue Shield Trio	\$898.54	\$1,797.08	\$2,336.20	\$255.74	\$511.49	\$664.93
Health Net SmartCare HMO	\$1,153.00	\$2,306.00	\$2,997.80	\$510.20	\$1,020.41	\$1,326.53
Kaiser (CA) HMO	\$857.06	\$1,714.12	\$2,228.36	\$214.26	\$428.53	\$557.09
PERS Platinum	\$1,057.01	\$2,114.02	\$2,748.23	\$414.21	\$828.43	\$1,076.96
PERS Gold	\$701.23	\$1,402.46	\$1,823.20	\$58.43	\$116.87	\$151.93
United HealthCare HMO	\$1,020.28	\$2,040.56	\$2,652.73	\$377.48	\$754.97	\$981.46
Western Health Advantage	\$741.26	\$1,482.52	\$1,927.28	\$98.46	\$196.93	\$256.01

### REGION 2

Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura

Medical Plans	Monthly Premium Cost			Monthly Employee Contribution		
	Employee Only	Employee + 1	Employee + 2 or more	Employee Only	Employee + 1	Employee + 2 or more
Anthem Select HMO	\$712.43	\$1,424.86	\$1,852.32	\$69.63	\$139.27	\$181.05
Anthem Traditional HMO	\$1,007.13	\$2,014.26	\$2,618.54	\$364.33	\$728.67	\$947.27
Blue Shield Access+ HMO	\$900.22	\$1,800.44	\$2,340.57	\$257.42	\$514.85	\$669.30
Blue Shield Trio	\$742.70	\$1,485.40	\$1,931.02	\$99.90	\$199.81	\$259.75
Health Net Salud y Mas	\$548.26	\$1,096.52	\$1,425.48	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$845.69	\$1,691.38	\$2,198.79	\$202.89	\$405.79	\$527.52
Kaiser (CA) HMO	\$706.02	\$1,412.04	\$1,835.65	\$63.22	\$126.45	\$164.38
PERS Platinum	\$882.18	\$1,764.36	\$2,293.67	\$239.38	\$478.77	\$622.40
PERS Gold	\$587.78	\$1,175.56	\$1,528.23	\$0.00	\$0.00	\$0.00
Sharp	\$699.21	\$1,398.42	\$1,817.95	\$56.41	\$112.83	\$146.68
United HealthCare HMO	\$775.09	\$1,550.18	\$2,015.23	\$132.29	\$264.59	\$343.96
United HealthCare Harmony HMO	\$782.74	\$1,565.48	\$2,035.12	\$139.94	\$279.89	\$363.85

**\*\*\*IMPORTANT NOTE - You must verify the plan is available in your home or work zip code area.\*\*\***

**Monthly Medical Plan Rates for Eligible Permanent Part-Time Employees  
Effective January 1, 2022**

<b>REGION 3 Los Angeles, Riverside, San Bernardino</b>						
<b>Medical Plans</b>	<b>Monthly Premium Cost</b>			<b>Monthly Employee Contribution</b>		
	<b>Employee Only</b>	<b>Employee + 1</b>	<b>Employee + 2 or more</b>	<b>Employee Only</b>	<b>Employee + 1</b>	<b>Employee + 2 or more</b>
Anthem Select HMO	\$676.48	\$1,352.96	\$1,758.85	\$33.68	\$67.37	\$87.58
Anthem Traditional HMO	\$935.57	\$1,871.14	\$2,432.48	\$292.77	\$585.55	\$761.21
Blue Shield Access+ HMO	\$779.87	\$1,559.74	\$2,027.66	\$137.07	\$274.15	\$356.39
Blue Shield Trio	\$668.13	\$1,336.26	\$1,737.14	\$25.33	\$50.67	\$65.87
Health Net Salud y Mas	\$463.87	\$927.74	\$1,206.06	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO	\$764.96	\$1,529.92	\$1,988.90	\$122.16	\$244.33	\$317.63
Kaiser (CA) HMO	\$719.78	\$1,439.56	\$1,871.43	\$76.98	\$153.97	\$200.16
PERS Platinum	\$863.37	\$1,726.74	\$2,244.76	\$220.57	\$441.15	\$573.49
PERS Gold	\$575.56	\$1,151.12	\$1,496.46	\$0.00	\$0.00	\$0.00
United HealthCare HMO	\$771.85	\$1,543.70	\$2,006.81	\$129.05	\$258.11	\$335.54
United HealthCare Harmony HMO	\$714.28	\$1,428.56	\$1,857.13	\$71.48	\$142.97	\$185.86

**Monthly Dental and Vision Plan Rates for Eligible Permanent Part-Time Employees**

<b>Plan</b>	<b>Monthly Premium Cost</b>			<b>Monthly Employee Contribution</b>		
	<b>Employee Only</b>	<b>Employee + 1</b>	<b>Employee + 2 or more</b>	<b>Employee Only</b>	<b>Employee + 1</b>	<b>Employee + 2 or more</b>
Delta Dental PPO	\$102.57	\$102.57	\$102.57	\$25.64	\$25.30	\$25.30
DentalCare HMO	\$33.56	\$33.56	\$33.56	\$8.39	\$8.39	\$8.39
VSP Vision	\$8.66	\$17.32	\$20.33	\$2.16	\$4.33	\$5.08