

# **Department of Human Resources**

### **Benefits Division**

#### Frequently Asked/Answered Questions

Question:	I'm a new employee. When will my benefits begin?
Answer:	Benefits are effective the 1 <sup>st</sup> of the following month after you've
	submitted your completed paperwork. This must take place within 60
	days of becoming eligible to avoid a CalPERS imposed 90 day waiting
	period.

Question:	How do I confirm if my benefits are active and which of my dependents are covered?
Answer:	Employees have 24 hr. access to verify their own benefits. You may visit the following benefit websites to confirm eligibility and
	verify coverage:
	https://my.calpers.ca.gov, www.deltadentalins.com,
	www.vsp.com, https://www.naviabenefits.com/,
	https://accountaccess.icmarc.org/login.jsp

Question:	I just enrolled in benefits. When will I receive my cards?
Answer:	Once your elections have been processed by Benefits staff it takes approximately 3-5 days for all vendors to update their systems. From that point it can take 7-10 business days for you to receive cards in the mail at your home address.

Question:	Where do I find forms to change my benefits?
Answer:	Please visit the City of Oakland website at:
	http://www.oaklandca.gov/benefits

Question:	What is a qualifying life event?
Answer:	Some examples of qualifying life events are: Marriage - Birth of a Child – Loss of Other Coverage – Divorce or Separation

Question:	My spouse lost his/her job. Can I enroll in benefits right away?
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Answer:	You have 60 days from the loss of coverage to request enrollment with
	the City. You must complete <u>Employee-Benefit-Record-Form</u> & provide
	written proof from your spouse's former employer confirming the last
	day of coverage for each member of your family that you wish to enroll.
	Your request cannot be processed without all required documents.

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Question:	How do I cancel my coverage or coverage for my dependents?
Answer:	Complete an Employee Benefits Record Form. Please note that you may only re-enroll during Open Enrollment or if you experience a qualifying life event.

Question:	How long can my children be covered for benefits?
Answer:	Dependent children are eligible as follows.
	Medical – up to age 26 no student enrollment requirement
	Dental & Vision – up to age 18 with no student enrollment
	must be full-time students from age 19-25 (proof of enrollment
	required)

Question:	How do I add a new dependent to benefits?
Answer:	Complete the Employee Benefits Record Form. Requests to add newly
	eligible dependents must be received within 60 days of a qualifying
	event. (e.g. marriage, newborn) If you miss the 60-day window, CalPERS
	will impose a 90-day waiting period before medical coverage can begin.
	Requests cannot be processed without all supporting documentation.
	(i.e. marriage cert, birth cert, etc.)

Question:	I'm a new employee and no one has talked to me about Benefits. What do I do?
Answer:	Contact the Payroll Representative for your department ASAP! They
	should enroll you in the next New Employee Orientation and Benefits
	101 courses.

Question:	How do I change my address
Answer:	Contact the Payroll Representative for your department and complete a
	Change of Address Form. Address changes cannot be done directly with
	Benefit staff.

Question:	I have a question about my paycheck. Can Benefits help with that?
Answer:	The Benefits department can answer questions regarding deductions for
	benefits only. All other payroll questions must be directed to your
	departments Payroll Rep.

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Question:	How do I find out what expenses are covered under my FSA
Answer:	Contact the program administrator, Navia Benefits Solutions.
	www.naviabenefits.com
	Toll-Free: 1-800-669-3539

Question:	How do I get in contact with Benefit staff if I have questions?
Answer:	The best way to reach Benefit staff is by sending an email with as much
	detail as possible to BenefitsAdmin@oaklandca.gov

Question:	How do I change my ICMA-RC 457 contributions?
Answer:	Full-time and Permanent part-time employees can make contribution
	changes on-line at ICMA-RC.org, on the ICMA-RC mobile App, or by
	calling ICMA-RC directly at (800) 669-7400.

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