

Employee Benefits

2020 Guide



Sworn Police



CITY OF OAKLAND

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If you (and/or your dependents) have Medicare or you will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page **25** for more details.

The information in this brochure is a general outline of the benefits offered under the City of Oakland's benefits program. Specific details and plan limitations are provided in the Summary Plan Descriptions (SPD), which is based on the official Plan Documents that may include policies, contracts and plan procedures. The SPD and Plan Documents contain all the specific provisions of the plans. In the event that the information in this brochure differs from the Plan Documents, the Plan Documents will prevail.

Employee Benefits Package Overview

- CalPERS Medical
- Dental
- Flexible Spending Accounts
- Commuter Benefits
- Employee Assistance Program (EAP)
- Guaranteed Ride Home (GRH)
- Pension Benefits
- Deferred Compensation



Contact Information

Benefits Contacts

You may contact the below benefit carriers or visit the following websites to confirm eligibility and verify coverage:

| Employee Benefits Program | Benefits Representative | Contact Information |
|---|--|---|
| Benefits Administration | Greg Preece HR Manager | 510.238.7334 gpreece@oaklandca.gov |
| Benefits Coordinator | Tami Honda | 510.238.6891 thonda@oaklandca.gov |
| COBRA | Navia Benefits Solutions | 877.920.9675 cobra@naviabenefits.com |
| Deferred Compensation | Michael McGhee ICMA-RC (Investment Option Inquiry Only) | 510.238.6485 mmcgree@icmarc.org |
| | Lisa Lavatai | 510.238.6769 llavatai@oaklandca.gov |
| Medical and Dental | Adrienne Cooper | 510.238.6474 acooper2@oaklandca.gov |
| Other Benefits | | |
| <ul style="list-style-type: none"> • Flexible Spending Arrangement Program • Health Care FSA • Day Care FSA • Commuter Benefits | Adrienne Cooper | 510.238.6474 acooper2@oaklandca.gov |
| Guaranteed Ride Home | Tami Honda | 510.238.6891 thonda@oaklandca.gov |



Contact Information (continued)

Risk Contacts

| Employee Benefits Program | Benefits Representative | Contact Information |
|--|--------------------------|--|
| Risk Administration | Andrew Lathrop – Manager | 510.238.7165 alathrop@oaklandca.gov |
| <ul style="list-style-type: none"> Administrative Support Safety Shoe Program, Health and Wellness | Erika Turner | 510.238.7660 eturner@oaklandca.gov |
| <ul style="list-style-type: none"> Employee Assistance Program IAQ (<i>Indoor Air Quality</i>) Threat Assessment CAL/OSHA Programs | Greg Elliott | 510.238.4993 gelliott@oaklandca.gov |
| <ul style="list-style-type: none"> Ergonomics Safety, Health & Wellness | Lana Chan | 510.238.7971 LChan2@oaklandca.gov |
| <ul style="list-style-type: none"> Risk – Contracts & Insurance | Michael Bailey | 510.986.2898 mbailey@oaklandca.gov |
| <ul style="list-style-type: none"> Workers' Compensation Fair Employment Housing Act (<i>FEHA</i>) Americans with Disabilities Act (<i>ADA</i>) | Mary Baptiste | 510.238.2270 mbaptiste@oaklandca.gov |
| <ul style="list-style-type: none"> Family Medical Leave Act (<i>FMLA</i>) Pregnancy Disability and Bonding | Donella Williams | 510.238.6488 dwilliams3@oaklandca.gov |
| <ul style="list-style-type: none"> Family Medical Leave Act <i>FMLA</i> Unemployment (<i>EDD</i>) | Michael Akanji | 510.238.7445 makanji@oaklandca.gov |



Contact Information (continued)

Benefit information and forms can be located at:

<http://oaknetnews.oaklandnet.com/HR-SelfServe/index.htm>

You may also contact the below benefit carriers or visit the following websites to confirm eligibility and verify coverage:

| Employee Benefits Program | Phone Number | Web Site |
|--|--------------|--|
| Medical | | |
| <ul style="list-style-type: none"> • CalPERS | 888.225.7377 | my.calpers.ca.gov |
| Dental | | |
| <ul style="list-style-type: none"> • OPOA Dental | 510.834.9670 | renee@opoa.org |
| Health Care and Day Care FSA | | |
| <ul style="list-style-type: none"> • Navia Health Care FSA & Day Care FSA | 800.669.3539 | www.naviabenefits.com or customerservice@naviabenefits.com |
| COBRA Administration | | |
| <ul style="list-style-type: none"> • Navia COBRA | 877.920.9675 | cobra@naviabenefits.com |
| Commuter Benefits | | |
| <ul style="list-style-type: none"> • GoNavia Commuter Benefits | 800.669.3539 | www.naviabenefits.com |



2020 Payroll Processing and Holiday Calendar

| January | | | | | | |
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| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | |

| February | | | | | | |
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| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |

| March | | | | | | |
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| 29 | 30 | 31 | | | | |

| April | | | | | | |
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| May | | | | | | |
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| June | | | | | | |
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| 27 | 28 | 29 | 30 | | | |

JANUARY
 1 New Year's Day
 20 Martin Luther King Jr's Day

FEBRUARY
 12 Lincoln's Birthday
 17 President's Day

MAY
 25 Memorial Day

JULY
 4 Independence Day

SEPTEMBER
 7 Labor Day
 9 Admissions Day

NOVEMBER
 11 Veterans Day
 26 Thanksgiving Day
 27 Day after Thanksgiving

DECEMBER
 25 Christmas Day

| July | | | | | | |
|------|----|----|----|----|----|----|
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| August | | | | | | |
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| September | | | | | | |
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| October | | | | | | |
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| November | | | | | | |
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| December | | | | | | |
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| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

Pay Period Ends
 Pay Day

2019– 2020 Holiday Schedule

| Calendar Year | Holiday Name | Date | | Day of the Week |
|---------------|---------------------------------|-----------|-----|-----------------|
| | | Month | Day | |
| 2019 | New Year's Day | January | 01 | Tuesday |
| | Dr. Martin Luther King, Jr. Day | January | 21 | Monday |
| | Lincoln's Birthday | February | 12 | Tuesday |
| | President's Day | February | 18 | Monday |
| | Memorial Day | May | 27 | Monday |
| | Independence Day | July | 04 | Thursday |
| | Labor Day | September | 02 | Monday |
| | Admissions Day | September | 09 | Monday |
| | Veterans Day | November | 11 | Monday |
| | Thanksgiving Day | November | 28 | Thursday |
| | Day After Thanksgiving | November | 29 | Friday |
| | Christmas Day | December | 25 | Wednesday |
| 2020 | New Year's Day | January | 01 | Wednesday |
| | Dr. Martin Luther King, Jr. Day | January | 20 | Monday |
| | Lincoln's Birthday | February | 12 | Wednesday |
| | President's Day | February | 17 | Monday |
| | Memorial Day | May | 25 | Monday |
| | Independence Day | July | 04 | Saturday |
| | Labor Day | September | 07 | Monday |
| | Admissions Day | September | 09 | Wednesday |
| | Veterans Day | November | 11 | Wednesday |
| | Thanksgiving Day | November | 26 | Thursday |
| | Day After Thanksgiving | November | 27 | Friday |
| | Christmas Day | December | 25 | Friday |

Holidays that fall on Saturday, Sunday or Regular Day Off

In the event that a designated holiday falls upon a normal day off which is either a Saturday; as to an employee who works a Monday through Friday workweek, or the first day off a normal scheduled two day off, as to an employee whose workweek is one other than Monday through Friday, shall thereafter receive one (1) additional day of vacation.

In the event that a designated holiday falls upon a normal day off which is either a Sunday; as to an employee who works a Monday through Friday workweek, or the second day off a normal scheduled two day off, as to an employee whose workweek is one other than Monday through Friday, shall receive the next following day off.

Christmas Eve and New Year's Eve

Employee whose regular workweek is Monday through Friday, and December 24th and December 31st occur on a Saturday or Sunday, or employees that are required to work on both December 24th and December 31st shall be entitled to one of the following:

- One half of the work-shift as paid time off on both the Friday preceding Christmas Eve and the Friday preceding New Year's Eve (when December 24th and December 31st falls on a Saturday or Sunday) or One half of the work-shift on both the above days; or
- One full work-shift as paid time off on either the Friday preceding Christmas Eve or the Friday preceding New Year's Eve (when December 24th and December 31st falls on a Saturday or Sunday) or One full work-shift as paid time off on either on the above days.

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- One half of the work shift as paid time off on two of the following: December 24th, December 26th, December 31st, or January 2nd; or
- One full work shift as paid time off on December 24th, December 26th, December 31st, or January 2nd.

Rates – Full-Time Employees

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 | \$861.18 | \$1,722.36 | \$2,239.07 | \$92.69 | \$185.38 | \$241.00 |
| Anthem Select HMO | \$868.98 | \$1,737.96 | \$2,259.35 | \$100.49 | \$200.98 | \$261.28 |
| Anthem Traditional HMO | \$1,184.84 | \$2,369.68 | \$3,080.58 | \$416.35 | \$832.70 | \$1,082.51 |
| Blue Shield Access+ HMO | \$1,127.77 | \$2,255.54 | \$2,932.20 | \$359.28 | \$718.56 | \$934.13 |
| Blue Shield Access EPO | \$1,127.77 | \$2,255.54 | \$2,932.20 | \$359.28 | \$718.56 | \$934.13 |
| Blue Shield Trio | \$833.00 | \$1,666.00 | \$2,165.80 | \$64.51 | \$129.02 | \$167.73 |
| Health Net SmartCare HMO | \$1,000.52 | \$2,001.04 | \$2,601.35 | \$232.03 | \$464.06 | \$603.28 |
| Kaiser (CA) HMO | \$768.49 | \$1,536.98 | \$1,998.07 | \$0.00 | \$0.00 | \$0.00 |
| PERS Choice | \$861.18 | \$1,722.36 | \$2,239.07 | \$92.69 | \$185.38 | \$241.00 |
| PERS Select | \$520.29 | \$1,040.58 | \$1,352.75 | \$0.00 | \$0.00 | \$0.00 |
| PERSCare | \$1,133.14 | \$2,266.28 | \$2,946.16 | \$364.65 | \$729.30 | \$948.09 |
| PORAC (POLICE ONLY) | \$774.00 | \$1,699.00 | \$2,199.00 | \$5.51 | \$162.02 | \$200.93 |
| United HealthCare HMO | \$899.94 | \$1,799.88 | \$2,339.84 | \$131.45 | \$262.90 | \$341.77 |
| Western Health Advantage | \$731.96 | \$1,463.92 | \$1,903.10 | \$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 | \$654.04 | \$1,308.08 | \$1,700.50 | \$0.00 | \$0.00 | \$0.00 |
| Anthem Traditional HMO | \$934.95 | \$1,869.90 | \$2,430.87 | \$166.46 | \$332.92 | \$432.80 |
| Blue Shield Access+ HMO | \$909.87 | \$1,819.74 | \$2,365.66 | \$141.38 | \$282.76 | \$367.59 |
| Health Net Salud y Mas | \$435.14 | \$870.28 | \$1,131.36 | \$0.00 | \$0.00 | \$0.00 |
| Health Net SmartCare HMO | \$719.26 | \$1,438.52 | \$1,870.08 | \$0.00 | \$0.00 | \$0.00 |
| Kaiser (CA) HMO | \$645.24 | \$1,290.48 | \$1,677.62 | \$0.00 | \$0.00 | \$0.00 |
| PERS Choice | \$736.28 | \$1,472.56 | \$1,914.33 | \$0.00 | \$0.00 | \$0.00 |
| PERS Select | \$451.54 | \$903.08 | \$1,174.00 | \$0.00 | \$0.00 | \$0.00 |
| PERSCare | \$986.66 | \$1,973.32 | \$2,565.32 | \$218.17 | \$436.34 | \$567.25 |
| PORAC (POLICE ONLY) | \$749.00 | \$1,499.00 | \$1,960.00 | \$0.00 | \$0.00 | \$0.00 |
| Sharp | \$606.02 | \$1,212.04 | \$1,575.65 | \$0.00 | \$0.00 | \$0.00 |
| United HealthCare HMO | \$671.60 | \$1,343.20 | \$1,746.16 | \$0.00 | \$0.00 | \$0.00 |

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

Rates – Full-Time Employees (continued)



| REGION 3 Los Angeles, Riverside, San Berardino | | | | | | |
|---|----------------------|--------------|----------------------|-------------------------------|--------------|----------------------|
| 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 | \$619.93 | \$1,239.86 | \$1,611.82 | \$0.00 | \$0.00 | \$0.00 |
| Anthem Traditional HMO | \$902.63 | \$1,805.26 | \$2,346.84 | \$134.14 | \$268.28 | \$348.77 |
| Blue Shield Access+ HMO | \$813.17 | \$1,626.34 | \$2,114.24 | \$44.68 | \$89.36 | \$116.17 |
| Blue Shield Trio | \$624.93 | \$1,249.86 | \$1,624.82 | \$0.00 | \$0.00 | \$0.00 |
| Health Net Salud y Mas | \$392.31 | \$784.62 | \$1,020.01 | \$0.00 | \$0.00 | \$0.00 |
| Health Net SmartCare HMO | \$648.42 | \$1,296.84 | \$1,685.89 | \$0.00 | \$0.00 | \$0.00 |
| Kaiser (CA) HMO | \$664.39 | \$1,328.78 | \$1,727.41 | \$0.00 | \$0.00 | \$0.00 |
| PERS Choice | \$710.29 | \$1,420.58 | \$1,846.75 | \$0.00 | \$0.00 | \$0.00 |
| PERS Select | \$435.74 | \$871.48 | \$1,132.92 | \$0.00 | \$0.00 | \$0.00 |
| PERSCare | \$931.12 | \$1,862.24 | \$2,420.91 | \$162.63 | \$325.26 | \$422.84 |
| PORAC (POLICE ONLY) | \$699.00 | \$1,399.00 | \$1,894.00 | \$0.00 | \$0.00 | \$0.00 |
| United HealthCare HMO | \$668.31 | \$1,336.62 | \$1,737.61 | \$0.00 | \$0.00 | \$0.00 |

Introduction

As City of Oakland employees, you and your family are entitled to a number of benefits. This benefits guide contains information on all of the benefits you are entitled to as an employee of the City of Oakland.

In order to activate your benefits, complete and submit the following:

- CalPERS Beneficiary Designation Form
- City of Oakland Employee Benefits Record (EBR)

Optional Benefit Forms

- Flexible Spending Plan Enrollment form
- Pre-designation of Personal Physician

You have 60 days from the date of your initial appointment to enroll or decline coverage for yourself and eligible family members. Benefits will begin on the 1st of the month after you submit your paperwork and appropriate documentation to the Human Resources Management and Risk Benefits Division. If you do not enroll during the initial 60 days and have not experienced a qualifying life event, your enrollment will be subject to a 90-day waiting period or the following Open Enrollment period, whichever comes first.

For participation in the deferred compensation plan, your paperwork needs to be in our office by the 15th of the month; deductions will begin with the first pay period of the following month. For example, if you submit your paperwork by January 15th, deductions will begin with the February's first pay period.

Any questions you may have regarding the enclosed information can be referred to the corresponding representative listed in your "Benefits Telephone Directory" found at the beginning of this guide.

Benefit Choices

The City recognizes that your benefits are an important part of the reason you choose to work here. The City provides high quality benefits at a reasonable cost to you. You can choose between different medical plans to meet your individual and family needs. Since you have some choices to make, it is important to understand the various programs. That is why this Handbook is being provided for you. There are also individual brochures for each of the benefit plans available in the Human Resources department. Benefits provided by the City for eligible employees include a choice of CalPERS medical plans, a dental plan, a vision plan, group life insurance coverage, group disability and optional voluntary benefits.



Eligibility

Employees

Employees may opt out of coverage with proof of other group coverage.

Dependents

When enrolling dependents, appropriate documentation and/or proof of dependent status is required by the City and will be requested by Human Resources.

Accepted forms of proof include Marriage and Birth Certificates, Tax Returns, Local City Government or State Issued Declaration of Domestic Partnership, Adoption Certificate or Proof of Legal Guardianship.

For purposes of medical plan coverage, the following dependents are eligible:

- A spouse who is not currently enrolled as an employee in a Public Employees Retirement System (PERS)-administered medical plan
- A registered domestic partner
- Certified disabled child age 26 or older
- Child (up to age 26) for whom you have a parent-child relationship (restrictions apply)



Enrollment

Open Enrollment

Once a year, usually during the fall, the City of Oakland holds an Open Enrollment period. During this time, you may change to a different medical plan, enroll in the dental plan, the vision plan or choose the cash in lieu option (waiver). You may also add or delete dependents to your medical, dental or vision plan.

Supporting documentation will be required by Human Resources to add or delete new dependents.

Enrollment Instructions

When you are hired, you will receive this Employee Benefits Guide describing your different benefits. Additional brochures are available at the City of Oakland. Your coverage will start on the first of the month following the date your enrollment paperwork is received.

Here are some basic guidelines you need to keep in mind when going over these choices:

1. Review the section of this Guide on medical plans to determine which medical plan suits your health and financial needs.
2. Determine your life insurance needs and decide if you wish to buy additional coverage above what is provided by the City.
3. Review additional voluntary benefits offered by the City to determine whether they meet your needs.
4. If you have medical coverage through another source, such as a spouse, you may want to consider the benefit waiver option. Proof of other group coverage will be required in order to qualify for this option.

The following forms must be provided in order to commence your benefits (please attach required copies of documents for dependents):

- Employee Benefits Record (EBR) form
- CalPERS Beneficiary Designation form

Online enrollment is required for Parking and Transit Programs, and the Guaranteed Ride Home.

Please submit your forms and required documents to the Benefits Unit, 150 Frank Ogawa Plaza, 2nd Floor front counter or you can fax your forms to 510.238.6560.

All benefits information can be found on the Personal Choices Website: https://pcms.plansource.com/entities/36115/pub_nodes/1019 or at 150 Frank H. Ogawa Plaza, 2nd Floor (Human Resources Front Counter) Oakland, CA 94612.

Change in Beneficiaries

Certain events in your life such as marriage, divorce, or a death in the family can affect who you name as your designated beneficiary for certain benefits. You may change your beneficiary(ies) at any time. If you wish to do so, you can obtain most beneficiary forms from Human Resources.

You can designate a beneficiary for:

- Deferred Compensation
- Life Insurance
- Retirement - CalPERS

Enrollment (continued)



OPOA MOU – Article V – A. Insurance Programs

1. Health Insurance

An eligible unit member will be enrolled in the CalPERS – Public Employees' Medical and Hospital Care Act Plan (PEMHCA) Bay Area Kaiser Plan with employee-only coverage, unless the unit member submits an Employee Benefits Enrollment form for a different PEMHCA health plan for enrollment of self and dependents, if any. The exception is if the unit member is enrolled in PEMHCA under another CalPERS member's health plan, as CalPERS does not permit dual enrollment.

Any new member, graduating from a City-sponsored police academy, who does not submit enrollment forms within (30) days of eligibility, will be enrolled in the CalPERS Kaiser employee – only plan (1 – Party) by default. During the period pending the eligible member's submittal of PEMHCA enrollments forms, the City will maintain the member's coverage through available non-CalPERS PEMHCA medical coverage for up to 30 days, after which, the member will be enrolled in the default plan. If dependent information is on file, the new member will be enrolled in the default CalPERS Kaiser for member and spouse or family coverage for member, spouse and children.

Any member requesting to change from the default CalPERS Bay Area Kaiser plan, absent a qualifying life event, will be subject to the CalPERS PEMHCA enrollment waiting period of ninety (90) days, unless the plan change has been approved by CalPERS as a result of their appeals process.

Changes in Coverage

Qualifying Events

You may experience certain events during the plan year that would allow you to change you or your dependent's medical coverage. If any of the following events occur, you must change your benefit coverage within 60 days of the event:

- Change in your legal marital or domestic partner status, including marriage, death of your spouse/domestic partner, divorce, legal separation or annulment.
- Change in the number of your dependents, including birth, adoption, placement for adoption or death of your dependent.
- Change in your employment status, including termination or commencement of employment of you, your spouse, your domestic partner or your dependent.
- Change in work schedule for you or your spouse/domestic partner, including an increase or decrease in the number of hours of employment, a switch between full-time and part-time status, a strike, lockout or commencement or return from an unpaid leave of absence.
- Your dependent satisfies or no longer meets the eligibility requirements for dependents.
- A change in the place of residence or worksite of you or your spouse/domestic partner (this move must affect your coverage options).
- You, your spouse/domestic partner or your dependents lose COBRA coverage.
- You, your spouse/domestic partner or your dependents enroll for Medicare or Medicaid or lose coverage under Medicare or Medicaid.
- A significant change in benefit or cost of coverage for you or your spouse/domestic partner.
- Your spouse/domestic partner employer provides the opportunity to enroll or change benefits during an open enrollment period.

Special Enrollment Rights as Provided by HIPAA

- You initially declined coverage under the plan because you had coverage under another plan and subsequently incurred a loss of coverage under the other plan.
- Occurrence of certain events such as birth, adoption, placement for adoption or marriage.



2020 Summary of Benefits and Coverage Notice

Choosing your health plan is an important decision. To assist you with this process, each health plan available through the California Public Employees' Retirement System has produced a Summary of Benefits and Coverage (SBC). In addition, the federal government has compiled a glossary of common health insurance terms. Together, these documents provide important information to help you better understand your health benefit coverage and more easily compare health plan options.

To view the SBCs and glossary online, visit www.calpers.ca.gov* under the Plans and Rates section (subsection Health Plans), or visit any of the health plan websites below. To request a free paper copy of the SBC and glossary, please contact each health plan directly.

Anthem Blue Cross HMO & EPO
855.839.4524
www.anthem.com/ca/calpers

Blue Shield of California
800.334.5847
www.blueshieldca.com/calpers

California Association of Highway Patrolmen**
800.734.2247
www.theca hp.org

California Correctional Peace Officers Association**
800.257.6213
www.ccpoabtf.org

Health Net of California
888.926.4921
www.healthnet.com/calpers

Kaiser Permanente
800.464.4000
www.kp.org/calpers

Peace Officers Research Association of California**
800.288.6928
<http://ibt.porac.org>

PERS Select, PERS Choice, and PERSCare
877.737.7776
www.anthem.com/ca/calpers

Sharp Health Plan
855.995.5004
www.sharphealthplan.com/calpers

UnitedHealthcare
877.359.3714
www.uhc.com/calpers

Western Health Advantage
888.942.7377
www.westernhealth.com/calpers

* <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>

** To enroll in these health plans, you must belong to the specific employee association and pay applicable dues.

Medical – CalPERS

The City of Oakland offers several different medical plan options; Health Maintenance Organizations (HMO) or Preferred Provider Organizations (PPO) for all full-time and permanent part-time employees and their eligible dependents.

Health Maintenance Organizations (HMOs)

HMOs allow you to receive comprehensive coverage at set prices, called copays.

- **Doctors/Other Medical Care Providers.** You can only use doctors, hospitals, and pharmacies that participate in the HMO network. Doctors who participate in the HMO network are called in-network providers. There is no coverage if you go to out-of-network providers, except for emergency services.
- **Annual Deductible.** You don't need to pay an annual deductible before the plan begins to pay for a portion of covered medical services.
- **Copays.** When you receive medical care, you pay a set dollar amount called a copay.
- **Annual Out-of-Pocket Maximum.** The HMO plans include an annual out-of-pocket maximum. This is the maximum amount you must pay out of your own pocket for copays during the plan year. Once you reach the out-of-pocket maximum, the plan pays 100% of covered charges for the remainder of the plan year.

Preferred Provider Organization (PPO)

The PPO plan allows you to use any provider you choose.

- **Doctors/Health Care Providers.** You can choose any doctor you want, and you can go to any hospital or pharmacy. However, you'll pay less when you use a provider or facility that participates in-network.
- **Preventive Care.** Preventive care is 100% covered when you use in-network providers. Visit healthcare.gov/preventive-care-benefits/ for a complete list of preventive care benefits required to be covered at 100% per the Affordable Care Act.
- **Annual Deductible.** You generally pay an annual deductible before the plan begins to pay for a portion of covered medical services.
- **Paying for Care.** When you receive medical care, there are two ways you pay for services:
 - **Copays.** When you go to an in-network doctor for an office visit, go to the emergency room, or pick up a prescription, you pay a set dollar amount called a copay. (You may need to pay the annual deductible first before the copay applies.)
 - **Coinsurance.** When you receive any other medical services, you pay a percentage of the cost of the service and the plan pays the remaining percentage. This is called coinsurance. (You will need to pay the annual deductible first before coinsurance applies.)
- **Annual Out-of-Pocket Maximum.** The PPO includes an out-of-pocket maximum. This is the maximum amount you must pay out of your own pocket (under the applicable coinsurance percentage) after meeting the deductible. Once you reach the out-of-pocket maximum, the plan pays 100% of in-network charges for the remainder of the plan year. Please note that your out-of-pocket maximum will be lower when you use in-network providers.

Other Core Benefits

Dental

Dental benefits are administered by Delta Dental through OPOA. Please contact Renee Hassna at 510.834.9670 or at renee@opoa.org for more information.

Vision

Vision benefits are administered through OPOA. Please contact Renee Hassna at 510.834.9670 or renee@opoa.org for more information.

Group Life and AD&D/Voluntary Life/Disability

Please contact OPOA for more information on your Life/AD&D and Disability benefits.

Employee Assistance Program (EAP)

Please contact OPOA for more information on your EAP benefit.



Other Benefits

Flexible Spending Accounts (FSA)

The City offers a tax-free benefit plan that provides you with ways to save up to thousands of dollars per year by offering the option to pay for certain types of expenses with pre-tax payroll deductions. If you choose to participate, you will reduce your taxable income.

What is the maximum I can elect?

For 2020, the maximum contribution amount is \$2,750.

How do I use the Medical FSA?

The Medical Expense FSA allows you to set aside tax-free dollars that will reimburse you for qualifying medical, dental and vision expenses incurred during the plan year. Incurred means the service must be performed during the plan year. Qualified expenses include most medically necessary out-of-pocket medical, dental, and vision related expenses. Insurance premiums of any kind including, Medicare, individual health insurance, long-term care, warranties, or membership fees that are not directly related to care are not eligible for reimbursement through the Medical FSA.

Can I be reimbursed through FSA for medical expenses incurred by my family members?

Yes! You may save taxes on all qualified medical expenses incurred by you, your spouse, and your dependent children. You may NOT be reimbursed for expenses incurred by a domestic partner unless your domestic partner is your federal tax dependent.

Your plan allows reimbursement for qualified expenses that you incur for an eligible adult child up to the age 26.

How do I access my benefits?

Accessing your benefits couldn't be easier, just swipe your Navia Benefit Card to pay for eligible health care expenses. Funds come directly out of your Health FSA and are paid to the provider. Some swipes require us to verify the expense, so hang on to your receipts. If we need to see it, we will send you an email or notification via our smartphone app.

You can also submit Health Care FSA and Day Care FSA claims online, through our smartphone app for Android and iPhone, email, fax or mail. Claims are processed within a few days and reimbursements are issued according to your employer's reimbursement schedule. Be sure to include documentation that clearly shows the date, type and cost of the service.

Submitting claims is easier than ever using FlexConnect

The FlexConnect feature connects your FSA to your insurance plans and seamlessly creates a claim with proper documentation direct from your insurance carrier. All you have to do is click "reimburse me" and the claim is expedited for payment. Sign up for FlexConnect today.

Get more with the MyNavia mobile app

The MyNavia app is free to download on both iPhone and Android. You can manage your benefits and view important details right from the convenience of your phone.

The medical FSA account is pre-funded, meaning your entire annual election amount is available for reimbursement at any time during the plan year, regardless of the amount you have contributed from your paycheck.

Election and Claim Filing Period

Open Enrollment period is a great time to look at your benefits and estimate your out-of-pocket expenses. Be sure to only elect an amount that you know you will use during your plan year. At the end of the plan year you will have a claim filing period to turn in any leftover claims for your benefits. Money left in the plan after the end of the claim filing period and 2 ½ month Grace Period is subject to the Use-or-Lose rule and cannot be refunded to you.

Grace Period

Your plan also has a special 2 ½ month Grace Period after the end of the plan year. This feature gives you an additional 2 ½ months to incur expenses against your Health Care and Day Care arrangements. All expenses incurred during the grace period will automatically deduct out of the prior year's arrangement, and any remaining balance will then be applied to the current plan year.

Other Benefits (continued)

Navia Benefits Card

Rather than filing a claim and waiting for reimbursement, you can use the debit card to pay your provider directly for qualified health care expenses. The card is accepted at participating merchants using the Inventory Information Approval System (IIAS) and at medical care merchants using the Master-Card® system. Be sure to hang on to your receipts in case we need to see them to verify the expense eligibility. If we need to see a receipt, you will notice an alert on your mobile app and we will send you an email reminder.

Accessing Your Benefits

Navia wants to make accessing your benefits as simple and efficient as possible.

- **Online Account Access:** Order additional debit cards, update bank and address information and see up to date details of your benefits.
- **Online Claims Submission:** Upload your documentation, complete the online wizard, and voila! A reimbursement will be on its way within a few days!
- **Mobile App:** MyNavia allows you to simply snap a photo and submit for reimbursement direct from your mobile device.
- **Flexconnect:** Sync your various medical, dental and vision benefits with your FSA plan for a quick and easy reimbursement. No need to submit documentation, we'll get it from the insurance carrier.

How do I enroll in the FSA plan?

You will make your Flexible Spending Account election during Open Enrollment each year. You can obtain copies of enrollment information and instructions from the City.

The following is a sample of permitted expenses:

- Acupuncture
- Allergy treatments
- Chiropractic
- Contact lenses & supplies
- Dental (non-cosmetic)
- Doctor office visits & exams
- Glasses (prescription)
- Hearing aids
- Insulin & insulin supplies
- Insurance copays and deductibles
- Laboratory fees
- Therapy
- Psychiatric care
- Prescriptions (medically necessary)

Transit/Parking Reimbursement Program

Commuting to work each day can be expensive. The commuter benefit program offered by the City of Oakland through Navia will help you save money on your commuting costs. The GoNavia Program allows you to pay for work related transportation costs with pre-tax dollars.

What is the maximum monthly pre-tax benefit permitted allowed?

- The maximum amount that the City of Oakland will deduct from your pay each month is equal to the maximum tax-free limit authorized by the IRS for that year.
- For 2020, the pre-tax parking limit is \$265 per month.
- For 2020, the pre-tax transit and van pooling limit is \$265 per month.

The City of Oakland is committed to preserving the environment and wants to encourage employees to contribute to these efforts by taking public transportation whenever practical. Together we can save money and the environment at the same time!

For information about how to enroll in the Commuter Benefit online, please visit the HR department for an online instruction guide.

Dependent Care Assistance Program

This option enables you to decrease your tax liability while setting aside funds to pay for child or elder care expenses. After expenses are incurred, you can submit receipts for reimbursement from a flexible spending account. The maximum annual contribution is \$5,000 for a family or \$2,500 each for you and your spouse.

Other Benefits (continued)

Deferred Compensation

Full-time and permanent employees can elect to participate in the voluntary retirement plan, a 457(b), this reduces the employee's taxable income while providing savings for retirement. An employee can contribute as little as \$10 per pay period up to the maximum IRS allowable limit per plan year. The City does not contribute or match the employee's contribution.

Our 457 plan also allows you to add Roth assets now for tax-free income later. Is the Roth right for you? It's a trade-off. You don't get an up-front tax benefit for Roth contributions like you do with pre-tax contributions. And converting pre-tax assets to Roth requires that you pay up-front taxes. But in exchange, Roth assets can provide tax-free income in retirement.

Retirement

In lieu of Social Security, the City of Oakland pays into the California Public Employees' Retirement System (PERS). All full-time and permanent part-time employees must make retirement contributions through bi-weekly deductions. Rates of contributions are based on the employees' represented unit.

- Retirement benefit amounts are calculated using the employee's service credit, benefit factor and final compensation. The current retirement formulas for non-sworn (miscellaneous) employees are:
 - Tier One (Classic Members): Classic Formula 2.7 @ age 55; final compensation will be based on any 12 highest consecutive months.
 - Tier Two (new City of Oakland hires as of June 8, 2012): Classic Formula 2.5% @ age 55; final compensation will be based on the average of three consecutive years prior to retirement date.
 - Tier Three (new hires as of January 1, 2013): New Formula 2% @ age 62; final compensation will be based on the average of three consecutive years prior to retirement date.

- An employee becomes vested in retirement system after five years of service.
- Employees in Tier One and Tier Two are eligible to retire as early as age 50. Employees in Tier Three are eligible to retire at age 52. Early retirement is subject to proration of retirement rates stated above.
- The required employee contribution towards retirement is 8% of base salary. This amount is deducted from your paycheck. The funds paid by the employee go into an account and earn interest. If you separate from employment for reasons other than retirement, you are entitled to withdraw these funds or if vested, leave them in the account and defer retirement.
- Employees who have service credit with other CalPERS agencies or have service in a reciprocal member agency will receive retirement benefits for those years based on the respective agency's retirement formula and final compensation.
- Retirees may receive a cost of living adjustment up to 2% per year.
- Employees retiring from the City of Oakland are entitled to automatically continue their medical coverage with CalPERS. Non-sworn employees who have at least 10 years of service with the City of Oakland may be eligible to have their medical subsidized by the City. This benefit is subject to the employee's Memorandum of Understanding (MOU).
- Employees interested in learning more about their retirement may contact CalPERS directly at 888.225.7377 or visit the CalPERS website at calpers.ca.gov. Alternatively, employees may also contact the City of Oakland's Retirement Office at 510.238.6479, weekdays from 8:30 AM to 5:00 PM.

Unemployment Insurance

This benefit, which is offered through the State of California's Employment Development Department (EDD), allows you to receive funds in the event you become unemployed.

Other Benefits (continued)

Guaranteed Ride Home (GRH)

The Alameda County Guaranteed Ride Home (GRH) Program provides a free ride home from work for employees who do not drive alone to work when unexpected circumstances arise. The GRH program is free for employees who work in Alameda County and use sustainable forms of transportation including walking, biking, taking transit or ridesharing. When a registered employee uses a sustainable mode to travel to work and experiences a personal or family emergency while at work, they can take a taxi or rental car ride home and be reimbursed for the cost of the ride.

This program allows commuters to feel comfortable taking the bus, train or ferry, carpooling, vanpooling, walking, or bicycling to work, knowing that they will have a ride home in case of an emergency.

All permanent part-time or full-time employees 18 years of age or older who work in Alameda County are eligible to participate.



When can I take a Guaranteed ride home?

Registered employees may request reimbursement for eligible expenses if they take a trip home in a qualified emergency situation and have used an alternative mode that day.

The following circumstances are considered qualifying emergency situations in the GRH program and must occur on the date of the GRH trip:

- Participant or an immediate family member suffers an illness, injury, or severe crisis.
- Participant is asked by supervisor to work unscheduled overtime. Supervisor verification will be required as part of reimbursement request.
- Participant ridesharing vehicle breaks down or the driver has to leave early.
- Participant has a break-in, flood, or fire at residence.
- Participant's commute bicycle breaks down on the way to or from work and cannot be repaired at participant's work site.

In addition, participants must have used an alternative mode on the day they take the ride for which they will seek reimbursement through the GRH program. Eligible alternative commute modes include:

- **Public transportation including:** BART, AC Transit, ACE, Wheels, Union City Transit, ferry (WETA) and Amtrak
- Employer-provided shuttle or van service
- Carpool or Vanpool
- Bicycle
- Walk

Enrollment can be completed online at grh.alamedactc.org. For questions, please contact the City of Oakland at 510.238.2248.

Important Notices

Newborns' and Mothers' Health Protection Act (NMHPA)

Benefits for pregnancy hospital stay (for delivery) for a mother and her newborn generally may not be restricted to less than 48 hours following a vaginal delivery or 96 hours following a cesarean section. Also, any utilization review requirements for inpatient hospital admissions will not apply for this minimum length of stay and early discharge is only permitted if the attending health care provider, in consultation with the mother, decides an earlier discharge is appropriate.

Women's Health and Cancer Rights Act (WHCRA) Annual Notice

Your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. For more information, you should review the Summary Plan Description or call your Plan Administrator at 510.238.7446 for more information.

Patient Protections

The medical plan requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, the plan will designate one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers please contact your carrier.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, please contact your carrier

Networks/Claims/Appeals

The major medical plans described in this booklet have provider networks with CalPERS. The listing of provider networks will be available to you automatically and free of charge. A list of network providers can be accessed immediately by using the Internet address found in the Summary of Benefits and Coverage that relates to the Plan. You have a right to appeal denials of claims, and a right to a response within a reasonable amount of time. Claims that are not submitted within a reasonable time may be denied. Please review your Summary Plan Description or contact the Plan Administrator for more details.

COBRA Continuation Coverage

This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it. When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally does not accept late enrollees.

WHAT IS COBRA CONTINUATION COVERAGE?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "Qualifying Event." Specific Qualifying Events are listed later in this notice. After a Qualifying Event, COBRA continuation coverage must be offered to each person who is a "Qualified

Important Notices (continued)

Beneficiary.” You, your spouse, and your dependent children could become Qualified Beneficiaries if coverage under the Plan is lost because of the Qualifying Event. Under the Plan, Qualified Beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a Qualified Beneficiary if you lose coverage under the Plan because of the following Qualifying Events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a Qualified Beneficiary if you lose your coverage under the Plan because of the following Qualifying Events:

- Your spouse dies;
- Your spouse’s hours of employment are reduced;
- Your spouse’s employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or,
- You become divorced or legally separated from your spouse.

Your dependent children will become Qualified Beneficiaries if they lose coverage under the Plan because of the following Qualifying Events:

- The parent-employee dies;
- The parent-employee’s employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or,
- The child stops being eligible for coverage under the Plan as a “dependent child.”

WHEN IS COBRA CONTINUATION COVERAGE AVAILABLE?

The Plan will offer COBRA continuation coverage to Qualified Beneficiaries only after the Plan Administrator has been notified that a Qualifying Event has occurred. The employer must notify the Plan Administrator of the following Qualifying Events:

- The end of employment or reduction of hours of employment;
- Death of the employee; or,
- The employee’s becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other Qualifying Events (e.g., divorce or legal separation of the employee and spouse, or a dependent child’s losing eligibility for coverage as a dependent child, etc.), you must notify the Plan Administrator within 60 days after the Qualifying Event occurs. You must provide this notice to your employer.

Life insurance, accidental death and dismemberment benefits, and weekly income or long-term disability benefits (if part of the employer’s plan), are not eligible for continuation under COBRA.

NOTICE AND ELECTION PROCEDURES

Each type of notice or election to be provided by a covered employee or a Qualified Beneficiary under this COBRA Continuation Coverage Section must be in writing, must be signed and dated, and must be mailed or hand-delivered to the Plan Administrator, properly addressed, no later than the date specified in the election form, and properly addressed to the Plan Administrator.

Each notice must include all of the following items: the covered employee’s full name, address, phone number and Social Security Number; the full name, address, phone number and Social Security Number of each affected dependent, as well as the dependent’s relationship to the covered employee; a description of the Qualifying Event or disability determination that has occurred; the date the Qualifying Event or disability determination occurred; a copy of the Social Security Administration’s written disability determination, if applicable; and the name of this Plan. The Plan Administrator may establish specific forms that must be used to provide a notice or election.

ELECTION AND ELECTION PERIOD

COBRA continuation coverage may be elected during the period beginning on the date Plan coverage would otherwise terminate due to a Qualifying Event and ending on the later of the following: (1) 60 days after coverage ends due to a Qualifying Event, or (2) 60 days after the notice of the COBRA continuation coverage rights is provided to the Qualified Beneficiary.

If, during the election period, a Qualified Beneficiary waives COBRA continuation coverage rights, the waiver can be revoked at any time before the end of the election period. Revocation of the waiver will be an election of COBRA continuation coverage. However, if a waiver is revoked, coverage need not be provided retroactively (that is, from the date of the loss of coverage until the waiver is revoked). Waivers and revocations of waivers are considered to be made on the date they are sent to the employer or Plan Administrator.

Important Notices (continued)

HOW IS COBRA CONTINUATION COVERAGE PROVIDED?

Once the Plan Administrator receives notice that a Qualifying Event has occurred, COBRA continuation coverage will be offered to each of the Qualified Beneficiaries. Each Qualified Beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation on behalf of their dependent children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain Qualifying Events, or a second Qualifying Event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

DISABILITY EXTENSION OF THE 18-MONTH PERIOD OF COBRA CONTINUATION COVERAGE

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. This disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

SECOND QUALIFYING EVENT EXTENSION OF 18-MONTH PERIOD OF COBRA CONTINUATION COVERAGE

If your family experiences another Qualifying Event during the 18 months of COBRA continuation of coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation of coverage, for a maximum of 36 months, if the Plan is properly notified about the second Qualifying Event. This extension may be available to the spouse and any dependent children receiving COBRA continuation of coverage if the employee or former employee dies; becomes entitled to Medicare (Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second Qualifying Event would have caused the spouse or the dependent child to lose coverage under the Plan had the first Qualifying Event not occurred.

OTHER OPTIONS BESIDES COBRA CONTINUATION COVERAGE

Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

IF YOU HAVE QUESTIONS

For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans subject to ERISA, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/ebsa. (Address and phone numbers of Regional and District EBSA Offices are available through EBSA's website.)

For more information about the Marketplace, visit www.healthcare.gov.

The U.S. Department of Health and Human Services (HHS), through the Centers for Medicare & Medicaid Services (CMS), has jurisdiction with respect to the COBRA continuation coverage requirements of the Public Health Service Act (PHSA) that apply to state and local government employers, including counties, municipalities, public school districts, and the group health plans that they sponsor (Public Sector COBRA). COBRA can be a daunting and complex area of federal law. If you have any questions or issues regarding Public Sector COBRA, you may contact the Plan Administrator or email HHS at phig@cms.hhs.gov.

KEEP YOUR PLAN INFORMED OF ADDRESS CHANGES

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

EFFECTIVE DATE OF COVERAGE

COBRA continuation coverage, if elected within the period allowed for such election, is effective retroactively to the date coverage would otherwise have terminated due to the Qualifying Event, and the Qualified Beneficiary will be charged for coverage in this retroactive period.

Important Notices (continued)

COST OF CONTINUATION COVERAGE

The cost of COBRA continuation coverage will not exceed 102% of the Plan's full cost of coverage during the same period for similarly situated non-COBRA beneficiaries to whom a Qualifying Event has not occurred. The "full cost" includes any part of the cost which is paid by the employer for non-COBRA beneficiaries.

The initial payment must be made within 45 days after the date of the COBRA election by the Qualified Beneficiary. Payment must cover the period of coverage from the date of the COBRA election retroactive to the date of loss of coverage due to the Qualifying Event (or date a COBRA waiver was revoked, if applicable). The first and subsequent payments must be submitted and made payable to the Plan Administrator or COBRA Administrator. Payments for successive periods of coverage are due on the first of each month thereafter, with a 30-day grace period allowed for payment. Where an employee organization or any other entity that provides Plan benefits on behalf of the Plan Administrator permits a billing grace period greater than the 30 days stated above, such period shall apply in lieu of the 30 days. Payment is considered to be made on the date it is sent to the Plan or Plan Administrator.

The Plan will allow the payment for COBRA continuation coverage to be made in monthly installments, but the Plan can also allow for payment at other intervals. The Plan is not obligated to send monthly premium notices.

The Plan will notify the Qualified Beneficiary in writing, of any termination of COBRA coverage based on the criteria stated in this Section that occurs prior to the end of the Qualified Beneficiary's applicable maximum coverage period. Notice will be given within 30 days of the Plan's decision to terminate.

Such notice shall include the reason that continuation coverage has terminated earlier than the end of the maximum coverage period for such Qualifying Event and the date of termination of continuation coverage.

See the Summary Plan Description or contact the Plan Administrator for more information.

Special Enrollment Rights Notice

CHANGES TO YOUR HEALTH PLAN ELECTIONS

Once you make your benefits elections, they cannot be changed until the next Open Enrollment. Open Enrollment is held once a year.

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if there is a loss of other coverage. However, you must request enrollment no later than 30 days after that other coverage ends.

If you declined coverage while Medicaid or the Children's Health Insurance Program (CHIP) is in effect, you may be able to enroll yourself and / or your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment no later than 60 days after Medicaid or CHIP coverage ends.

If you or your dependents become eligible for Medicaid or CHIP premium assistance, you may be able to enroll yourself and / or your dependents into this plan. However, you must request enrollment no later than 60 days after the determination for eligibility for such assistance.

If you have a change in family status such as a new dependent resulting from marriage, birth, adoption or placement for adoption, divorce (including legal separation and annulment), death or Qualified Medical Child Support Order, you may be able to enroll yourself and / or your dependents. However, you must request enrollment no later than 30 days after the marriage, birth, adoption or placement for adoption or divorce (including legal separation and annulment).

For information about Special Enrollment Rights, please contact:

Denise Carter
Human Resources
510.238.7446

Important Notices (continued)

Medicare Part D – Important Notice About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with City of Oakland and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- **Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
- **CalPERS has determined that the prescription drug coverage offered by the City of Oakland Medical Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A MEDICARE DRUG PLAN?

If you decide to join a Medicare drug plan, your current City of Oakland coverage will not be affected. If you keep this coverage and elect Medicare, the City of Oakland coverage will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current City of Oakland coverage, be aware that you and your dependents will be able to get this coverage back.

WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?

You should also know that if you drop or lose your current coverage with the City of Oakland and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without Creditable Coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (i.e., a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

FOR MORE INFORMATION ABOUT THIS NOTICE OR YOUR CURRENT PRESCRIPTION DRUG COVERAGE

Contact the person listed below for further information. NOTE: You will get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through the City of Oakland changes. You also may request a copy of this notice at any time.

FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

Important Notices (continued)

FOR MORE INFORMATION ABOUT MEDICARE PRESCRIPTION DRUG COVERAGE

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help.
- Call 800.MEDICARE (800.633.4227). TTY users should call 877.486.2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 800.772.1213 (TTY 800.325.0778).

REMEMBER

Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained Creditable Coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: January 1, 2020

Name of Entity / Sender: City of Oakland

Contact: Denise Carter, Human Resources

Address: 150 Frank Ogawa Plaza, 3rd Floor
Oakland, CA 94612

Phone: 510.238.7446

Availability of Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices

The City of Oakland Group Health Plan (Plan) maintains a Notice of Privacy Practices that provides information to individuals whose protected health information (PHI) will be used or maintained by the Plan. If you would like a copy of the Plan's Notice of Privacy Practices, please contact Human Resources.

Important Notices (continued)

Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: GENERAL INFORMATION

This notice provides you with information about the City of Oakland in the event you wish to apply for coverage on the Health Insurance Marketplace. All the information you need from Human Resources is listed in this notice. If you wish to have someone assist you in the application process or have questions about subsidies that you may be eligible to receive, (for California residents only) you can contact KeenanDirect at 855.653.3626 or at www.KeenanDirect.com, or (for everyone) contact the Health Insurance Marketplace directly at www.Healthcare.gov.

WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. Open Enrollment for health insurance coverage through Covered California begins October 15, 2019 and ends on January 15, 2020. Open Enrollment for most other states will close on December 15, 2019.

CAN I SAVE MONEY ON MY HEALTH INSURANCE PREMIUMS IN THE MARKETPLACE?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer you coverage, offers medical coverage that is not “Affordable,” or does not provide “Minimum Value.” If the lowest cost plan from your employer that would cover you (and not any other members of your family) is more than 9.56% (for 2018) and 9.86% (for 2019) of your household income for the year, then that coverage is not Affordable. Moreover, if the medical coverage offered covers less than 60% of the benefits costs, then the plan does not provide Minimum Value.

DOES EMPLOYER HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?

Yes. If you have an offer of medical coverage from your employer that is both Affordable and provides Minimum Value, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer’s medical plan.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered medical coverage. Also, this employer contribution, as well as your employee contribution to employer-offered coverage, is often excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

PART B: EXCHANGE APPLICATION INFORMATION

In the event you wish to apply for coverage on the Exchange, all the information you need from Human Resources is listed below. If you are located in California and wish to have someone assist you in the application process or have questions about subsidies that you may be eligible to receive, you can contact KeenanDirect at 855.653.3626 or at www.KeenanDirect.com.

| | | |
|---|--|-----------------------------|
| 3. Employer name City of Oakland | 4. Employer Identification Number (EIN) 94-6000384 | |
| 5. Employer address 150 Frank Ogawa Plaza, 3 rd Floor | 6. Employer phone number 510.238.4749 | |
| 7. City Oakland | 8. State CA | 9. ZIP code 94612 |
| 10. Who can we contact about employee health coverage at this job? Denise Carter, Human Resources | | |
| 11. Phone number (if different from above) 510.238.7446 | 12. Email address dcarter@oaklandnet.com | |

Important Notices (continued)

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 877.KIDS.NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your State if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 866.444.EBSA (3272).

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2018. Contact your State for more information on eligibility.

ALABAMA – Medicaid
Website: <http://myalhipp.com/>
Phone: 855.692.5447

ALASKA – Medicaid
The AK Health Insurance Premium Payment Program
Website: <http://myakhipp.com/>
Phone: 866.251.4861
Email: CustomerService@MyAKHIPP.com
Medicaid Eligibility:
<http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

ARKANSAS – Medicaid
Website: <http://myarhipp.com/>
Phone: 855.MyARHIPP (855.692.7447)

COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)
Health First Colorado Website:
<https://www.healthfirstcolorado.com/>
Health First Colorado Member Contact Center:
800.221.3943/ State Relay 711
CHP+: <https://colorado.gov/HCPF/Child-Health-Plan-Plus>
CHP+ Customer Service: 800.359.1991/ State Relay 711

FLORIDA – Medicaid
Website: <http://flmedicaidprecovery.com/hipp/>
Phone: 877.357.3268

GEORGIA – Medicaid
Website: <http://dch.georgia.gov/medicaid>
Click on Health Insurance Premium Payment (HIPP)
Phone: 404.656.4507

INDIANA – Medicaid
Healthy Indiana Plan for low-income adults 19-64
Website: <http://www.in.gov/fssa/hip/>
Phone: 877.438.4479
All other Medicaid
Website: <http://www.indianamedicaid.com>
Phone 800.403.0864

IOWA – Medicaid
Website:
<http://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>
Phone: 888.346.9562

KANSAS – Medicaid
Website: <http://www.kdheks.gov/hcf/>
Phone: 785.296.3512

KENTUCKY – Medicaid
Website: <http://chfs.ky.gov/agencies/dms>
Phone: 800.635.2570

LOUISIANA – Medicaid
Website: <http://dhh.louisiana.gov/index.cfm/subhome/1/n/331>
Phone: 888.695.2447

MAINE – Medicaid
Website: <http://www.maine.gov/dhhs/ofi/public-assistance/index.html>
Phone: 800.442.6003
TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP
Website:
<http://www.mass.gov/eohhs/gov/departments/masshealth/>
Phone: 800.862.4840

MINNESOTA – Medicaid
Website: <http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp> | Phone: 800.657.3739

MISSOURI – Medicaid
Website:
<https://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
Phone: 573.751.2005

MONTANA – Medicaid
Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
Phone: 800.694.3084

Important Notices (continued)

NEBRASKA – Medicaid

Website: <http://www.ACCESSNebraska.ne.gov>
Phone: 855.632.7633
Lincoln: 402.473.7000
Omaha: 402.595.1178

NEVADA – Medicaid

Medicaid Website: <https://dwss.nv.gov/>
Medicaid Phone: 800.992.0900

NEW HAMPSHIRE – Medicaid

Website: <http://www.dhhs.nh.gov/oii/documents/hippapp.pdf>
Phone: 603.271.5218
NH Medicaid Service Center Hotline: 888.901.4999

NEW JERSEY – Medicaid and CHIP

Medicaid Website:
<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>
Medicaid Phone: 609.631.2392
CHIP Website: <http://www.njfamilycare.org/index.html>
CHIP Phone: 800.701.0710

NEW YORK – Medicaid

Website: https://www.health.ny.gov/health_care/medicaid/
Phone: 800.541.2831

NORTH CAROLINA – Medicaid

Website: <https://dma.ncdhhs.gov/>
Phone: 919.855.4100

NORTH DAKOTA – Medicaid

Website: <http://www.nd.gov/dhs/services/medicalserv/medicaid/>
Phone: 844.854.4825

OKLAHOMA – Medicaid and CHIP

Website: <http://www.insureoklahoma.org>
Phone: 888.365.3742

OREGON – Medicaid

Websites: <http://healthcare.oregon.gov/Pages/index.aspx>
<http://www.oregonhealthcare.gov/index-es.html>
Phone: 800.699.9075

PENNSYLVANIA – Medicaid

Website:
<http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancemypremiumpaymenthippprogram/index.htm>
Phone: 800.692.7462

RHODE ISLAND – Medicaid

Website: <http://www.eohhs.ri.gov/>
Phone: 855.697.4347

SOUTH CAROLINA – Medicaid

Website: <https://www.scdhhs.gov>
Phone: 888.549.0820

SOUTH DAKOTA - Medicaid

Website: <http://dss.sd.gov>
Phone: 888.828.0059

TEXAS – Medicaid

Website: <http://gethipptexas.com/>
Phone: 800.440.0493

UTAH – Medicaid and CHIP

Medicaid Website: <https://medicaid.utah.gov/>
CHIP Website: <http://health.utah.gov/chip>
Phone: 877.543.7669

VERMONT– Medicaid

Website: <http://www.greenmountaincare.org/>
Phone: 800.250.8427

VIRGINIA – Medicaid and CHIP

Medicaid Website:
http://www.coverva.org/programs_premium_assistance.cfm
Medicaid Phone: 800.432.5924
CHIP Website:
http://www.coverva.org/programs_premium_assistance.cfm
CHIP Phone: 855.242.8282

WASHINGTON – Medicaid

Website: <http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program>
Phone: 800.562.3022 ext. 15473

WEST VIRGINIA – Medicaid

Website: <http://mywvhipp.com/>
Toll-free phone: 855.MyWVHIP (855.699.8447)

WISCONSIN – Medicaid and CHIP

Website:
<https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf>
Phone: 800.362.3002

WYOMING – Medicaid

Website: <https://wyequalitycare.acs-inc.com/>
Phone: 307.777.7531

To see if any other states have added a premium assistance program since January 31, 2018, or for more information on special enrollment rights, contact either:

U.S. Department of Labor

Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
866.444.EBSA (3272)

U.S. Department of Health and Human Services

Centers for Medicare & Medicaid Services
www.cms.hhs.gov
877.267.2323, Menu Option 4, Ext. 61565



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