December 2024

BENEFITS BUZZ...





IN THIS EDITION

Holiday Stress Mgmt.

Mental Health & Substance Abuse Resources

Important Benefit Reminders

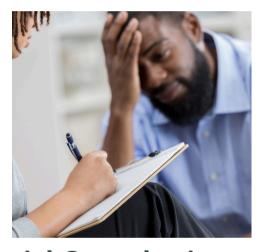
During the holidays, work-life balance becomes especially important for mental health. The holiday season often brings additional stress from work deadlines, family obligations, and social expectations. Without a healthy balance, individuals can feel overwhelmed, leading to burnout or anxiety. Taking time to set boundaries, and prioritize personal well-being allows people to recharge, reduce stress, and focus on meaningful connections with family and friends. Maintaining balance during this time can improve emotional resilience, enhance relaxation, and help prevent holiday-related mental health challenges, ultimately promoting a more fulfilling and peaceful holiday experience





VIDEO-IN-PERSON
&
TELEPHONIC
COUNSELING
SERVICES

Request Help
If your need is urgent,
call 800-834-3773.
Counselors are available
at all times.



Financial Consultations



Your EAP benefits offer consultations on a variety of important financial issues including:
Budgeting
Debt Management
Financial Planning
First Time Home Buying
Tax Questions
Identity Fraud
Retirement
Free Credit Report Review

The pressure to be happy or to "enjoy" the holiday season can be hard for individuals who are struggling emotionally or mentally. It's encouraging to know that as an employee, there are resources available to help support those going through tough times. Claremont is a comprehensive behavioral health partner, offering a range of services that can greatly benefit employees. Their holistic approach to **Employee Assistance** Programs (EAPs), work/life balance. wellness, and organizational support is designed to address a variety of needs, helping to foster healthier, more resilient workplaces.

	PPO Basic Plans				
	PERS Gold		PERS Platinum		
Benefits	PPO	Non-PPO	PPO	Non-PPO	

Physician Services (including Mental Health and Substance Abuse)

Office Visits (copay for each service provided)	\$351	40%³	\$20 ²	40%³
Inpatient Visits	20%	40%³	10%	40%³
Outpatient Visits	\$35	40%3	\$20	40%³
Urgent Care Visits	\$35	40%³	\$35	40%³

Health & Wellness Programs By Plan

In addition to the Employee Assistance Program (EAP), your health plan provides valuable mental health and substance abuse resources that can offer support when needed. These resources are designed to help you manage stress, anxiety, depression, or substance-related issues. Don't hesitate to take advantage of these services—they are confidential, accessible, and designed to support your well-being. Prioritizing your mental health is essential, especially during challenging times, and these resources can be a key part of maintaining balance and improving overall wellness.

	Anthem Blue Cross Select HMO Traditional HMO	Blue Shield Access+ HMO EPO Trio HMO	Health Net	Kaiser Permanente	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance & Harmony	Western Health Advantage HMO	
Physician Services (including Mental Health and Substance Abuse)								
Office Visits (copay for each service provided)	\$15	\$15	\$15	\$15	\$15	\$15	\$15	
Inpatient Visits	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	
Outpatient Visits	\$15	\$15	\$15	\$15	\$15	\$15	\$15	
Urgent Care Visits	\$15	\$15	\$15	\$15	\$15	\$15	\$15	
Preventive Services	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	
Surgery/Anesthesia	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	

IMPORTANT BENEFIT REMINDERS

Access Your Benefit Accounts Anytime!

Employees have direct access to their benefit accounts with each vendor. You can easily register and review your plan details 24/7 using the links below. Be sure to take advantage of this convenient access to manage your benefits.



Confirm medical plan enrollment, for yourself and dependents. Access plan documents & connect directly with your insurance company.



Confirm dental plan enrollment, for yourself and dependents. Confirm covered benefit amounts. Print ID cards.



Confirm vision plan enrollment, for yourself and dependents. Confirm covered benefit amounts.



Manage FSA account. Enroll or modify transit elections.



View & manage contributions.



Receive a notice from CalPERS?

CalPERS is currently auditing accounts for missing information. To ensure you comply with the audit requirements, it's important to provide the requested information promptly. You can submit the documents either by email to:

Benefitsadmin@oaklandca.gov

OR

Deliver them in person to:

150 Frank H. Ogawa Plaza, 2nd Floor, Oakland, CA

Lobby Hours: Monday - Friday, 10:30 AM to 5:00 PM

Have a Qualifying Life Event (QLE)?

Qualifying events like marriage or the birth of a child provide an opportunity to adjust your benefits by adding dependents to your coverage.

Qualifying Life Events (QLEs):

Marriage or divorce

Birth or adoption of a child

Death of a spouse or dependent

Loss of other health coverage (e.g., due to job loss)

It's important to act quickly after a qualifying event to ensure you don't miss the deadline and maintain the appropriate coverage for you and your family. You have 60 days from the date of the event to submit your request using the Employee Benefits Record Form which can be found <u>HERE</u>. Refer to the back of the form for additional documents required to substantiate your request.