

JANUARY 2025



BENEFITS BUZZ...



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January is Cervical Health Awareness Month



Cervical cancer is preventable through vaccination and early detection via regular screenings, but it specifically affects women. Men can be affected by HPV-related cancers, making vaccination important for both genders. It's also essential to make sure you're using the screening resources provided by your medical plan to ensure access to regular check-ups and preventive care. Early detection through screenings, such as the Pap test and HPV test, can significantly reduce the risk of cervical cancer, and these services may be covered under your health insurance plan. Always check with your healthcare provider or insurance plan for the specifics of coverage and recommended screening schedules.

Cervical Cancer Survivor Series Podcast

The National Cervical Cancer Coalition (NCCC) is using their podcast series to share the powerful and inspiring stories of cervical cancer survivors. By focusing on real-life experiences, these podcasts can provide hope, raise awareness, and educate listeners about the importance of prevention, early detection, and support for those affected by cervical cancer.



CLICK

HRM DIVISION HIGHLIGHT OF THE MONTH

EMPLOYEE BENEFITS

The Benefits Division is one of the five key divisions within the HRM Department. It focuses on managing and administering a range of employee benefit programs that contribute to the overall well-being of employees. Below is a list of the programs managed by the Benefits staff:

CalPERS Medical: Administering medical insurance plans through the California Public Employees' Retirement System (CalPERS) for employees.

Dental and Vision: Offering dental and vision insurance plans, ensuring employees have access to necessary care in these areas.

Life Insurance: Providing life insurance coverage options for employees, offering financial security in the event of death.

Deferred Compensation: Managing programs that allow employees to set aside a portion of their salary for retirement savings, reducing taxable income.

Transit: Offering transit benefits, including subsidies or reimbursements for public transportation costs, to support employees in commuting to work.

Guaranteed Ride Home: Providing employees with a guaranteed ride home service, ensuring they can get home in case of an emergency if they use alternative commuting options like carpooling or public transport.

Flexible Spending Accounts (FSA): Administering FSAs that allow employees to set aside pre-tax dollars for certain eligible expenses, such as medical costs or dependent care.

Discounted Gym Programs: Offering employees discounts or memberships for fitness centers to promote health and well-being.

MEET THE STAFF

GREG ELLIOTT - Risk & Benefits Manager (Interim)

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**ALL BENEFIT INQUIRIES SHOULD BE
SENT TO**

BENEFITSADMIN@OAKLANDCA.GOV

IMPORTANT BENEFIT REMINDERS

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)

Permanently disabled children are eligible without age restriction with the required verification documentation on file with CalPERS.



Benefit staff cannot assist with Payroll matters. Questions regarding tax withholdings & non benefit related deductions on your paycheck must be addressed with your departments Payroll Representative and/or Central Payroll.



2025 Deferred Compensation Limits		
Contribution	Annual Limit	Change Form/Instructions
Normal Contribution	\$23,500	<u>Normal Contribution Form</u>
Age 50 Catch-up	\$7,500	<u>Age 50 Catch-up Form</u>
Pre-Retirement Catch-up	\$23,500	<u>Pre-Retirement Catch-Up Form</u>

Full-time and Permanent Part-Time employees can make normal deferred compensation pre-tax and Roth deferral changes online at Mission Square Account Access and on the Mission Square mobile App.