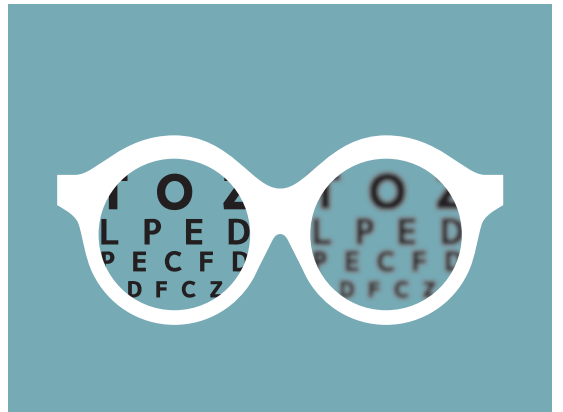


CITY OF ONTARIO **2020 BENEFITS**



OPEN ENROLLMENT HIGHLIGHTS

ENROLLMENT DATES: SEPTEMBER 9 – OCTOBER 4, 2019



ARE YOU
ready?

IT'S THAT TIME OF THE YEAR AGAIN!

Beginning on September 9, employees can add or change their medical, dental, vision and re-enroll in their flexible spending plans for plan year 2020. Employees are also able to drop or add eligible dependents to their plans as well.

Changes made during this time period will be effective January 1, 2020.

The City of Ontario offers a comprehensive benefits package to meet the needs of its employees and their families. Offering competitive benefits is a top priority for the City of Ontario.

All employees will be required to log into Workday and process their open enrollment regardless if they are making changes or not.

Open enrollment is available via the **Workday** app on your mobile device.

New Law Effective January 1, 2020 – On July 30, 2019, Governor Newsom signed into effect that beginning January 1, 2020 opposite sex domestic partners can now be added to an employee's health coverage. Domestic partnership must follow current domestic partnership requirements of registering with the State of California.

EAP (Employee Assistance Program) is currently provided to all employees through the Counseling Team International. Beginning on January 1, 2020, EAP services will be provided through **Cigna**. **Cigna** is our current life, disability and leave provider. Employees currently receiving services through the Counseling Team International will be allowed to continue to receive services until June 30, 2020. More information on **Cigna's** services will be provided in the upcoming months. Stay tuned!



MEDICAL

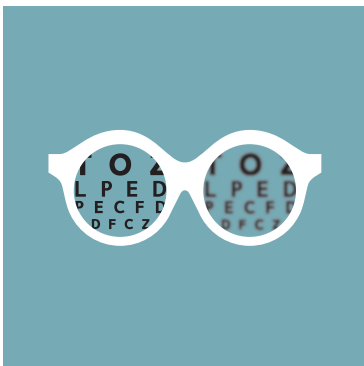
Medical is offered through CalPERS and a WIDE RANGE OF CHOICES are available. Employees can choose from up to nine HMO plans (based on home zip code) and three PPO plans. Safety members are offered an additional PPO plan through PORAC.



DENTAL

Dental is offered through Delta Dental with THREE OPTIONS:

1. DeltaCare DHMO
2. Delta DPO Basic
3. Delta DPO Buy-Up



VISION

Vision is offered through VSP with TWO OPTIONS:

1. VSP Basic
2. VSP Buy-Up



FLEXIBLE SPENDING (FSA)

(FSA) is provided through Benefit Coordinators Corporation, My SmartCare. The TWO AVAILABLE PLANS are Health FSA or Dependent Care (daycare) FSA. The IRS maximum for calendar year 2020 (as of this printing) is \$2,700 for health and \$5,000 for dependent care. My SmartCare provides employees who enroll in FSA the convenience of a debit card for their eligible transactions. These plans are available to Miscellaneous employee groups only.

FSA does not rollover and must be elected each year. Employees can conveniently track their balances on their mobile device through the My SmartCare app. This is a “use-it-or-lose” for each calendar year but there is a \$500 rollover allowed per the IRS.



CalPERS MEDICAL – Effective January 1, 2020, CalPERS health pricing regions will change from five to three regions. According to CalPERS, the move to three regions will more closely align premiums to the cost of health care in the area. Region 1 will consist of Northern California counties, Region 2 will consist of 12 counties in the southern part of the state which will include Orange and San Diego counties and Region 3 will be comprised of Los Angeles, Riverside and San Bernardino counties. Currently Orange, Riverside and San Diego counties are together in the “Other Southern California” region and Los Angeles, San Bernardino and Ventura are made up the “Los Angeles” region in CalPERS.

FOR SAFETY MEMBERS, the PORAC PPO plan pricing is now based on the above Region pricing and is no longer a flat rate regardless of the region where the employee lives.

CalPERS is also adding an additional HMO plan through Blue Shield. The new plan is Blue Shield Trio. This is a narrow network plan and it is in the following six counties: El Dorado, Los Angeles, Nevada, Placer, Sacramento and Yolo.

PLAN CHANGE HIGHLIGHTS FOR 2020

Please review all medical plans online at <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>. Each plan site allows the ability to search for providers, facilities and services offered.

There are **no plan changes** for dental and vision. Delta Dental provided a 6.5% decrease overall in premiums and VSP is in a rate pass for one more year which means premiums will remain the same for 20 20.

JOIN US

Please join us at an
Open Enrollment meeting!

DATE	LOCATION	TIME	ROOM
Tuesday, September 10	City Hall	9 AM - 12 PM	Community Conf Room 1
Wednesday, September 11	Library	10 AM - 1:30 PM	Ovitt Meeting Room
Thursday, September 12	Revenue	9 AM - 11 AM	Revenue
Thursday, September 12	Public Works	1:30 PM - 4:30 PM	Solid Waste: Large Conf Room
Friday, September 13	Police	3 PM - 5 PM	Community Room 2
Monday, September 16	Police	12 PM - 4 PM	Community Room 1
Tuesday, September 17	Public Works	1:30 PM - 4:30 PM	Solid Waste: Large Conf Room
Wednesday, September 18	Code	2 PM - 4:30 PM	Quiet Room
Thursday, September 19	Library	1:30 PM - 4:30 PM	Ovitt Meeting Room
Tuesday, September 24	Public Works	1:30 PM - 4:30 PM	Solid Waste: Large Conf Room
Wednesday, September 25	Police	7 AM - 9 AM	Community Room 2
Thursday, September 26	Code	2 PM - 4:30 PM	Quiet Room
Tuesday, October 1	Revenue	2:30 PM - 4:30 PM	Revenue
Wednesday, October 2	City Hall	2 PM - 4:30 PM	Community Conf Room 1
Thursday, October 3	Public Works	1:30 PM - 4:30 PM	Solid Waste: Large Conf Room

2020 CalPERS

PREMIUMS & CITY CONTRIBUTIONS

DELTA DENTAL PREMIUMS

DENTAL LEVEL	DeltaCare DHMO	Delta DPO Basic	Delta DPO Buy-Up
Employee	\$21.49	\$40.70	\$49.11
Employee + One	\$40.09	\$77.17	\$87.26
Employee + Family	\$60.14	\$116.94	\$132.16

Group	City Contribution Towards Dental
AFSCME	\$35.00
Teamsters	\$45.00
AOME, CON, Council, DH, EXEC, SCON, Safety	Up to DPO Basic Premium All Levels

VISION PREMIUMS

VISION LEVEL	VSP Basic	VSP Buy-Up
Employee	\$5.51	\$10.27
Employee + One	\$9.60	\$17.86
Employee + Family	\$17.24	\$32.03

Group	City Contribution Towards Vision
AFSCME & Teamsters	VSP Basic Employee Only Level - \$5.51
AOME, CON, DH, SCON, Safety	Up to VSP Basic Premium All Levels

MEDICAL PREMIUMS

CalPERS Region 2 (includes Orange and San Diego Counties)

CalPERS Region 3 (Los Angeles, San Bernardino and Riverside Counties)

PLAN	EMPLOYEE		EMPLOYEE + ONE		EMPLOYEE + FAMILY	
Anthem HMO Select	\$654.04	\$619.93	\$1,308.08	\$1,239.86	\$1,700.50	\$1,611.82
Anthem HMO Traditional	\$934.95	\$902.63	\$1,869.90	\$1,805.26	\$2,430.87	\$2,346.84
Blue Shield Access+	\$909.87	\$813.17	\$1,819.74	\$1,626.34	\$2,365.56	\$2,114.24
Blue Shield Trio (Region 3 only)	\$624.93		\$1,249.86		\$1,624.82	
Health Net Salud y Mas	\$435.14	\$392.31	\$870.28	\$784.62	\$1,131.36	\$1,020.01
Health Net SmartCare	\$719.26	\$648.42	\$1,438.52	\$1,296.84	\$1,870.08	\$1,685.89
Kaiser	\$645.24	\$664.39	\$1,290.48	\$1,328.78	\$1,677.62	\$1,727.41
Sharp (Region 2 only)	\$606.02		\$1,212.04		\$1,575.65	
United Healthcare	\$671.60	\$668.31	\$1,343.20	\$1,336.62	\$1,746.16	\$1,737.61
PERS Choice	\$736.28	\$710.29	\$1,472.56	\$1,420.58	\$1,914.33	\$1,846.75
PERS Select	\$451.54	\$435.74	\$903.08	\$871.48	\$1,174.00	\$1,132.92
PERS Care	\$986.66	\$931.12	\$1,973.32	\$1,862.24	\$2,565.32	\$2,420.91
PORAC (Safety Only)	\$749.00	\$699.00	\$1,499.00	\$1,399.00	\$1,960.00	\$1,894.00

CITY CONTRIBUTIONS TOWARDS MEDICAL*

GROUP	WAIVE	EMPLOYEE	EMPLOYEE + ONE	EMPLOYEE + FAMILY
AFSCME	\$390.00	\$664.39	\$1,328.78	\$1,727.41
Teamsters	Up to \$521.01**	\$862.55	\$1,273.57	\$1,661.42
AOME, DH	Up to \$485.00	Up to \$664.39	Up to \$1,328.78	Up to \$1,727.41
CON, SCON	Up to \$573.00	Up to \$664.39	Up to \$1,328.78	Up to \$1,727.41
Executive, Council	\$1,300.00	\$1,300.00	Up to \$1,328.78	Up to \$1,727.41
POA, PMG	\$390.00	Up to \$664.39	Up to \$1,328.78	Up to \$1,727.41
FFA, FMG	\$390.00	Up to \$675.85	Up to \$1,351.79	Up to \$1,763.60

*City contributions are based on Region 3 rates.

** Teamsters members hired after September 10, 2017 do not receive the Waive health contribution.

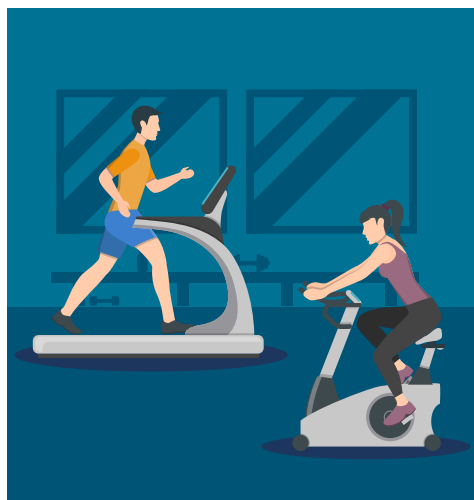
RETIREMENT

The City provides a 401(a) contribution to all fulltime employees based on employee's MOU.

The City contributes to a 401(a) plan based on the employee MOU through **Voya Financial**. All employees have the opportunity for additional savings through **Voya Financial** by contributing their own money to the 457(b) plan. The 457(b) plan is a governmental plan for retirement savings that allows employees to supplement any existing retirement and pension benefits by saving/investing pre-tax dollars through voluntary contributions.



ADDITIONAL BENEFITS



The City provides additional employer paid benefits through **Cigna** to its all employees which includes life insurance and accidental death and dismemberment insurance. For Miscellaneous groups only, the City provides short and long-term disability plans. Safety members are provided disability plans through their unions. The City also provides employees the option to purchase additional life insurance through Cigna on themselves and their eligible dependents.

Aflac, **Nationwide Pet Insurance**, **LegalShield** and **IDShield** plans are available to purchase directly through the providers with the convenience of a payroll deduction.

The City partners with **24 Hour Fitness** and **Blink Fitness** for discounts on gym memberships.

Cetera Investors has recently come on board with the City to complement our wellness program by introducing our employees to resources to help provide strength and stability. Cetera helps with equipping employees with a roadmap for attaining financial wellness.

The City also partners with a variety of colleges and universities to offer employees the opportunity for continued education and other learning opportunities. **Tuition reimbursement** or educational incentive pay is based on each MOU provision.

An illustration of a hand holding a black pen over a calendar. The calendar has a red header with three yellow binder rings. The main body of the calendar is light yellow with a grid of colored squares (grey, yellow, red). A magnifying glass is held over the calendar, focusing on a specific date. The background is a solid teal color.

UPCOMING EVENTS

Our second wellness challenge for 2019 will run November 4 – December 9 and the theme is “Maintain Don’t Gain” for the holiday season (and all year long!). We will be sending out the information for the challenge in mid-October.

Join us Thursday, November 14th for our second annual Wellness Fair. There will be food, fun and games! Come out and meet your providers along with a few local businesses to sample goodies and to learn about wellness. The fair will be held at Ontario City Hall in the courtyard. More information will be provided in the future.

For more detailed information on all benefits provided to you, please go to the benefits webpage: www.ontarioca.gov/benefits. Directly from the Intranet, you will find the information under "Employee Resources – Human Resources – Benefits & Retirement."

For specific bargaining group information, select "Labor Group Information." You can also contact your Human Resources Benefit Team directly via email at benefits@ontarioca.gov or by calling ext. 2433.

Happy Open Enrollment

from your

Human Resources Benefit Team!

Christine R. Lowe
Senior Human Resources Analyst

Stephanie L. Peterson
Human Resources Analyst

Mary Courtney
Human Resources Technician

Summer Salman
Human Resources Intern