

**DATE**            **September 19, 2018**

**TO:**              **All Benefit-Eligible Employees**

**FROM:**          **Human Resources, Benefit Services**

**RE:**              **Important Information for 2019 Open Enrollment: October 1 - October 26, 2018**

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**The 2019 Open Enrollment period is Monday, October 1, 2018, through Friday, October 26, 2018.** Open Enrollment is a period during which you can enroll in, change or drop medical, dental or vision plans, or add or remove covered dependents. To make changes to your benefits for the 2019 plan year, go to <https://eCAPS.cityofsacramento.org> between **Monday, October 1, through Friday, October 26, 2018**. **Changes cannot be accepted after Open Enrollment closes.** Enrollments and changes for the 2019 plan year will be effective January 1, 2019, and premiums associated with benefit enrollments will be reflected on the January 15, 2019 paycheck. Please be sure to review your January 15, 2019 paycheck for any discrepancies.

**Should I do anything if I'm not making any changes to my benefits? Yes!** To start, please read this entire memo as it contains important information about your benefits. Open Enrollment is the perfect time to review the benefits available to you and to hear about changes such as the Vision Service Plan primary eye care benefit enhancement. You should review your beneficiaries to ensure they are up-to-date, re-enroll in the Flexible Spending Accounts if you currently participate and wish to continue, and review the 2019 rate sheet so you know the amount you will be paying for benefits if enrolled.

**Know your eCAPS username and password!** Be sure you know your eCAPS username and password if you plan to make changes to your benefits during Open Enrollment. For assistance logging into eCAPS, contact the IT Help Desk at (916) 808-7111, or for Police and Fire employees, contact the PSIT Help Desk at (916) 808-0444.

**Verify your email address and mailing address are up-to-date in eCAPS.** Please make sure both addresses are up-to-date in eCAPS to ensure you receive important information about your benefits including notices about Open Enrollment and approaching deadlines.

#### **UPDATES FOR JANUARY 1, 2019**

##### ❖ **Premiums**

Premiums are increasing for all medical plans, the Delta Dental PPO plan, and both Vision Service Plans. Premiums for DeltaCare USA (DMO) and The Standard life insurance plans will remain the same as the 2018 rates.

The 2019 rate charts and the 2019 Employee Benefits Handbook are posted on the City website for review at <http://www.cityofsacramento.org/HR/Divisions/Benefits-Retirement>.

Please refer to the 2019 Benefits Handbook for a summary of all benefits available to benefit-eligible employees.

❖ **Vision Service Plan benefit enhancement**

As of January 1, 2019, both Vision Service Plans will include the VSP Primary EyeCare benefit: such as

- Coverage for treatment of conditions such as pink eye and eye pain
- Exams to monitor cataracts, retinal screenings, and pictures of the eye to detect and track eye conditions
- Enhanced vision medical services for members with diabetic eye disease, glaucoma, or age-related macular degeneration

❖ **Health Savings Account (HSA) Annual Contribution Limit Increase**

The 2019 IRS limits for contributions to a Health Savings Account are \$3,500 for employee-only coverage and to \$7,000 for employee +1 or more coverage. If you contributed to an HSA during the 2018 plan year and you remain enrolled in *the same* ABHP plan for 2019, your contribution amount will automatically roll over for 2019, if you make no changes. However, if you want to change the contribution amount beginning with the January 15, 2019 paycheck, you must log into eCAPS during Open Enrollment and update your contribution amount. HSA contributions can be changed at any time during the plan year and do not require a Qualifying Life Event to make changes outside of Open Enrollment. Reminder: you must be enrolled in an ABHP medical plan and meet other eligibility criteria, to contribute to a HSA.

**Flexible Spending Account (FSA) Elections**

If you want to enroll in a FSA account, **you must make a new election each year.** Elections for Flexible Spending Accounts (Health FSA and/or Dependent Care) must be made during Open Enrollment if you would like to continue with a Flexible Spending Account in 2019. Per IRS rules, your FSA election made in 2018 **cannot roll over** to 2019. You cannot make changes to your FSA election outside of Open Enrollment without a qualifying life event.

**Open Enrollment Events**

The City will host three benefit fairs for interested employees and retirees. These are great educational opportunities for you to learn more about your benefits, our providers, and their networks and services. Representatives from benefit carriers will be available to answer questions. You are welcome to attend any fair regardless of your work location.

EVENT	DATE	TIME	LOCATION
Benefits Fair	Wednesday, Oct. 3	2 – 4 p.m.	2812 Meadowview Rd., Multipurpose Room
Benefits Fair	Wednesday, Oct. 10	2 – 4 p.m.	5730 24th Street, Gold Room, Building 22
Benefits Fair	Wednesday, Oct. 17	1 – 3 p.m.	915 I Street, City Hall Outside Plaza

### Open Enrollment Computer Labs

If you have questions regarding your benefits or Open Enrollment, help is available from Benefits staff during the following dates and times.

DATE	TIME	LOCATION
Tuesday, Oct. 2	2 – 4 p.m.	2812 Meadowview Rd., Bldg. 1 & 2
Thursday, Oct. 4	2 – 4 p.m.	918 Del Paso Blvd (NACY), Bldg. 1, 2nd floor
Monday, Oct. 8	2 – 4 p.m.	5730 24th St., CR Bldg. 7, 2nd floor
Friday, Oct. 12	2 – 4 p.m.	300 Richards Blvd, Room 325
Monday, Oct. 15	2 – 4 p.m.	2812 Meadowview Rd, Bldg. 1
Monday, Oct. 22	2 – 4 p.m.	918 Del Paso Blvd (NACY), Bldg. 1, 2nd floor
Thursday, Oct. 25	2 – 4 p.m.	5730 24th St., CR Bldg. 7, 2nd floor
Monday-Friday, Oct. 1-26	9 a.m. – 4 p.m.	Benefit Services Office: 915 I Street, HCH, Plaza Level

### Life Insurance Beneficiaries – Review and Update

Open Enrollment is a great time to review your beneficiaries especially if you have experienced any family changes. When you log into eCAPS for Open Enrollment, you can see your current beneficiaries and make updates if needed. Please note you cannot remove historical data related to beneficiaries.

### Dependent Eligibility Verification & Proof of Other Group Medical Coverage

Additional documentation is **required** if you are newly enrolling a dependent on a City health plan or you are newly waiving City medical coverage.

- For new dependents, this documentation will prove the dependent’s eligibility to be enrolled in a City plan. To waive medical insurance, you must provide proof of other group medical coverage.
- Documentation must be submitted to Benefit Services no later than 5:00 p.m., on Friday, November 16, 2018.
- Acceptable dependent documentation includes, but is not limited to, the following documents: birth certificate, marriage certificate/State of California registration of domestic partnership, or court order or decree.
- Proof of other medical coverage, used to waive City medical coverage, must illustrate that it is currently in effect for 2018 or your effective date of coverage will begin 1/1/2019, and contain the carrier name and group number. A medical card cannot be accepted as proof of current coverage. You should request this documentation in advance from the other employer’s Human Resources department.
- If Benefit Services does not receive your proof documentation by 5:00 p.m. on Friday, November 16, 2018, your requested medical enrollment changes or waive cannot be accepted and you will remain in your current plan.

### Completing Changes Prior to Close of Open Enrollment

It is important to complete your desired changes prior to the end of Open Enrollment. It is your responsibility to make sure you completed the Open Enrollment process in eCAPS and submitted any

required documentation by the deadlines. After submitting your changes in eCAPS, it is recommended that you exit and log back in. If your changes were successfully submitted, you will see them in bold under your current benefit elections. If you do not see the changes, they were not finalized and you must go through the process again. **After Open Enrollment closes on October 26, you will not be permitted to make changes to your benefits without a Qualifying Life Event per the [City's IRC Section 125 Cafeteria Plan](#).**

**Confirmation Statements**

A confirmation statement of benefit elections for 2019 will be mailed to you in late November/early December after Open Enrollment administrative processes have finalized. It is important that you follow the recommended steps to verify your changes were successfully submitted (see paragraph above) because, again, after Open Enrollment closes, you cannot make changes to your benefits without a Qualifying Life Event.

**Additional Information**

For detailed information on your available options, as well as a copy of communications sent during Open Enrollment, visit the [Benefit Services webpage](#) on the City's website. If you need additional information not included in any Open Enrollment materials, you are encouraged to contact the provider directly.

<b>MEDICAL</b>		
Kaiser Permanente HMO	(800) 464-4000	<a href="http://www.kp.org">www.kp.org</a>
Sutter Health Plus HMO	(855) 315-5800	<a href="http://www.sutterhealthplus.org">www.sutterhealthplus.org</a>
Western Health Advantage HMO	(888) 563-2250	<a href="http://www.westernhealth.com">www.westernhealth.com</a>
<b>DENTAL</b>		
Delta Dental DeltaCare USA (DMO)	(800) 422-4234	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Delta Dental PPO	(888) 765-6003	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
<b>VISION</b>		
Vision Service Plan (VSP)	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>

For additional questions regarding Open Enrollment, please call Benefit Services at (916) 808-5665 or email [openenrollment@cityofsacramento.org](mailto:openenrollment@cityofsacramento.org). Office hours are Monday – Friday, 8:00 a.m. to 5:00 p.m.