2020 Open Enrollment is Monday, Sept. 30 to Friday, Oct. 25, 2019

Open Enrollment is the period when you can enroll in, change or drop medical, dental, or vision plans, or add or remove covered dependents by logging in to eCAPS.cityofsacramento.org from any internet connection.

Attached to this email is an memo that details how to make your benefit selections for 2020 and includes educational opportunities during Open Enrollment where you can learn more about benefits and get answers to questions.

A copy of this memo and the documents below are available on the Benefit Services webpage, which will be updated throughout the Open Enrollment period to include all resources.

- Employee Benefits Handbook – your guide to City benefits for 2020
- 2020 Rate Sheets – review 2020 health premiums and contributions by labor group

For questions regarding Open Enrollment and these educational opportunities, email Benefit Services at openenrollment@cityofsacramento.org.

Benefit Services Division
Department of Human Resources
915 I Street, HCH, Plaza Level
Sacramento, CA 95814
916-808-5665
Office Hours: Monday - Friday, 8 a.m. - 5 p.m.
DATE       September 23, 2019

TO:        All Benefit-Eligible Employees

FROM:      Human Resources, Benefit Services

RE:        Important Information for 2020 Open Enrollment: Sep. 30 – Oct. 25, 2019

The 2020 Open Enrollment period is Monday, September 30, 2019, through Friday, October 25, 2019. 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 2020 plan year, go to https://eCAPS.cityofsacramento.org between Monday, September 30, through Friday, October 25, 2019. Changes cannot be accepted after Open Enrollment closes. Enrollments and changes for the 2020 plan year will be effective January 1, 2020, and premiums associated with benefit enrollments will be reflected on the January 14, 2020 paycheck. Please be sure to review your January 14, 2020 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. You should review your beneficiaries to ensure they are up-to-date, re-enroll in your Flexible Spending Account (FSA) or Dependent Care Assistance Program (DCAP) if you currently participate and wish to continue, and review the 2020 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 Helpdesk at (916) 808-7111, or for Police and Fire employees, contact the PSIT Helpdesk 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 receive important information about your benefits including notices about Open Enrollment and approaching deadlines.

UPDATES FOR JANUARY 1, 2020

- **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 2019 rates.

**Vision Service Plan benefit enhancement**

As of January 1, 2020, the Vision Service Plans will add the following benefits:
- VSP Basic Plan will include coverage for color tints to eyeglass lenses
- VSP Enhanced Plan will include coverage for color tints and photochromics to eyeglass lenses.

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

The 2020 IRS limits for contributions to a Health Savings Account are $3,550 for employee-only coverage and to $7,100 for employee +1 or more coverage. If you contributed to an HSA during the 2019 plan year and you remain enrolled in the same ABHP medical plan for 2020, your contribution amount will automatically roll over for 2020, if you make no changes.

However, if you want to change the contribution amount beginning with the January 14, 2020 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 an HSA.

If you select a different ABHP medical plan for 2020, you must enroll in the corresponding HSA plan that matches your ABHP medical plan provider.

**Flexible Spending Account (FSA) and Dependent Care Assistance Program (DCAP) Elections**

If you want to enroll in an FSA account or the Dependent Care Assistance Program (DCAP), you must make a new election each year. FSA and DCAP elections must be made during Open Enrollment if you would like to continue contributing to your FSA/DCAP in 2020. Per IRS rules, your FSA/DCAP election made in 2019 cannot roll over to 2020. You cannot make changes to your FSA/DCAP election outside of Open Enrollment without a Qualifying Life Event.

DCAP is used for paying for qualified childcare expenses for children under the age of 13 or for adult dependents who are incapable of caring for themselves. DCAP is not dependent life insurance.
Open Enrollment Events
The City will host three benefit fairs for employees and retirees. These are great educational opportunities for you to learn more about your benefits, 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. Visit a fair to play Benopoly with the chance to win prizes!

<table>
<thead>
<tr>
<th>EVENT</th>
<th>DATE</th>
<th>TIME</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits Fair</td>
<td>Wednesday, Oct. 2</td>
<td>2 – 4 p.m.</td>
<td>2812 Meadowview Rd., Multipurpose Room</td>
</tr>
<tr>
<td>Medicare &amp; Social Security Presentation</td>
<td>Wednesday, Oct. 9</td>
<td>9 – 11:30 a.m.</td>
<td>915 I Street, Historic City Hall, Room 201</td>
</tr>
<tr>
<td>Benefits Fair</td>
<td>Wednesday, Oct. 9</td>
<td>2 – 4 p.m.</td>
<td>5730 24th Street, Gold Room, Building 22</td>
</tr>
<tr>
<td>Benefits Fair</td>
<td>Wednesday, Oct. 16</td>
<td>1 – 3 p.m.</td>
<td>915 I Street, City Hall Outside Plaza</td>
</tr>
</tbody>
</table>

Open Enrollment Computer Labs
Open Enrollment and benefits assistance is available from Benefits staff during the following dates and times.

<table>
<thead>
<tr>
<th>DATE</th>
<th>TIME</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friday, Oct. 4</td>
<td>1 – 3 p.m.</td>
<td>300 Richards Blvd., Room 325</td>
</tr>
<tr>
<td>Tuesday, Oct. 8</td>
<td>2 – 4 p.m.</td>
<td>2812 Meadowview Road, Bldg. 1, Computer Lab</td>
</tr>
<tr>
<td>Tuesday, Oct. 15</td>
<td>8:30 – 10:30 a.m.</td>
<td>5770 Freeport Blvd. (Police &amp; Fire only)</td>
</tr>
<tr>
<td>Thursday, Oct. 17</td>
<td>2 – 4 p.m.</td>
<td>5730 24th Street, CR Bldg. 3</td>
</tr>
<tr>
<td>Tuesday, Oct. 22</td>
<td>2 – 4 p.m.</td>
<td>918 Del Paso Road (NACY), Bldg. 1, 2nd Floor</td>
</tr>
<tr>
<td>Wednesday, Oct. 23</td>
<td>2:30 – 4:30 p.m.</td>
<td>5770 Freeport Blvd. (Police &amp; Fire only)</td>
</tr>
<tr>
<td>Sep. 30 – Oct. 25</td>
<td>9 a.m. – 4 p.m.</td>
<td>Benefit Services Office: 915 I Street, HCH, Plaza Level</td>
</tr>
</tbody>
</table>

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.

457(b) Deferred Compensation Changes
Changes to your 457(b) contribution are made through your online account with Nationwide and not in eCAPS. If you need assistance with how to change your contribution amount for the 1st paycheck in January 2020, please contact Benefit Services. Changes made to your 457(b) contribution usually do not take effect until 6-8 weeks after the date of your requested change.

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 15, 2019.**

• **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 2019 or your effective date of coverage will begin 1/1/2020, 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 15, 2019, 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 25, 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.**

**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.

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