

# CITY OF RIPON

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## Benefits Summary

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Plan Year  
2024





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### QUESTIONS:

If you have any questions about any of the benefits mentioned in this booklet, please don't hesitate to reach out to HR or visit the Intranet Café at [www.cityofripon.org/cafe](http://www.cityofripon.org/cafe) for more information on other programs that fall under your medical benefit, as well as forms needed to make any changes.

## CONTACT INFORMATION FOR BENEFIT ADMINISTRATORS & VENDORS

Listed below are important phone numbers and websites you can access to get your questions answered and help you obtain information regarding your group benefits package.

### Bohannon Insurance Agency

Alan Jeppson, Broker: 209-653-9464

Debbie Pope, Account Manager: 209-554-4613

### Medical Insurance

CSAC / Blue Shield of CA	1-855-256-9404	<a href="http://www.blueshieldca.com">www.blueshieldca.com</a>
Kaiser Permanente	1-800-464-4000	<a href="http://www.kp.org">www.kp.org</a>

### Dental Insurance

Humana Dental PPO	1-800-233-4013	<a href="http://www.humana.com">www.humana.com</a>
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### Vision Insurance

Sun Life Insurance - VSP	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
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### Flexible Spending Account

Navia Benefit Solutions	1-800-669-3539	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>
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### Long Term Disability, Life and AD&D

Sun Life Insurance	1-800-247-6875	<a href="http://www.sunlife.com/us">www.sunlife.com/us</a>
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### Long Term Care

UNUM	1-800-227-4165	<a href="http://www.unum.com">www.unum.com</a>
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### Employee Assistance Program

Halcyon	1-888-425-4800	<a href="http://www.halcyoneap.com">www.halcyoneap.com</a> Company Code: csjvrma
Guidance Resources	1-800-460-4374	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> Company ID: EAPEssential

## Our employees are our most valuable asset

At City of Ripon we are committed to offering a comprehensive employee benefits program that helps our employees stay healthy, feel secure and maintain a work/life balance.

### STAY HEALTHY

- Medical
- Dental
- Vision
- Flexible Spending Accounts

### FEELING SECURE

- Life Insurance and Accidental Death & Dismemberment (AD&D)
- Long Term Disability Insurance
- Long Term Care

### WORK/LIFE BALANCE

- Employee Assistance Programs

## ELIGIBILITY REQUIREMENTS & OPEN ENROLLMENT

### WHO IS ELIGIBLE AND WHEN:

All Full-time employees are eligible for coverage. Effective date is the first of the month following date of hire.

### OPEN ENROLLMENT

Open Enrollment is November 15<sup>th</sup> through November 30<sup>th</sup>. During this time full-time employees may terminate, add, or change coverage. Changing coverage does not apply to Blue Shield members. Any changes made during open enrollment will be effective January 1<sup>st</sup>.

### QUALIFYING CHANGES OUTSIDE OPEN ENROLLMENT

Additions, terminations, and coverage changes must be made within 30 days of a qualifying event (see list below). If the application is submitted after 30 days, an employee will have to wait until the next annual open enrollment period to make changes. Changes will be effective on the first day of the month following the receipt of a timely change request.

### QUALIFYING EVENTS

Marriage

Divorce / Legal Separation

Birth or Adoption of a child

Court ordered guardianship of a minor child

Requirements of domestic partnership are met

The effective date of the number of hours worked by the employee (changing from part-time to full-time)

Loss of qualified health coverage

## Health Insurance

### CSAC/BLUE SHIELD & KAISER PERMANENTE

The chart below is a brief side by side benefit comparison of the medical plans offered by City of Ripon. Please see policy for complete benefit details. See chart below for employee monthly costs for 2024. Premiums will be a tax-free, FSA deduction twice a month. A completed form will be sent to you by end of year for your signature.

**Please Note: If enrolling with Blue Shield, your enrollment is locked in for the duration of the plan. This means that as long as the City continues to offer the Blue will be unable to change to a different insurance carrier at any time – even during open enrollment.**

BRIEF BENEFIT COMPARISON		
BENEFITS	CSAC - BLUE SHIELD	KAISER PERMANENTE
<b>DEDUCTIBLE</b>		
Employee Only	\$2,000 *	N/A
Employee + Dependents	\$4,000 *	N/A
<b>MAXIMUM OUT OF POCKET</b>		
Employee Only	\$5,000	\$1,500
Employee + Dependents	\$10,000	\$3,000
<b>PHYSICIAN SERVICES</b>		
Primary Care Physician / Specialist	\$30 Co-pay / \$30 Co-pay	\$20 Co-pay / \$20 Co-pay
Preventive Care / Well Baby Care	\$0 Co-pay	\$0 Co-pay
Chiropractic – Plan payment max \$50	20% Co-ins after deductible / 26 Visits Per Year	\$10 Co-pay / 30 Visits Per Year
<b>OUT PATIENT SURGERY</b>		
Hospital / Surgical Center	20% Co-ins after deductible	\$100 Co-pay
<b>IN-PATIENT HOSPITALIZATION</b>		
Semi-private Room	20% Co-ins after deductible	\$250 Co-pay
<b>EMERGENCY CARE</b>		
Emergency Room	\$100 + 20% Co-ins after deductible	\$50 Co-pay
<b>OTHER SERVICES</b>		
Laboratory & X-ray	\$25 + 20% Co-ins after deductible	\$10 Co-pay
Specialized	\$100 + 20% Co-ins after deductible	\$50 Co-pay
Hospital Facility - Laboratory & X-ray	20% Co-ins after deductible	\$10 Co-pay
Hospital Facility - Specialized	20% Co-ins after deductible	\$50 Co-pay
<b>PRESCRIPTION BENEFIT</b>		
Generic Formulary	\$10 Co-pay	\$15 Co-pay
Namebrand Formulary	\$20 Co-pay	\$35 Co-pay
Non-Formulary	\$45 Co-pay	N/A
Namebrand/Non Formulary Deductible	\$200 Indv / \$500 Family	\$0
Specialty Medication	30% - Max \$150 Co-pay	\$35 Co-pay
<b>EMPLOYEE – MONTHLY COST</b>	<b>CSAC – BLUE SHIELD</b>	<b>KAISER PERMANENTE</b>
Employee Only	\$0.00	\$0.00
Employee + Spouse	\$0.00	\$0.00
Employee + Child/ren	\$0.00	\$0.00
Employee + Family	\$243.92	\$218.04

\*See Human Resources on deductible reimbursement program.

## For Blue Shield Members -

### TELADOC

Teladoc is offered to those employees enrolled in the medical plan through Blue Shield of California. This is a new and convenient service offered – doctors are available 24/7/365 to resolve many of your non-emergency medical issues through phone or video consultations.

#### USE TELADOC

- If you're considering the ER or urgent care center for a non-emergency
- On vacation, on a business trip, or away from home
- For short term prescription refills

#### GET THE CARE YOU NEED

- Teladoc doctors can treat many medical conditions including
  - Cold and flu symptoms
  - Allergies /Sinus problems
  - Bronchitis / Respiratory infections
  - Urinary Tract Infections
  - And more!

#### GET STARTED WITH TELADOC

- Set up an account
  - Visit [www.teladoc.com](http://www.teladoc.com), click "Set Up Account", and provide the required information. You can also call Teladoc for assistance.
- Provide medical history
  - Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis
    - WEB: login to [www.teladoc.com](http://www.teladoc.com) and click "My Medical History"
    - MOBILE: login to [www.teladoc.com](http://www.teladoc.com) and complete the "My Health Record" section. Visit [www.teladoc.com/mobile](http://www.teladoc.com/mobile) to download the app.
    - PHONE: Teladoc can help you complete your medical history over the phone

Once your account is set up, request a consult any time you need care. For more information, contact Teladoc at 1 (800) TELADOC (835-2362) or email at [membersupport@teladoc.com](mailto:membersupport@teladoc.com).

### WELLNESS BENEFITS

Included with your Blue Shield of California Medical Insurance are wellness benefits, such as:

- Diabetes Prevention Program
- Disease Management Programs
- Discounts: member discounts offered on popular weight loss, fitness, health and wellness, and vision programs. For more details, go to [www.blueshieldca.com/wellnessdiscounts](http://www.blueshieldca.com/wellnessdiscounts)

Examples of discounts are:

- Alternative Care: discounts on acupuncture, chiropractic, and massage therapy

Eligible members are encouraged to go to [www.blueshieldca.com](http://www.blueshieldca.com) for a full list of benefits.

## For Kaiser Members –

### MANAGE YOUR HEALTH ONLINE

With Kaiser Permanente, [kp.org](http://kp.org) is your connection to great health and great care. Once you register, you'll have easy access to time saving tools and resources that help you stay on top of your health and keep you feeling great. Go to [www.kp.org/register](http://www.kp.org/register) now and follow the sign on instructions. You'll need your medical record number which you can find on your Kaiser Permanente ID card.

### MANAGE YOUR HEALTH ANYTIME, FROM ANYWHERE

Sign on anytime to:

- View most lab results
- Refill most prescriptions, Email your doctor's office with non-urgent questions
- Schedule and cancel routine appointments
- Use tools to help you manage your coverage and costs
- Download the Kaiser Permanente app: Once you've registered, you can download the Kaiser Permanente app to your smartphone to access these tools on the go.

### VIDEO VISITS

Doctors are available 24/7/365 to resolve many of your non-emergency medical issues through phone or video consultations.

- See a physician for urgent health concerns by video visit – wherever you need
- Video visits are easy, secure, and part of your coordinated care, so you can always get the care you need
- There is no co-pay or coinsurance to pay or a deductible to meet
- Video visits are for certain conditions, such as:
  - Cold and flu symptoms
  - Allergies /Sinus problems
  - Bronchitis / Respiratory infections
  - Urinary Tract Infections
  - And more!

Schedule an appointment online from your [kp.org](http://kp.org) account today!

### TOOLS AND RESOURCES FOR GOOD HEALTH

Included with your Kaiser Permanente Medical Insurance are wellness benefits, such as:

- Online wellness tools: visit [kp.org/healthyliving](http://kp.org/healthyliving) for wellness information, health calculators, fitness videos, podcasts, and recipes from world-class chefs
- Healthy lifestyle programs: connect to better health with programs to help you lose weight, quit smoking, reduce stress, and more – all at no cost. Learn more at [kp.org/healthylifestyles](http://kp.org/healthylifestyles)
- Health classes: sign up for health classes and support groups at many of our facilities. See what's available near you at [kp.org/classes](http://kp.org/classes)
- Special rates for members: enjoy reduced rates on products and services that can help you stay healthy – like gym memberships, massage therapy, and more. Explore your options at [kp.org/choosehealthy](http://kp.org/choosehealthy)





## Dental Insurance

### HUMANA

The chart below is a brief benefit description of the Humana dental benefits. Please see policy for complete benefit details and plan limitations.

Non-participating dentists can bill you for charges above the amount covered by your Humana Dental plan. To ensure you do not receive additional charges, visit a participating PPO Network dentist. Members and their families benefit from negotiated discounts on covered services by choosing dentists in the Humana network. If a member visits a participating network dentist, the member will not receive a bill for charges more than the negotiated fee for covered services. If a member sees an out-of-network dentist, coinsurance will apply to the usual and customary charge. Out-of-network dentists may bill you for charges above the amount covered by your dental plan. To locate in-network providers in your area, please visit the employee website at [www.cityofripon.org/cafe](http://www.cityofripon.org/cafe).

HUMANA		
BENEFITS	Preferred Provider Network	Non-Network Provider
Deductible	\$25	\$25
Deductible Waived for Preventive	Yes	Yes
Type I - Preventive Services	100%	100%
Type II - Basic Services	100%	80%
Type III - Major Services	60%	50%
Type IV - Orthodontia (child only)	50%	50%
Calendar Year Maximum	\$1,500	\$1,500
Orthodontia Lifetime Maximum	\$1,000	\$1,000
Extended Annual Maximum	30%	30%
Waiting Periods - Major / Ortho	No waiting period for timely applicants	

**Type I – Preventive Services**, including, but not limited to:

- Routine oral exam (3 per year), Bitewing x-rays, Routine cleanings (3per year), Periodontal cleanings (4 per year), Fluoride treatment, Sealants, Space maintainers, Oral Cancer Screening.

**Type II – Basic Services**, including but not limited to:

- Emergency care for pain relief, Amalgam fillings, Oral surgery, Stainless steel crowns, Harmful habit appliances, Periodontics, Endodontics

**Type III – Major Services**, including, but not limited to:

- Crowns, Inlays/onlays, Bridges, Dentures, Denture relines/rebases, Denture repair and adjustments

**Extended Annual Maximum**

- Additional coverage for preventive, basic and major services after the calendar year maximum is met (excludes orthodontia).

## Type IV – Child Orthodontia

**Vision Insurance****SUN LIFE INSURANCE - VSP**

The chart below is a brief benefit description. Please see policy for complete benefit details.

BENEFITS	SUN LIFE - VSP
Deductible	N/A
Exam Co-Pay - Every 12 Months	\$25.00
Lenses – One Pair Every 12 Months	\$0.00
Frame Allowance – One Frame Every 24 Months	\$130.00 for frame and 20% off the amount over your allowance
Contact Lenses	\$60.00 Exam (fitting & evaluation) \$130.00 Allowance
Frequency - Exam / Lenses / Frames	12 / 12 / 24

**How do I use my vision benefit?**

Once enrolled, simply tell your VSP doctor you're a member and they will handle the rest. If you visit an in-network doctor, you don't need an ID card or have forms to complete.

**How do I locate an in-network VSP doctor?**

You will have access to the largest national network of private-practice eye care doctors in the industry through VSP. There are three ways to find an in-network doctor:

1. Visit [vsp.com](http://vsp.com) and select the Choice Network
2. Call VSP at 800-877-7195
3. Download the VSP mobile app, Benefit Tools, and search for a doctor near you.

**What happens if I use an out-of-network doctor?**

You will be required to pay the full amount to the doctor at time of service. You can then submit a claim for reimbursement.

**How can I get more information about my coverage?**

Visit [www.sunlife.com/account](http://www.sunlife.com/account) to create a Sun Life account. Once you are logged in, you'll be able to see your plan details and more. Or you can call VSP Customer Service at 800-877-7195.



## Flexible Spending Accounts

### NAVIA Benefit Solutions

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#### BENEFITS YOU RECEIVE:

Flexible spending accounts (FSAs) provide you with an important tax advantage that can help you pay for health care and dependent care expenses on a pre-tax basis. By estimating your family's health care and dependent care costs for the next year, you can lower your taxable income and save money.

#### HEALTH CARE REIMBURSEMENT FSA

This program lets CITY OF RIPON's employees pay for certain IRS-approved medical care expenses with pre-tax dollars. The current limit on salary reduction contributions to a health FSA offered under a cafeteria plan is \$3,050 and is applicable to both grandfathered and non-grandfathered health FSAs. This limit is indexed for cost-of-living adjustments in subsequent years. Projected increase for 2024 is \$3,200. Some examples of eligible expenses include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives
- Visit [FSASTore.com](https://www.FSASTore.com) to confirm if your claim is eligible for reimbursement

All contributions should be used by the end of the plan year. However, City of Ripon does offer a \$610 roll-over amount to the next year. This limit is subject to change in subsequent years. Projected increase for 2024 is \$640.00.

For complete FSA benefit details, please contact Navia at 800-669-3539.

#### DEPENDENT CARE FSA

The Dependent Care FSA lets CITY OF RIPON's employees use pre-tax dollars toward qualified dependent care such as caring for children under the age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year – subject to change. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

## Long Term Disability Insurance

### SUN LIFE

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#### BENEFITS YOU RECEIVE:

Coverage amount provided by your employer – at no cost to you.

- Get a monthly check – after your claim is approved – that replaces 60% of your income, up to \$6,000.
- Sources of other income could impact your benefit amount
- Begin receiving benefits – after your claim is approved – in as soon as 90 days. This duration is referred to as the “elimination period.”
- Receive a monthly benefit – after your claim is approved – for as long as you are still unable to work due to a covered disability – until you reach the Social Security Normal Retirement Age.

Please see policy for complete benefit details.

## Life Insurance

### SUN LIFE

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#### BENEFITS YOU RECEIVE:

##### BASIC LIFE AND AD&D INSURANCE

- For you - \$25,000
- For your spouse - \$5,000
- For your child/ren - \$1,000

The policy includes an equal amount of AD&D insurance, which provides a benefit if you suffer a covered accidental injury or die from a covered accident.

Please see policy for complete benefit details.



## Long Term Care UNUM

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### **BENEFITS YOU RECEIVE:**

Long-term care is the kind of help you require for taking care of your personal needs, such as bathing, dressing, eating, continence, toileting, and transferring. These needs are commonly referred to as Activities of Daily Living or ADLs. You might need this kind of help because of a chronic medical or physical condition. People who can no longer drive, manage their medications, or their finances often need help with these “instrumental activities” before they will need or qualify for formal long-term care services.

Long-term care covers a broad range of needs and services. Services to meet those needs include care at home or in a community program like Adult Day Care as well as Assisted Living or Nursing Home Care.

- Basic Benefit: \$3,000 a month at a Facility – 50% if the services are at home
- Duration: 3 years maximum; Lifetime \$108,000
- Additional coverage is available at a cost to the employee

## Employee Assistance Program HALCYON & GUIDANCE RESOURCES

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### HALCYON:

Emotional Well-Being	Work Issues
Parenting & Child Care	Identity Theft Recovery Assistance
Grief and Loss	Legal Assistance
Money Management	Substance Abuse & Recovery
Elder Care Services	Convenience Services
Family and Relationships	Pet Care, Home Repair, Travel Referrals

Access your Employee Assistance Program (EPA) any time at (888) 425-4800 or visit [www.halcyoneap.com](http://www.halcyoneap.com)  
Username: csjvrma

- Accessible 24 hours a day, year-round.
- Call from anywhere in the United States, and you will instantly be connected to an EAP specialist.
- You or any member of your household may access the EAP.
- Dependents living away from home are also able to access your EAP services.
- Face-to-face counseling visits and referral are available at no charge. Discounts or some services may also be available through PacifiCare Behavioral Health.
- Your phone calls, your e-mails, your referrals, and everything you tell us will be kept strictly confidential (as required by law).



### GUIDANCE RESOURCES – SUNLIFE:

Through Guidance Resources you are entitled to 3 phone sessions per incident, per plan period. Guidance Resources also offers legal, financial, wellness, family and relationships and work/life services. There is no charge for covered services. Contact Guidance Resources at 1-800-460-4374 or visit their website at [www.guidanceresources.com](http://www.guidanceresources.com) Company code: EAPEssential.

**Notes:**

*The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact HR.*

