



**Newark** *California*



# 2024 Employee Benefits Guide

# Disclaimer

This publication is informational only and may not supersede the City of Newark’s Memoranda of Understanding, Compensation and Benefit Plans, and/or group benefit plan documents.

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City of Newark  
37101 Newark Boulevard  
Newark, CA 94560  
HR Phone: (510) 578-4267  
[www.newark.org](http://www.newark.org)

# Enrollment & Eligibility

## Eligible Employees

- Regular Full-Time employees
- Regular Part-Time employees
- Limited-Term employees

## Enrollment Timeline

- Enrollment must be requested within 60 days from date of hire or during Open Enrollment.
- Open Enrollment will take place **September 18 to October 13, 2023**. Changes made during Open Enrollment will take effect January 1, 2024.
- Qualifying events must be reported within 30 days to initiate benefit changes.
- Benefits are paid one month in advance.

## Enrollment Forms

- Enrollment forms can be found in:  
**F:\Shared\CITYWIDE\HR\Benefits\Forms**

## PEMHCA Minimum, Cafeteria Plan, & Cashout Maximum (Regular & Limited-Term Employees Only)

- PEMHCA Minimum is \$157 per month in 2024.
- Effective January 1, 2024, the City contributes the following amounts (which include the PEMHCA Minimum) toward each employee's Cafeteria Plan for medical, dental, and vision insurance:

- Regular Full-Time Employees and Regular Part-Time Employees working 30-35 hours:

| Tier                   | City Contribution |
|------------------------|-------------------|
| Employee Only          | \$913 per month   |
| Employee + 1 Dependent | \$1,826 per month |
| Employee + Family      | \$2,412 per month |

- Regular Part-Time Employees working 20-25 hours:

| Tier                   | City Contribution           |
|------------------------|-----------------------------|
| Employee Only          | \$457 - \$571 per month     |
| Employee + 1 Dependent | \$913 - \$1,141 per month   |
| Employee + Family      | \$1,206 - \$1,507 per month |

- If employee declines all medical insurance with the City, employee will receive \$450 "Cash-in-lieu" per month. Proof of medical insurance is required.
- If employee participates in the cafeteria plan, but does not utilize the full benefit, employee will receive up to \$450 "cash-back" per month.
- Temporary-PERS employees receive the PEMHCA minimum only if enrolled into a CalPERS medical plan.

## Eligible Family Members

Family member is a term used interchangeable with the term "dependents" and include:

- Spouse or Registered domestic partner
- Eligible children up to age 26
- Certified disabled children over age 26
- Economically dependent children (where a parent-child relationship exists) up to age 26 who remain economically dependent (CalPERS medical plan only)

## Employee Electing to Decline Benefits

- If a newly eligible employee is declining benefits, the following forms must be completed and kept on file:
  - Proof of medical insurance coverage
  - Cafeteria Plan Benefit Election Worksheet
  - Health Benefits Plan Enrollment for Active Employees (HBD-12)
- If an employee is declining benefits within the 60-day time limit, a subsequent enrollment can only be requested upon:
  - HIPAA's Special/Late Enrollment; or
  - During an Open Enrollment period

## HIPAA Special Enrollment

- Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), you and your dependent(s) can enroll in the City's health plan if you or your dependents lose eligibility for outside health insurance coverage. You must request special enrollment within 30 days from the date of loss of coverage.

## CalPERS Dual Coverage

- Dual coverage is when an individual is enrolled in a CalPERS plan as both a member and a dependent or as a dependent on two enrollments. This is not allowed for a CalPERS medical plan.
- Married employees may each enroll separately. However, when married employees are both employed/retired and enrolled in a CalPERS medical plan in their own right, the children/dependents cannot be split between parents. All eligible children/dependents must be enrolled by one parent.

# 2024 Health Plan Rates – Region 1

Effective for the 2024 plan year, City of Newark contributes the following amounts (which include the PEMHCA Minimum) toward each employee’s cafeteria plan for medical, dental, and vision insurance:

| Regular Full-Time and Regular Part-Time Employees working 30-35 hours: | City Contribution           |
|--|-----------------------------|
| Employee Only  | \$913 per month             |
| Employee + 1 Dependent   | \$1,826 per month           |
| Employee + Family  | \$2,412 per month           |
| Regular Part-Time Employees working 20-25 hours:                       | City Contribution           |
| Employee Only  | \$457 - \$571 per month     |
| Employee + 1 Dependent   | \$913 - \$1,141 per month   |
| Employee + Family  | \$1,206 - \$1,507 per month |

Please use the Health Plan Search by Zip Code tool to ensure that your area is covered under the health plan:

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search>

To determine your premium per pay period, add your medical, dental, and vision plan monthly rates together, subtract the City monthly contribution from the sum, then divide the number by 2.

## Region 1

Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, Yuba

|  | Employee Only | Employee + 1 Dependent | Employee + Family |
|--|---------------|------------------------|-------------------|
| <b>MEDICAL - HMO</b>                         |               |                        |                   |
| Anthem Blue Cross Select                     | \$1,138.86    | \$2,277.72             | \$2,961.04        |
| Anthem Blue Cross Traditional                | 1,339.70      | 2,679.40               | 3,483.22          |
| Blue Shield Access+                          | 1,076.84      | 2,153.68               | 2,799.78          |
| Blue Shield Trio                             | 946.84        | 1,893.68               | 2,461.78          |
| Kaiser Permanente                            | 1,021.41      | 2,042.82               | 2,655.67          |
| United Healthcare SignatureValue Alliance    | 1,091.13      | 2,182.26               | 2,836.94          |
| United Healthcare SignatureValue Harmony     | 937.39        | 1,874.78               | 2,437.21          |
| Western Health Advantage                     | 807.23        | 1,614.46               | 2,098.80          |
| <b>MEDICAL - PPO</b>                         |               |                        |                   |
| Anthem EPO Del Norte                         | 1,314.27      | 2,628.54               | 3,417.10          |
| PERS Gold                                    | 914.82        | 1,829.64               | 2,378.53          |
| PERS Platinum                                | 1,314.27      | 2,628.54               | 3,417.10          |
| PORAC Region 1<br>(Open to NPA members only) | 931.00        | 2,117.00               | 2,651.00          |
| <b>DENTAL</b>                                |               |                        |                   |
| Delta Dental PPO                             | 62.69         | 124.52                 | 191.04            |
| DeltaCare USA                                | 18.82         | 31.05                  | 45.95             |
| <b>VISION</b>                                |               |                        |                   |
| EyeMed                                       | 10.38         | 19.73                  | 28.96             |

# 2024 Health Plan Rates – Region 2

**Region 2 Counties:**  
**Fresno, Imperial, Inyo, Kern,**  
**Kings, Madera, Orange, San Diego,**  
**San Luis Obispo, Santa Barbara,**  
**Tulare, Ventura**

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>

Please use the Health Plan Search by Zip Code tool to ensure that your area is covered under the health plan:

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search>

To determine your premium per pay period, add your medical, dental, and vision plan monthly rates together, subtract the City monthly contribution from the sum, then divide the number by 2.

|  | Employee Only | Employee + 1 Dependent | Employee + Family |
|--|---------------|------------------------|-------------------|
| <b>MEDICAL - HMO</b>                         |               |                        |                   |
| Anthem Blue Cross Select                     | \$807.71      | \$1,615.42             | \$2,100.05        |
| Anthem Blue Cross Traditional                | 1,034.38      | 2,068.76               | 2,689.39          |
| Blue Shield Access+                          | 869.14        | 1,738.28               | 2,259.76          |
| Blue Shield Trio                             | 810.24        | 1,620.48               | 2,106.62          |
| Health Net Salud y Más                       | 684.77        | 1,369.54               | 1,780.40          |
| Kaiser Permanente                            | 904.95        | 1,809.90               | 2,352.87          |
| Sharp Performance Plus                       | 833.24        | 1,666.48               | 2,166.42          |
| United Healthcare SignatureValue Alliance    | 837.88        | 1,675.76               | 2,178.49          |
| United Healthcare SignatureValue Harmony     | 792.65        | 1,585.30               | 2,060.89          |
| <b>MEDICAL - PPO</b>                         |               |                        |                   |
| PERS Gold                                    | 799.44        | 1,598.88               | 2,078.54          |
| PERS Platinum                                | 1,151.50      | 2,303.00               | 2,993.90          |
| PORAC Region 2<br>(Open to NPA members only) | 926.00        | 1,863.00               | 2,371.00          |
| <b>DENTAL</b>                                |               |                        |                   |
| Delta Dental PPO                             | 62.69         | 124.52                 | 191.04            |
| DeltaCare USA                                | 18.82         | 31.05                  | 45.95             |
| <b>VISION</b>                                |               |                        |                   |
| EyeMed                                       | 10.38         | 19.73                  | 28.96             |

# Life Insurance and AD&D

## Group Basic Life Insurance

Regular and Limited-Term employees who work a minimum of 20 hours per week are eligible for group basic life insurance offered by Standard Insurance Company with 100% City-paid premiums.

Benefits become effective the 1<sup>st</sup> of the month following date of hire and cease at the end of the month upon separation.

### **Coverage Amounts:**

\$50,000 per employee

## AD&D Insurance

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, the amount of benefit is a percentage of the AD&D insurance coverage amount.

## Age Reductions

Under this policy, insurance coverage reduces by 35% at age 65-69, and by 50% at age 70.



# Long-Term Disability

Regular and Limited-Term employees who work a minimum of 30 hours per week are eligible for Long-Term Disability (LTD) insurance with 100% employee-paid premiums.

Benefits become effective the 1<sup>st</sup> of the month following date of enrollment and cease at the end of the month upon separation.

For more information and/or to enroll, please contact the Human Resources Department.



## Short-Term Disability & Other Voluntary Insurance Plans

Regular and Limited-Term employees are eligible for AFLAC insurance with 100% employee-paid premiums.

AFLAC offers the following voluntary insurance plans:

- Short-Term Disability
- Personal Accident Indemnity
- Personal Cancer Indemnity
- Whole Life Insurance

Benefits become effective the 1<sup>st</sup> of the month following date of enrollment and can be portable upon separation if requested prior to separation.

For more information and/or to enroll, please contact Bill Verbrugge, AFLAC Broker Partner Representative, at [william\\_verbrugge@us.aflac.com](mailto:william_verbrugge@us.aflac.com) or (800) 991-4533.



# Deferred Compensation Roth & 457(b)

Regular and Limited-Term employees are eligible to participate in Deferred Compensation which provides you with a convenient way to save and tax benefits. You control how much you save and your investments. Traditional 457(b) are pre-tax dollars set aside via payroll deductions and reduces your current taxable income. Roth 457(b) allows you to put in money after-tax, paying taxes on the contributions now, so you don't pay tax on withdrawals at retirement.

Maximum deferral amounts are listed below.

| Deferral Type   | 2024 Maximum Contribution Limit  |
|---|--|
| Normal Deferral   | \$23,000   |
| 50+ Catch-Up Provision  | \$7,500<br>In addition to the \$23,000 contribution limit listed above.  |
| “Special Catch-Up”<br>Requires proof of underutilized amounts during prior years. | \$23,000<br>In addition to the \$23,000 contribution limit listed above. |

For more information and/or to enroll, please contact the Nationwide deferred compensation representative.

## Nationwide Retirement Resources Group

Phone: (888) 401-5272  
Email: [nrsforu@nationwide.com](mailto:nrsforu@nationwide.com)  
Webpage: [www.nrsforu.com](http://www.nrsforu.com)





# Flexible Spending Accounts

To help you maximize tax savings and stretch your spending power, the City offers Flexible Spending Accounts (FSAs).

## Flex Spending Account – Health Care (FSAHC)

- Save money by paying for certain medical care expenses with pre-tax dollars.
- Maximum is \$3,200 per year.
- Enroll and authorize a bi-weekly deduction amount.
- Reimbursement by debit card or filing a claim.
  - QuikClaim, via the mobile application site, by secure online upload to [www.padmin.com](http://www.padmin.com)

## Flex Spending Account – Dependent Care (FSA-DCAP)

- The plan allows you to pay for work-related dependent care expenses on a pre-tax basis.
- Qualify dependents includes dependent care claimed for Federal tax purposes under the age of 13; your spouse, a relative, or a child age 13 or over who is physically or mentally incapable of self-care and is living with you at least eight hours day.
- Eligible day care providers include a licensed day care center, a private babysitter, a care center for the elderly or handicapped, or an attendant who comes to your home.
- Maximum is \$5,000 for married couples filing jointly; \$5,000 for single persons; or \$2,500 for married couples filing tax returns separately.
- Enroll and authorize a bi-weekly deduction amount.



# Pet Benefits Solutions

Your pets are part of your family, and you'll do anything to keep them happy and healthy. Protect your pet's health and your finances.

Regular and Limited-Term employees are eligible for enrolling in Total Pet Plan discount program and/or Wishbone pet insurance with 100% employee-paid premiums.

## **TOTAL PET PLAN**

Offers discount programs for many pet products and services for a flat rate, regardless of age, breed or pre-existing conditions.

For more details and how to enroll, visit:

[petbenefits.com/land/cityofnewarkca](https://petbenefits.com/land/cityofnewarkca)



## wishbone

PET HEALTH INSURANCE

Offers a pet health insurance program. Rates vary by age, breed, and zip code.

For more details and how to enroll, visit:

[wishboneinsurance.com/cityofnewarkca](https://wishboneinsurance.com/cityofnewarkca)

# Employee Assistance Program

Regular and Limited-Term employees and their household members are eligible for Employee Assistance Program (EAP).

Aetna Resources for Living's network of providers can assist with:

- Work-Life Services (stress, work, relationships, family health, personal health, job stability, money)
- Financial Consultations
- Identity Monitoring
- Legal Consultations
- Care Consultations (childcare, eldercare, adoption, community resources)
- Substance misuse
- And more

Aetna Resources for Living offers 6 face-to-face or tele-video sessions per person, per issue, per year. There is also a text feature called TalkSpace where you can text your therapist unlimited times per day. 1 week of text therapy counts as 1 session.

There are 20 providers within 10 miles, and 148 within 25 miles of the City's physical address.

## Aetna Resources for Living Contact:

Phone: 1-800-342-8111  
Website: [www.resourcesforliving.com](http://www.resourcesforliving.com)  
Username: Newark  
Password: EAP



# Silliman Center Recreation Benefit

Regular and Limited-Term employees, their spouses or registered domestic partners, and up to 2 children living in the same household 26 years of age and under, may use the gym, exercise equipment and aquatic facilities (excluding classes and facility rentals) at the Silliman Community Activity and Family Aquatic Center free of charge.

Regular and Limited-Term employees, their spouses or registered domestic partners, and their children 26 years of age and under, receive resident rates for class registration and facility rentals.



**SILLIMAN FAMILY AQUATIC CENTER**

6800 MOWRY AVENUE | NEWARK, CALIFORNIA

**Newark's Place to PLAY!**

A promotional banner for Newark Recreation and Community Services. On the left is a photo of a family with children and a dog. On the right is a photo of a diverse group of people smiling. The central text reads: "NEWARK Recreation and Community Services", "SOMETHING FOR EVERYONE", "Newark's Place To Play", "6800 MOWRY AVE. NEWARK, CA 94560", and "WWW.NEWARK.ORG".

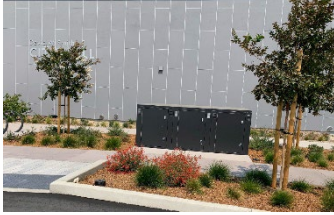
**NEWARK**  
**Recreation**  
and Community Services

SOMETHING FOR EVERYONE

*Newark's Place To Play*

6800 MOWRY AVE. NEWARK, CA 94560  
WWW.NEWARK.ORG

# Commuter Resources



Bike Lockers are located at the Civic Center Plaza. There are 16 lockers available when you ride your bike to work. To request a locker key, contact the Human Resources Department.



511 RideMatch Services is an interactive Trip Diary and on-demand system that helps you find carpools, vanpools or bicycle partners. For more information, go to <https://www.ridematch.511.org/>.



Alameda County Transportation Commission Guaranteed Ride Home Program guarantees you a free ride home from work if you have an emergency and you have made the effort to avoid commuting alone in your car. You can feel comfortable taking the bus, train, or ferry, carpooling, vanpooling, walking, or bicycling to work, knowing that you will have a ride home in the case of a qualifying unexpected circumstance that disrupts your commute home. For more information, go to <http://grh.alamedactc.org/>.

# Contacts

|   |   |
|---|---|
|    | <p>Anthem Blue Cross HMO &amp; EPO<br/>(855) 839-4524<br/><a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a></p>  |
|    | <p>Blue Shield of California<br/>(800) 334-5847<br/><a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a></p>  |
|    | <p>Kaiser Permanente<br/>(800) 464-4000<br/><a href="http://www.kp.org/calpers">www.kp.org/calpers</a></p>                              |
|    | <p>Sharp Health Plan<br/>(855) 955-5004<br/><a href="http://www.sharphealthplan.com/CalPERS">www.sharphealthplan.com/CalPERS</a></p>    |
|    | <p>UnitedHealthcare<br/>(877) 359-3714<br/><a href="http://www.uhc.com/calpers">www.uhc.com/calpers</a></p>                             |
|   | <p>Peace Officers Research Association of California<br/>(800) 288-6928<br/><a href="http://ibt.porac.org">http://ibt.porac.org</a></p> |
|  | <p>PERS Gold and PERS Platinum<br/>(877) 737-7776<br/><a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a></p>      |
|  | <p>Western Health Advantage<br/>(888) 942-7377<br/><a href="http://www.westernhealth.com/calpers">www.westernhealth.com/calpers</a></p> |
|  | <p>Health Net of California<br/>(888) 926-4921<br/><a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a></p>         |
|  | <p>OptumRx<br/>(855) 505-8106<br/><a href="http://www.optumrx.com/calpers">www.optumrx.com/calpers</a></p>                              |
|  | <p>Delta Dental and Delta Care<br/>(800) 765-6003<br/><a href="http://www.deltadentalca.org">www.deltadentalca.org</a></p>              |
|  | <p>EyeMed<br/>(866) 939-3633<br/><a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a></p>                             |

# Contacts

|  |  |
|--|--|
|  <b>Nationwide</b> <sup>®</sup> | <p>Nationwide Retirement Resources Group<br/>         (888) 401-5272<br/> <a href="http://www.nrsforu.com">www.nrsforu.com</a></p>   |
|                                 | <p>Flexible Spending Account<br/>         (716) 852-2611<br/> <a href="http://www.padmin.com">www.padmin.com</a></p>   |
|                                 | <p>Pet Benefits Solution<br/>         (800) 891-2565<br/>         Wishbone Pet Health Insurance<br/> <a href="http://wishboneinsurance.com/cityofnewarkca">wishboneinsurance.com/cityofnewarkca</a></p>                              |
|                                 | <p>Pet Benefits Solution<br/>         (800) 891-2565<br/>         Total Pet Plan<br/> <a href="http://petbenefits.com/land/cityofnewarkca">petbenefits.com/land/cityofnewarkca</a></p>   |
|                                | <p>ALFAC – Short Term Disability<br/>         (800) 992-3522<br/> <a href="http://www.aflac.com">www.aflac.com</a></p>   |
|                               | <p>The Standard – Long Term Disability<br/>         800-628-8600<br/> <a href="http://www.standard.com">www.standard.com</a></p>   |
|                               | <p>Aetna Resources for Living<br/>         Employee Assistance Program<br/>         (800) 342-8111<br/> <a href="http://www.resourcesforliving.com">www.resourcesforliving.com</a><br/>         Username: Newark   Password: EAP</p> |
|                               | <p>CalPERS Members<br/>         (888) 225-7377<br/> <a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a></p>   |



City of Newark  
 37101 Newark Boulevard  
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