



2022 Ancillary Benefits Guide

THE CITY OF PORT HUENEME



250 North Ventura Road • Port Hueneme, CA 93041 • Phone (805) 986-6698 • Fax (805) 986-6584

www.cityofporthueneme.org

TABLE OF CONTENTS

Benefits For The Way You Live	2
Benefit Highlights.....	3
Zenefits for Open Enrollment.....	3
No Cost Wellness Resources	4
No Cost Online Wellness Resources	5
Who Can You Cover?	6
Dental Insurances	7
Vision Insurance.....	8
Cost of Dental and/or Vision Coverage	9
Life and Disability Insurance	10
Voluntary Term Life and AD&D Insurance.....	11
Short and Long Term Disability Insurance	12
Flexible Spending Account (FSA)	13
For Assistance	14
Key Terms	15
Appendix.....	16
Notes	17



BENEFITS FOR THE WAY YOU LIVE





The City of Port Hueneme has a benefits program that provides you with coverage that is simple and comprehensive. We offer programs that protect your health, your money, your family and help you find balance between your concerns at work and at home. We also know the value of understanding your coverage so that you know how to get care, when you need it, at the lowest cost. With the tools and information in this booklet and related resources, we hope to help you be well today and work towards a healthy and secure future.

The City understands that comparing benefit plans, features and costs can be complicated. This booklet provides information that will help simplify your decision making process. It is a summary of your benefits and does not provide a complete description of all benefit provisions.

The benefits in this summary are effective:

January 1, 2022 - December 31, 2022

Benefit Highlights

	No changes were made to the Lincoln DHMO or Delta Dental DPPO plans for 2022.
	The vision plan has changed from Blue Shield MES plan to the improved PRISM MES for the 2022 plan year. This new plan offers benefit enhancements.
	New FSA Contribution Amounts 2022 HealthCare and Dependent Care FSA contribution limits increases have not been announced by the IRS. These increases typically are announced in October.
	Supplemental Life and AD&D Insurance This is the time to enroll and/or increase your benefit amount. Please note that increases or new enrollees, other than new hires, will need to complete the Evidence of Insurability (EOI) and undergo underwriting approval.

ZENEFITS FOR OPEN ENROLLMENT

Port Hueneme will be continuing our Open Enrollment portal called Zenefits. All benefit eligible employees can log into Zenefits and make changes or keep your plans the same in the City's sponsored plans this year. Your 2021 plan selections will roll over into 2022 if you make no changes.

How do I make changes?

Go to [Zenefits.com](https://zenefits.com) to login. Use your personal email and password to continue.

If you have trouble logging in, please contact Jamie at (805) 986-6698.

What if I need access to a computer?

If you need access to a computer in order to make changes, there is one available in the Human Resources building, in the Conference Room each day we are open, during the weeks of Open Enrollment.

All benefits information and Cafeteria plan amounts can be found in Zenefits or on the City's website.



No Cost Wellness Resources

The COVID-19 pandemic has brought new challenges and stresses to our lives. During this unprecedented time, Port Hueneme would like to highlight some benefits and resources that are available to you. Now is a good time to utilize the benefit options as free online wellness classes and EAP services.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

No matter where you are on your journey, there are times when a little help can go a long way. *EmployeeConnect* will help you navigate the challenges that you and your loved ones meet in life, work and relationships. The no cost EAP program is available to you and our household members. All services are strictly confidential.

Unlimited 24/7 Assistance

- Telephonic assistance for issues as depression, marital or family difficulties, stress, anxiety and substance abuse
- Legal and financial information and referrals for situations requiring the law, estate planning, landlord/tenant relations, and more

Get In-Person Guidance

- In-person help with a counselor for short-term issues
 - Up to four sessions per person, per issue, per year
- In-person consultations with network lawyers
 - Includes one free 30-minute consultation per legal issue and subsequent meetings at a reduced fee

Online Resources

- Coronavirus resources: back to school resources, webinars, travel tips and digital toolkit
- Articles: memory loss prevention, saving time and energy, finding balance, understanding technology and more

To find out more, visit www.GuidanceResources.com

Username: LFGsupport

Password: LFGsupport1

Or talk with a specialist at 888.628.4824

Help is available 24/7, 365 days a year.

NO COST ONLINE WELLNESS RESOURCES

PHYSICAL HEALTH

There are many online tools to make exercising at home, fun and effective. Exercise is important for overall healthy well-being, but it is vital to protect yourself from airborne disease. Below are free fitness activities to try from your home.

Yoga & Pilates	
Corepower Yoga	Access free classes through their YouTube channel .
Total Body	
Active by POPSUGAR app	Sign up for free here to get hundreds of do-anywhere workouts.
Les Mills	Free at home workouts .
Running, Dance	
Couch to 5K App	For those that want to improve on running.
Fitness Marshall	Get ready to sweat with Fitness Marshall .
Rhythm and Motion	Free 1-hr dance workout videos for all levels.
MadFit	Great at home workouts .
Strength Training	
BodyFit by Amy	At home workouts , both body weight and with dumbbells/kettlebells.
8-min buns	No equipment needed for this video .

MENTAL / EMOTIONAL HEALTH

Without a doubt, many of us are feeling anxious as we navigate the uncertainty of COVID-19. Here are some tools that you can use to take care of your mind and stay grounded.

Meditation and Mindfulness	
Insight Timer	The app features guided meditations, music and talks by contributing experts. Basic service is free.
Simple Habit	A free meditation app that offers short, meditation sessions designed to help busy people manage stress and live better.
Headspace	Train your mind and body for a healthier, happier life with this app. Both a free (meditations, exercises) and buy-up option.
Resilience and Stress Management	
Podcasts	The Happyness Lab, Ten Percent Happier with Dan Harris, Oprah's Super Soul Conversations podcasts. Inspiring stories, messages and research around happiness and daily tips to brighten one's outlook.
Playlists	Calm Vibes, Calming Acoustic, Calming Instrumental Covers, Peaceful Piano, Soothe, Calm Classic. Music can have a profoundly relaxing effect on both minds and body.
Courses and Education	
Wellness During Quarantine	Healbright offers a free mental health course to address the stress caused by the COVID-19 pandemic.

Who Can You Cover?



WHO IS ELIGIBLE?

A permanent employee working full-time is eligible for the benefits outlined in this overview.

ELIGIBLE DEPENDENTS

- Current legal spouse or registered domestic partner (same or opposite gender).
- Children (including your domestic partner's children):
 - Must be under the age of 26. They do not have to live with you or be enrolled in school. They can be married and/or living and working on their own.
 - Eligible children include natural children, stepchildren, legally-adopted children, or children who have been placed in your custody during the adoption process, and physically or mentally handicapped children who depend on you for support, *regardless of age*.
 - A child of a covered domestic partner who satisfies the same conditions as listed above for natural children, stepchildren, or adopted children, and in addition is not a “qualifying child” (as defined in the Internal Revenue Code) of another individual.

INELIGIBLE DEPENDENTS

- Former spouse/registered domestic partner ***even if you are court ordered to provide the ex-spouse/former domestic partner with health coverage***
- Children age 26 or older
- Children of former spouse or former registered domestic partners
- Disabled children over age 26 who were not enrolled prior to age 26
- Relatives such as grandchildren, grandparents, parents, aunts, uncles, nieces, nephews, etc.

DEPENDENT ELIGIBILITY DOCUMENTATION REQUIREMENTS

If you are adding dependents (spouse and/or dependent children), the City of Port Hueneme requires that you verify your dependent’s eligibility. You have 30 days from date of hire to get the documentation that verifies your dependent eligibility to Human Resources. If the verification documents for added dependents are not received within 30 days of date of hire, your dependent(s) will not be added to your health plans for the upcoming year.

QUALIFYING LIFE EVENTS

Make sure to notify Human Resources if you have a qualifying life event and need to make a change (add or drop) to your coverage election. You have 31 days to make your change. These changes include (but are not limited to):

- Birth or adoption of a baby or child
- Loss of other healthcare coverage, does not include private plans
- Eligibility for new healthcare coverage
- Marriage or Divorce
- Death of a dependent

A list of qualifying events can be found in the Legal Document posted on the City’s HR website.



If viewing electronically, click on the icon to watch a video on Qualifying Events.

Dental Insurances

Regular visits to your dentists can protect more than your smile; they can help protect your health.

	Lincoln DHMO DentalConnect		Delta Dental PPO Plan	
	In-Network		In-Network	Out-Of-Network
Calendar Year Deductible	\$0 Individual \$0 Family		\$25 Individual \$75 Family	
Annual Plan Maximum	Unlimited		\$1,500/person	\$1,500/person
Waiting Period	None		None	None
Diagnostic and Preventive	\$0-\$50 copay (varies by service, see contract for fee schedule)		Plan pays 100% Deductible does not apply	Plan pays 100% Deductible does not apply
Basic Services				
Fillings	\$0-\$50 copay (varies by service, see contract for fee schedule)		Plan pays 90% after deductible	Plan pays 90% after deductible
Root Canals	\$5-\$285 copay (varies by service, see contract for fee schedule)		Plan pays 90% after deductible	Plan pays 90% after deductible
Periodontics	\$15-\$350 copay (varies by service, see contract for fee schedule)		Plan pays 90% after deductible	Plan pays 90% after deductible
Oral Surgery	\$5-\$120 copay (varies by service, see contract for fee schedule)		Plan pays 90% after deductible	Plan pays 90% after deductible
Prosthetics (Bridges and Dentures)	\$5-\$280 copay (varies by service, see contract for fee schedule)		Plan pays 60% after deductible	Plan pays 60% after deductible
Orthodontic Services				
Lifetime Maximum	N/A		\$1,500 (combined in and out-of-network)	
Child	\$1,895		Plan pays 50%	Plan pays 50%
Adult	\$1,895		Not covered	Not covered

When first enrolling in a DHMO plan, you must choose a primary dentist. If you do not select a dentist, one will automatically be selected for you. If you would like a different dentist than the one that was auto-assigned, you will need to call Lincoln DentalConnect at 888.877.7828 with your selection.



Vision Insurance

Routine vision exams are important, not only for correcting vision but they can detect other serious health conditions. The City of Port Hueneme offers you a vision plan through PRISM MES Vision.

PRISM MES Vision

	In-Network	Out-Of-Network
Examination		
Benefit-Ophthalmologic	100%	Up to a Maximum of \$40
Benefit-Optometric	100%	
Frequency	1 x every 12 months	1 x every 12 months
Materials	Combined with examination	Combined with examination
Eyeglass Lenses		
Single Vision Lens	Plan pays 100%	Up to \$30 allowance
Bifocal Lens	Plan pays 100%	Up to \$50 allowance
Trifocal Lens	Plan pays 100%	Up to \$65 allowance
Lenticular	Plan pays 100%	Up to \$125 allowance
Frequency	1 x every 12 months	In-network limitations apply
Frames		
Benefit	Up to \$125	Up to \$75
Frequency	1 x every 12 months	In-network limitations apply
Contacts (In lieu of frames)		
Elective	Up to \$125	Up to \$125
Medically Necessary	Plan pays 100%	Up to \$250 allowance
Frequency	1 x every 12 months	1 x every 12 months
Diabetes Management Referral	Exam given. If necessary, refer to Ophthalmologist - No Cost	Combined with examination

Cost of Dental and/or Vision Coverage

The City of Port Hueneme pays for 100% of the premiums for the Employee Assistance Program, basic Life and Accidental Death & Dismemberment (AD&D), Long Term Disability (LTD) and Short Term Disability (STD) coverage. The City contributes a set yearly cafeteria amount to employees based on their bargaining unit. You may apply this amount to the following benefits.

	Dental Premium
--	-----------------------

Lincoln DHMO Dental Plan	
Employee Only	\$11.38
With 1 Dependent	\$21.64
Two + Dependents	\$34.16

Delta Dental DPPO Dental Plan	
Employee Only	\$42.30
With 1 Dependent	\$91.20
Two + Dependents	\$140.50

	Vision Premium
--	-----------------------

PRISM MES Vision Plan	
Employee Only	\$ 9.77
With 1 Dependent	\$17.58
Two + Dependents	\$25.20

Life and Disability Insurance

If you have loved ones who depend on your income for support, having life and accidental death insurance can help protect your family's financial security.

BASIC LIFE and AD&D

Basic Life Insurance pays your beneficiary a lump sum if you die. AD&D provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you die in an accident. **The cost of coverage is paid in full by the City of Port Hueneme.** Coverage is provided by Lincoln Financial Group.



Eligible Group	Basic Life Amount	Basic AD&D Amount
Class 1: All Full-Time Management	\$100,000	Same as Life
Class 2: All Full-Time Employees	\$50,000	Same as Life

Taxes: to IRS regulations, a life insurance benefit of \$50,000 is considered a taxable benefit. You will see Due the value of the benefit included in your taxable income on your paycheck and W-2.

Note: Your amount of Life and AD&D will decrease to 65% of original coverage on your 70th birthday and 50% of original coverage at age 75.

BENEFICIARY REMINDER

Beneficiary means a person you name to receive death benefits. You may name one or more beneficiaries. Make sure that you have named a beneficiary for your basic life insurance. You may change your beneficiary at any time. Note that some states require a spouse be named as a beneficiary unless they sign a waiver. Remember that a divorce or separation will not automatically affect a beneficiary designation, so please review your beneficiary election(s) to ensure it accurately reflects your wishes.



All Lincoln Financial Life and Voluntary Life and AD&D forms can be found on Zenefits. For forms for American Fidelity, please contact their Customer Service at 800.662.1113.

VOLUNTARY TERM LIFE AND AD&D INSURANCE

Voluntary Term Life and AD&D Insurance allows you to purchase additional life insurance to protect your family's financial security. Coverage is provided by Lincoln Financial Group.

Employee Voluntary Term Life Amount	Can elect from \$10,000 to \$500,000 in increments of \$10,000 not to exceed five (5) times your salary. Guaranteed issue amount is \$200,000.*
AD&D Coverage	Equal to Term Life Insurance amount chosen
Spouse or Domestic Partner Voluntary Term Life Amount	Can elect 50% of the employee coverage amount. Maximum coverage amount is \$250,000 in increments of \$5,000. Guaranteed issue amount is \$30,000.
AD&D Coverage	Equal to Term Life Insurance amount chosen
Child(ren) Voluntary Term Life Amount	\$10,000 (from Day 1 to age 26) regardless of marital status or student status. Guaranteed issue amount is \$10,000.

*Guaranteed issue amount is only available to new hires. If you do not enroll during your initial new hire period, you will need to submit an Evidence of Coverage (EOI) form.

Monthly Rates

Employee and Spouse Supplemental Life and AD&D Insurance Rates	
Age	Cost per \$1,000 of Coverage
Under 25	\$0.10
25-29	\$0.10
30-34	\$0.11
35-39	\$0.13
40-44	\$0.18
45-49	\$0.27
50-54	\$0.43
55-59	\$0.66
60-64	\$1.01
65-69	\$1.79
70-74	\$3.17
75+	\$5.20

Dependent Children Rate

(Note: premium covers all dependent children regardless of the number of children)

Cost of Coverage

\$2.00



SHORT-TERM DISABILITY INSURANCE

Short-Term Disability coverage pays you a certain percentage of your income if you can't work temporarily due to recovering from an injury, illness, surgery, or childbirth. **The cost of coverage is paid in full by the City of Port Hueneme.** Coverage is provided by Lincoln Financial Group.

Coverage also includes a partial cash benefit if you can only do part of your job or work part-time.

Eligible Group: All Full-Time Employees	Plan pays 66.67% of your basic monthly income
	\$2,400 is maximum amount
	Benefits begin after 30 days of disability
	Plan pays up to 22 weeks

LONG-TERM DISABILITY INSURANCE

Long-Term Disability coverage pays you a certain percentage of your income if you can't work because an injury or illness prevents you from performing any of your job functions over a long time. It's important to know that benefits are reduced by income from other benefits you might receive while disabled, like Workers' Compensation and Social Security.

If you qualify, long-term disability benefits begin after short-term disability benefits end. **The cost of coverage is paid in full by the City of Port Hueneme.** Coverage is provided by Lincoln Financial Group.

Eligible Group: All Full-Time Employees	Plan pays 66.67% of your basic monthly income
	\$10,000 is maximum amount
	Benefits begin after 180 days of disability
	Social Security normal retirement age is maximum payment period*

*The age at which the disability begins may affect the duration of the benefit



Flexible Spending Account (FSA)

A Flexible Spending Account lets you set aside money—before it's taxed—through payroll deductions. The money can be used for eligible healthcare and dependent day care expenses you and your family expect to have over the next year. The main benefit of using an FSA is that you reduce your taxable income, which means you have more money to spend. The catch is that you have to use the money in your account by our plan year's end. Otherwise, that money is lost, so plan carefully. You must re-enroll in this program each year. American Fidelity administers this program for the City of Port Hueneme.

IMPORTANT CONSIDERATIONS

- FSA funds can be used for you, your spouse, and your tax dependents only.
- Qualified medical expenses must be incurred between January 1, 2022 and December 31, 2022. The plan has a 75-day grace period from January 1, 2023 to March 15, 2023 where you may also incur medical expenses. All medical claims reimbursements must be submitted by March 31, 2023.
- Once you enroll, you can only change your elected payroll contributions if you experience a qualified event. Some examples include changes in legal married status, number of dependents, and employment status.
- You cannot obtain reimbursement for eligible expenses for a domestic partner or their children, unless they qualify as your tax dependents (Important: questions about the tax status of your dependents should be addressed with your tax advisor).
- Money cannot be transferred between the Health Care and Dependent Care FSA.
- If your employment with the district terminates, you can only be reimbursed for claims incurred up to your last day of employment.
- Keep your receipts. In most cases, you'll need to provide proof that your expenses were considered eligible for IRS purposes.

HEALTHCARE FSA ACCOUNT

This plan allows you to pay for eligible out-of-pocket healthcare expenses with pre-tax dollars. Eligible expenses include medical, dental, or vision costs including plan deductibles, copays, coinsurance amounts, and other non-covered healthcare costs for you and your tax dependents. You may access your entire annual election from the first day of the plan year and you can set aside up to \$2,750 into this account.

DEPENDENT CARE FSA ACCOUNT

The Dependent Care FSA can be established to pay for certain expenses to care for dependents who live with you while you are at work. While this includes child care, for children under the age of 13, it can also be used for children of any age who are physically or mentally incapable of self-care, as well as adult day care for elderly dependents who live with you, such as parents or grandparents. **The Dependent Care FSA does NOT pay for medical care for your dependents.** The amount that you decide to contribute to this account is deducted from your paycheck before taxes in equal increments and deposited into your Dependent Care FSA. You may elect to contribute up to \$5,000 per household annually.

For more information, please contact American Fidelity at 800.662.1113.





For Assistance

If you need to reach our plan providers, here is their contact information:

Plan Type	Provider	Phone Number	Website
Dental	Lincoln DHMO/ Policy: 00001D035508	888.877.7828	http://ldc.lfg.com
	Delta Dental DPPO / Group #15634	800.765.6003	www.deltadentalins.com
Vision	PRISM MES	800.877.6372	www.mesvision.com
Life and AD&D Long Term Disability Short Term Disability	Lincoln Financial Group	805.986.6698	Contact Port Hueneme Human Resources at number listed
Voluntary Term Life Plan	Lincoln Financial Group Policy: 00040000100 18486	800.423.2765	www.lincolnfinancial.com
Employee Assistance Program (EAP)	ComPsych	888.628.4824	www.GuidanceResources.com Username: LFGsupport Password: LFGsupport1
Flexible Spending Account (FSA)	American Fidelity: Customer Service Marine Zadourian	800.622.1113 800.654.8489, Ext: 8562	www.americanfidelity.com
Benefits Staff		Phone Number	Email
Jamie Lapham, Human Resources Analyst		805.986.6698	JLapham@ci.port-hueneme.ca.us

Key Terms

GENERAL TERMS

Allowable Charge - The most that an in-network provider can charge you for an office visit or service.

Balance Billing - Non-network providers are allowed to charge you more than the plan's allowable charge. This is called Balance Billing.

Basic Services - Generally include coverage for fillings and oral surgery.

Coinsurance - The cost share between you and the insurance company. Coinsurance is always a percentage totaling 100%. For example, if the plan pays 70%, you are responsible for paying the remaining 30% of the cost.

Copay - The fee you pay to a provider at the time of service.

Deductible - The amount you have to pay out-of-pocket for expenses before the insurance company will cover any benefit costs for the year (except for preventive care and other services where the deductible is waived).

Diagnostic and Preventive Services - Generally include routine cleanings, oral exams, x-rays, sealants and fluoride treatments. Most plans limit preventive exams and cleanings to two times a year.

Endodontics - Commonly known as root canal therapy.

Explanation of Benefits (EOB) - The statement you receive from the insurance carrier that explains how much the provider billed, how much the plan paid (if any) and how much you owe (if any). In general, you should not pay a bill from your provider until you have received and reviewed your EOB (except for copays).

Family Deductible - The maximum dollar amount any one family will pay out in individual deductibles in a year. **IMPORTANT:** If you enroll for family coverage on the 2021 plan, one or more family members will need to meet the deductible.

Implants - An artificial tooth root that is surgically placed into your jaw to hold a replacement tooth or bridge. Many dental plans do not cover implants.

Individual Deductible - The dollar amount a member must pay each year before the plan will pay benefits for covered services. Important: If you enroll for family coverage on the 2020 plan, the individual deductible does not apply.

In-Network - Services received from providers (doctors, hospitals, etc.) who are a part of your health plan's network. In-network services generally cost you less than out-of-network services.

Major Services - Generally include restorative dental work such as crowns, bridges, dentures, inlays and onlays.

Orthodontia - Some dental plans offer Orthodontia services for children (and sometimes adults too) to treat alignment of the teeth. Orthodontia services are typically limited to a lifetime maximum.

Out-of-Network - Services received from providers (doctors, hospitals, etc.) who are not a part of your health plan's network. Out-of-network services generally cost you more than in-network services. With some plans, such as HMOs and EPOs, out-of-network services are not covered.

Out-of-Pocket - Healthcare costs you pay using your own money, whether from your bank account, credit card, Health Reimbursement Account (HRA), Health Savings Account (HSA) or Flexible Spending Account (FSA).

Out-of-Pocket Maximum - The most you would pay out-of-pocket for covered services in a year. Once you reach your out-of-pocket maximum, the plan covers 100% of eligible expenses.

Periodontics - Diagnosis and treatment of gum disease.

Pre-Treatment Estimate - An estimate of how much the plan will pay for treatment. A pre-treatment estimate is not a guarantee of payment.

Preventive Care - A routine exam, usually yearly, that may include a physical exam, immunizations and tests for certain health conditions.

If viewing electronically, click on the icon to watch a video on Health Insurance Terms



Appendix

DEPENDENT ELIGIBILITY DOCUMENTATION

Dependent Type	Required Documentation	Resources to Obtain Documentation
Dependent Spouse (same or opposite gender)	Marriage Certificate	<ul style="list-style-type: none"> County office that issued original marriage Certificate www.vitalchek.com
Registered Domestic Partner	State of California, County, or City issued Declaration/Certificate of Domestic partnership and/or Domestic Partner Affidavit. Requirements vary per medical plan carrier.	<ul style="list-style-type: none"> County/City office that issued original certificate http://www.sos.ca.gov/dpregistry
Dependent child by birth	Birth Certificate (must include parents name), and/or copies of any court orders, divorce decrees or other legal documents relating to custody, health coverage or income tax exemptions.	<ul style="list-style-type: none"> County office that issued original birth certificate Hospital in which child was born U.S. Department of State (for children born outside of the U.S) Social Security Administration www.vitalchek.com
Dependent child by Adoption	Final Adoption Papers, and/or copies of any court orders, divorce decrees or other legal documents relating to custody, health coverage or income tax exemptions.	<ul style="list-style-type: none"> State agency that issued final adoption papers Adoption agency that issued placement papers Social Security Administration
Dependent stepchild(ren)	Birth Certificate (must include parents name), and/or copies of any court orders, divorce decrees or other legal documents relating to custody, health coverage or income tax exemptions.	<ul style="list-style-type: none"> County office that issued original birth certificate Hospital in which child was born U.S. Department of State (for children born outside of the U.S) Social Security Administration www.vitalchek.com

Employee Benefits Brochure designed and developed by



In conjunction with the City of Port Hueneme, January 2022.