

OPEN ENROLLMENT IS COMING!

2024 Open Enrollment

Monday, October 2, through Friday, October 27, 2023

Human Resources is excited to announce Open Enrollment for the 2024 plan year. During Open Enrollment, City employees can:

- Enroll in, change, or drop medical, dental, or vision plans.
- Add or drop coverage for eligible dependents.
- Enroll or renew enrollment in a Flexible Spending Account (FSA) or Dependent Care Assistance Program (DCAP).
- Enroll in or make changes to your voluntary life insurance coverage (*additional paperwork and underwriting required if increasing Choice Supplemental Life coverage to 2 or 3 times your annual salary or adding Short Term Disability*).

General Information – changes for ABHP are highlighted

- Medical plan premiums are increasing.
- The minimum deductibles and max out-of-pocket costs for all Account Based Health Plans (high deductible) will increase due to federal mandate. The new amounts are:

Kaiser

- Employee-only coverage: \$2,000 deductible/\$3,200 max out-of-pocket
- Family coverage: \$3,200 deductible individual within a family and \$4,000 for family/\$3,200 max-out-pocket for individual within a family and \$6,400 max for family

SHP

- Employee-only coverage: \$2,000 deductible/\$3,200 max out-of-pocket
- Family coverage: \$3,200 deductible individual within a family and \$4,000 for family/\$3,200 max-out-pocket for individual within a family and \$6,400 max for family

WHA

- Employee-only coverage: \$2,000 deductible/\$3,000 max out-of-pocket
- Family coverage: \$3,200 deductible individual within a family and \$4,000 for family/\$3,200 max-out-pocket for individual within a family and \$6,000 max for family

- Delta Dental PPO premiums are decreasing.
- Vision Service Plan (VSP) premiums will remain the same.
- Health carriers will host webinars or virtual presentations about their plans.

Open Enrollment Assistance

To receive assistance with your Open Enrollment questions:

- Email your questions to openenrollment@cityofsacramento.org.
- [Book](#) a one-on-one virtual session with Benefit Services.
- Contact the Benefit Services team member [assigned to your department](#) by email, telephone, or MS Teams.
- Contact your department's PAR Contact for general assistance completing your OE in eCAPS.
- [Virtual Q&A Session 1](#): Oct. 11 from 12:00 p.m. to 1:00 p.m.
- [Virtual Q&A Session 2](#): Oct. 25 from 3:00 p.m. to 4:00 p.m.

Make Open Enrollment Changes via eCAPS from any Internet Connected Device

Employees can update their benefit options for 2024 from Monday, Oct. 2, through Friday, Oct. 27, 2023, until 11:59 p.m., by accessing eCAPS at <http://eCAPS.cityofsacramento.org>. Be sure to also update your mailing address, phone number, and email address.

Benefit Services webpages will soon be updated with:

- Rate Sheets with the 2024 provider rates and the City's contribution toward health benefits.
- Plan documents for health carriers.
- 2024 Benefits Handbook, that provides a comprehensive overview of available benefits.

Visit the [Benefit Services webpage](#) for more information.

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General Information

- Medical plan premiums are increasing.
- The minimum deductibles and max out-of-pocket costs for all Account Based Health Plans (high deductible) will increase due to federal mandate. The new amounts are:
 - Employee-only coverage: \$1,600 deductible/\$8,050 max out-of-pocket
 - Family coverage: \$3,200 deductible/\$16,100 max out-of-pocket
- Delta Dental PPO premiums are decreasing.
- Vision Service Plan (VSP) premiums will remain the same.
- Health carriers will host webinars or virtual presentations about their plans.

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