

From: [HR-Open Enrollment](#)
To: [HR-Open Enrollment](#)
Subject: Upcoming Open Enrollment deadlines and important reminders
Date: Wednesday, November 8, 2023 10:30:31 AM

PAR Contacts – please distribute.

Important Open Enrollment Deadlines and Reminders

November 17, 2023 – deadline to submit required documents if newly waiving medical or adding new dependents

If you are enrolled in a City medical plan in 2023 but elected during Open Enrollment (OE) to waive your medical for 2024, your deadline to submit proof of other group medical insurance is due to Benefit Services no later than Friday, November 17, 2023. Your documentation must state your coverage beginning January 1, 2024. We cannot accept an insurance card as proof. The other employer may provide a letter on their letterhead stating the effective date of your medical coverage on their plan. We do not need proof of enrollment in other dental or vision plans.

If you added new dependents to any of your health insurance coverage for 2024 during OE, you must submit proof of dependent eligibility by Friday, November 17, 2023. We accept birth certificates, marriage certificates, state-registered domestic partnerships, executed adoption paperwork, and executed court orders.

Refer to the [Acceptable Documents for Benefit Enrollments](#) for additional information and guidance.

Your documentation can be securely faxed to 916-808-7326 or dropped into our secure drop box next to the doors to the Benefit Services office on the plaza level of Historic City Hall.

Delta Dental and Vision Service Plan (VSP) do not provide enrollment cards/insurance cards

These carriers do not provide insurance cards for the City's plans. Your service provider should use the employee's or enrolled dependent's social security number to check for coverage with either insurance carrier.

Insurance cards for new medical enrollments in 2024

If you changed your medical carrier for 2024 or newly enrolled in a City medical plan for 2024, the carriers typically mail their insurance cards around the 3rd week of December. You may not receive your card until shortly before January 1, 2024.

Short Term Disability and/or Choice Supplemental Life evidence of insurability process

If you have to complete the [evidence of insurability \(EOI\) process](#) due to enrolling in Short Term Disability and/or enrolling in or increasing Choice Supplemental Life during OE, and you do not complete the EOI process or you are denied coverage by The Standard, these benefits will revert back to your coverage prior to your OE election.

For example, you do not currently have Short Term Disability, but you elected this during OE. If you do not complete the EOI process or are denied the change in coverage, your election will be removed in eCAPS, and you will revert back to not having Short Term Disability coverage.

If approved by The Standard for your change in these benefits, your effective date of coverage will be the 1st day of the month following the month you were *approved* by The Standard.

Bank of America Health Savings Account (HSA) Identification Verification

If newly enrolling for 2024 in one of the City's account-based health plans (high deductible medical plan with an HSA), you will be required to complete Bank of America's identification verification form and process. Any delays in completing this process will stop the City from being able to send your HSA contributions to Bank of America.

Visit [Employee & Retiree Benefits](#) for more detailed information about benefits. As a reminder, the Benefit Services team strives to respond to inquiries within 2 business days, and each team member is assigned an average of 2,000 customers. Our web pages have an abundance of resources available to answer the most common questions and also provide in-depth information about available benefits for City employees and retirees.

The [Labor Agreement Total Compensation Matrix](#) is also a valuable and handy resource that identifies benefits by Rep Unit.

[Benefit Services Division](#)

Department of Human Resources

915 I Street, HCH, Plaza Level

Phone: 916-808-5665

[Team Member Department Assignments](#)

From: [HR-Open Enrollment](#)
To: [HR-Open Enrollment](#)
Subject: Final Week - Open Enrollment ends this Friday, Oct. 27!
Date: Tuesday, October 24, 2023 2:37:40 PM

PAR Contacts – please distribute.

Open Enrollment ends this Friday, October 27, 2023!

There are only a few days left for 2024 Open Enrollment (OE). If you miss the Open Enrollment deadline and you wanted to make changes to your benefits or enroll/re-enroll in Flexible Spending or Dependent Care Assistance, you will have to wait until the next Open Enrollment period. The only exception is if you experience a Qualifying Life Event during the plan year.

The final OE Q&A session with Benefit Services is Wednesday, October 25, from 3:00pm to 4:00pm.

Join [this session](#) to get general questions answered about benefits or open enrollment.

[Click here to join the meeting](#)

Meeting ID: 244 309 653 315

Passcode: TK42TS

[Download Teams](#) | [Join on the web](#)

OE access in eCAPS ends at 11:59 p.m., Friday, October 27, 2023. Employees are advised to submit their changes as soon as possible and to not wait until the last minute.

IMPORTANT OE INFORMATION FOR CURRENT RETIRED ANNUITANTS

Retired annuitants who are retirees of the City of Sacramento and eligible for the City's retiree health benefits, do not submit their Open Enrollment changes via eCAPS. Retirees must complete a [Retiree Open Enrollment form](#). Retiree OE also ends on Friday, October 27.

FLEXIBLE SPENDING ACCOUNTS

Benefit-eligible employees with Flexible Spending Accounts (FSA and/or DCAP) must access eCAPS to enroll in FSA/DCAP for 2024 if you want to continue to contribute to these benefits. If you elected FSA or Dependent Care Assistance in 2023, your election will NOT automatically roll over to 2024. You must re-elect these benefits each year if you want to participate

HEALTH SAVINGS ACCOUNT (HSA) ELECTIONS

HSA elections will roll to 2024 if you remain enrolled in the same ABHP (high deductible) medical plan for 2024. Individuals aged 55+ can contribute an additional \$1,000 per year.

DEADLINE TO SUBMIT DOCUMENTS FOR NEWLY WAIVING MEDICAL OR ADDING NEW DEPENDENTS

Proof of other *group* medical coverage is required if you are newly waiving City medical insurance for 2024. The purchase of medical insurance through Covered California is not

group coverage. Proof of dependent eligibility is required if you are adding new dependents to coverage for 2024 or if we do not have a copy of your proof documentation on file.

- All proof documentation must be submitted to Benefit Services, 915 I Street, HCH, Plaza Level, on or before November 17, 2023, at 5:00 p.m. A secure drop box is available outside the doors of the Benefit Services office.
- If proof documentation is not received for newly waiving medical insurance, you will be automatically enrolled in the lowest cost HMO plan for 2024 with employee only coverage.
- If proof of dependent eligibility is not received for newly added dependents, the dependent cannot be enrolled on a City health plan.
- Refer to the [Acceptable Documents for Qualifying Life Events and Benefit Changes](#) for more detailed information about proof documentation requirements.

RESOURCES

[Visit](#) the Active Employee Benefits webpage for our FAQ, health premium sheets, or to book an appointment with a team member.

There is still time to play this year's [OE game](#) for a chance to win a gift card.

[Visit](#) the Health Plan Coverage Summaries webpage for additional documents covering health benefits in 2024.

[Benefit Services Division](#)

Department of Human Resources

915 I Street, HCH, Plaza Level

Phone: 916-808-5665

[Team Member Department Assignments](#)

2024 Open Enrollment is Oct. 2-27, 2023. Open Enrollment information is available at [City of Sacramento Employee & Retiree Benefits Information](#).

From: [HR-Open Enrollment](#)
To: [HR-Open Enrollment](#)
Subject: Open Enrollment Week 3 Important Reminders
Date: Tuesday, October 17, 2023 4:22:43 PM
Attachments: [image001.png](#)

PAR Contacts – please distribute

There are only 10 days to go until Open Enrollment (OE) closes on October 27!

Have you made changes but forgot to hit the Submit Enrollment button? Did you already submit enrollment changes, then made more changes, and forgot to click the Submit Enrollment button? *Don't forget to click the button to make sure your changes have been submitted.*

Status **Changed - Resubmit Required**

[Submit Enrollment](#)

Have you re-enrolled in FSA or DCAP for 2024?

If you wish to participate/enroll/re-enroll in the Flexible Spending Account (FSA) or Dependent Care Assistance (DCA) programs in 2024, you **MUST** complete this election during Open Enrollment. Your enrollment in these benefits is not permitted to automatically rollover to 2024 or from plan year to plan year.

November 17, 2023 is the deadline to submit your required dependent eligibility documentation or proof of other group medical coverage.

If you are adding dependents to your health plan(s) in 2024, your dependent verification documentation is due to Benefit Services by **November 17, 2023**. If you are enrolled on a City medical plan for 2023, and you will be waiving/dropping medical enrollment in 2024, you must submit proof of other *group* medical coverage to Benefit Services by **November 17, 2023**. A secure drop box is available outside the Benefit Services office in Historic City Hall.

Participate in this year's OE game [Words within Words](#) for a chance to win prizes

Our carriers have provided lots of gift cards for winners of this year's OE game. Submit your game sheet by October 27, 2023!

Deferred Compensation [Virtual Adventure Center](#)

While changes to your 457 contribution are not made in the eCAPS OE system, now is the time to start planning for your 2024 contributions to help save more for retirement, reduce your taxable income, or to review if contributing to the 457 deferred compensation plan is right for you. Visit Nationwide's [Virtual Adventure Center](#) to learn more about the City's 457 plan. Career employees are eligible to contribute to the plan.

Please note the Benefit Services team strives to respond to inquiries within 2 business days and each team member is assigned an average of 2,000 customers. Please [schedule an appointment](#) with a team member or contact your department's [assigned team member](#) if assistance is needed.

Additional Resources

[Employee & Retiree Benefits webpages](#)

[Health plan coverage summaries](#)

[2024 Medical Plan Comparison Chart](#)

[2024 Fertility Benefit Comparison Chart](#)

[2024 Employee Benefits Handbook](#)

[Labor Agreement Benefits Matrix](#)

OE ends Friday, October 27!

[Benefit Services Division](#)

Department of Human Resources

915 I Street, HCH, Plaza Level

Phone: 916-808-5665

[Team Member Department Assignments](#)

2024 Open Enrollment is Oct. 2-27, 2023. Open Enrollment information is available at [City of Sacramento Employee & Retiree Benefits Information](#).

From: [HR-Open Enrollment](#)
To: [HR-Open Enrollment](#)
Subject: Open Enrollment Week 2 - Important Reminders and Q&A Session
Date: Tuesday, October 10, 2023 11:30:59 AM

PAR Contacts – please distribute

We are now in the second week of Open Enrollment (OE), and it ends in just 17 days on October 27! All communications sent about OE are available on the Active Employee Benefits [webpage](#).

Join this week's Benefit Services OE Q&A session to receive assistance with general OE questions.

Wednesday, October 11, from 12:00pm to 1:00pm

[Click here to join the meeting](#)

Meeting ID: 219 407 284 669

Passcode: HGuWjo

[Download Teams](#) | [Join on the web](#)

Attend one of the [Carrier presentations](#) or book an appointment with a Carrier

This week VSP and WHA are hosting presentations.

The Standard's Evidence of Insurability/Medical History Statement Instructions

If you need to complete The Standard's Evidence of Insurability & Medical History Statement process and the link for the instructions was not working in your OE screen, review the instructions [here](#). The link in the OE screen should now be working for all. The Medical History Statement is available electronically and is easy to submit via a mobile device.

Participate in this year's OE game [Words within Words](#) for a chance to win prizes

Our carriers have provided lots of gift cards for winners of this year's OE game. Submit your game sheet by October 27, 2023!

Have you re-enrolled in FSA or DCAP for 2024?

If you wish to participate/enroll/re-enroll in the Flexible Spending Account (FSA) or Dependent Care Assistance (DCA) programs in 2024, you **MUST** complete this election during Open Enrollment. Your enrollment in these benefits is not permitted to automatically rollover to 2024 or from plan year to plan year.

Deadline to submit your required dependent eligibility documentation or proof of other group medical coverage

If you are adding dependents to your health plan(s) in 2024, your dependent verification documentation is due to Benefit Services by November 17, 2023. If you are enrolled on a City medical plan for 2023, and you will be waiving/dropping medical enrollment in 2024, you must submit proof of other *group* medical coverage to Benefit Services by November 17, 2023. A secure drop box is available outside the Benefit Services office in Historic City Hall.

Please note the Benefit Services team strives to respond to inquiries within 2 business days and each team member is assigned an average of 2,000 customers. Please [schedule an appointment](#) with a team member or contact your department's [assigned team member](#) if assistance is needed.

The [Employee & Retiree Benefits webpages](#) provide an abundance of resources for City benefits and health coverage options. We are still waiting for the [plan coverage summaries](#) from most of the City's medical carriers besides [Kaiser](#), however the [medical comparison chart](#) provides a great snapshot to compare all of our medical plans and the [2024 Employee Benefits Handbook](#) is a thorough resource that covers all employee benefits. Check out page 25 for a reminder of the important preventative care screenings included with the City's medical plans.

OE ends Friday, October 27!

[Benefit Services Division](#)

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915 I Street, HCH, Plaza Level

Phone: 916-808-5665

[Team Member Department Assignments](#)

2024 Open Enrollment is Oct. 2-27, 2023. Open Enrollment information is available at [City of Sacramento Employee & Retiree Benefits Information](#).

From: [HR-Open Enrollment](#)
To: [HR-Open Enrollment](#)
Bcc: [PAR Contacts](#)
Subject: Open Enrollment Virtual Presentations from carriers start today
Date: Tuesday, October 3, 2023 8:25:00 AM
Attachments: [OECarrierMeetings.pdf](#)

PAR Contacts – please distribute.

During October, many of the City’s health and welfare carriers are offering virtual presentations for employees to learn more about available benefits.

Kicking off the month of virtual presentations is Kaiser Permanente and United Healthcare. Please refer to the attachment for over 10 carrier presentations throughout the month.

Kaiser Permanente

October 3, 2023 – 12pm Pacific Time [Click here to join meeting](#)
Meeting ID: 265 363 517 363 Passcode: UebZx6

October 5, 2023 – 9am Pacific Time [Click here to join meeting](#)
Meeting ID: 224 169 812 999 Passcode: pRVizo

Kaiser Permanente is hosting office hours for The City of Sacramento for Active Employees & Retirees Under 65 during Open Enrollment. This is a great opportunity to speak with someone one-on-one. Appointments are 15-20 minutes long and can help if you have questions related to benefits, coverage, kp.org, Mental Health Resources or Medicare. [Click here](#) to see a list of available appointments.

Learn more about a Medicare health plan

United Healthcare

October 3, 2023 – 9am Pacific Time [Click here to join the meeting](#)
Meeting ID: 842 2419 7806 Passcode: CityofS24

October 3, 2023 – 2pm Pacific Time [Click here to join the meeting](#)
Meeting ID: 826 1416 0537 Passcode: CityofS24

If you have any benefit questions, you can contact your United Healthcare representative to make an appointment. Please include your name, phone number, & days/times you are available. clientservice_ashley_muza@uhc.com

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[Team Member Department Assignments](#)

2024 Open Enrollment is Oct. 2-27, 2023. Open Enrollment information is available at [City of Sacramento Employee & Retiree Benefits Information](#).

From: [HR-Open Enrollment](#)
To: [HR-Open Enrollment](#)
Subject: Important reminders about Open Enrollment and this year's game (10/2/23)
Date: Monday, October 2, 2023 3:45:27 PM

PAR Contacts – please distribute

Open Enrollment (OE) is now open in [eCAPS](#) for employees to review their benefits and make elections for the 2024 plan year. OE will close on Friday, October 27, 2023, and changes cannot be made once it is closed without experiencing a Qualifying Life Event.

Play our OE Game [Words Within Words](#) for a chance to win a gift card!

This year's OE game is a simple and fun game where you'll need to find smaller words from an OE term. We have many gift cards (provided by our carriers) to give away to winners! Completed game sheets should be [emailed](#) to Chanel Trevino.

Resources available online

There are many resources available on the City's webpages for [employee and retiree benefits](#). We post a copy of all communications sent out on the [Active Employee Benefits webpage](#). Charts to compare medical plans and fertility benefits are available on the [Health Plan Coverage Summaries webpage](#).

Do Not Forget to Re-Enroll in your Health Flexible Spending Account or Dependent Care Assistance Program for 2024

Anyone who wants to contribute to a Flexible Spending Account or the Dependent Care Assistance Program in 2024 is required to re-elect this benefit during Open Enrollment, even if you are already contributing in 2023. These elections are not permitted to automatically rollover to a new year.

Deferred Compensation Virtual Adventure Center

While changes to your 457 contribution are not made in the eCAPS OE system, now is the time to start planning for your 2024 contributions or to review if contributing to the 457 deferred compensation plan is right for you. Visit Nationwide's [Virtual Adventure Center](#) to learn more about the City's 457 plan. Career employees are eligible to contribute to the plan.

Upcoming OE Q&A Sessions & FAQ

[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.

[OE FAQ](#)

If you need additional assistance with your OE questions, [book an appointment](#) with a Benefit Services Team member.

[Benefit Services Division](#)

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[Team Member Department Assignments](#)

2024 Open Enrollment is Oct. 2-27, 2023. Open Enrollment information is available at [City of Sacramento Employee & Retiree Benefits Information](#).

From: [City Public Information](#)
To: [City Public Information](#)
Subject: 2024 Open Enrollment starts Monday, Oct. 2
Date: Wednesday, September 27, 2023 9:52:26 AM



2024 Open Enrollment is Monday, Oct. 2, through Friday, Oct. 27, 2023

Embrace Wellness, Embrace You!

Open Enrollment is the annual period when employees can enroll in, change, or drop health plans, add, or remove dependents, and re-enroll in Flexible Spending or the Dependent Care Assistance program.

All benefit eligible employees should review the [2024 Open Enrollment Memo](#) for important information about Open Enrollment, including deadlines, requirements, and rules for re-enrolling in Flexible Spending Accounts and the Dependent Care Assistance Program if you want these benefits to continue in 2024.

Complete your changes by Oct. 27, 2023, by logging into [eCAPS](#) from any internet connected device.

Open Enrollment information is available on the [Benefit Services](#) webpage.

Resources available online include:

- [2024 Rate Sheets](#) – review health premiums and contributions by labor group
- [Book a virtual appointment](#) with a Benefit Services team member for one-on-one assistance
- Employee Benefits Handbook – 2024 version coming soon
- [Copies](#) of all communications sent to employees

For assistance with Open Enrollment, email openenrollment@cityofsacramento.org.

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

From: [HR-Benefit Services](#)
To: [HR-Benefit Services](#)
Bcc: [PAR Contacts](#)
Subject: 2024 OE Poster 8.5x11 for distribution
Date: Tuesday, September 26, 2023 9:35:00 AM
Attachments: [2024 OE Poster 8.5x11.pdf](#)

Good Morning PAR Contacts,

Please print and post or electronically distribute the attached Open Enrollment poster for employees in your department. For employees who are onsite but don't regularly access a computer, please make sure the attached file is posted in various areas around facilities, break rooms, or general areas where employees may see it.

We appreciate your support and efforts in distributing Open Enrollment information to employees in your department.

Thank you,

[Benefit Services Division](#)

Department of Human Resources

915 I Street, HCH, Plaza Level

Phone: 916-808-5665

[Team Member Department Assignments](#)

2024 Open Enrollment is Oct. 2-27, 2023. Open Enrollment information is available at [City of Sacramento Employee & Retiree Benefits Information](#).

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.

From: [City Public Information](#)
To: [City Public Information](#)
Subject: 2024 Open Enrollment is coming!
Date: Monday, September 11, 2023 2:43:58 PM



OPEN ENROLLMENT IS COMING!

2024 Open Enrollment

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

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- 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

- 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.

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.
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