

**From:** [HR-Open Enrollment](#)  
**To:** [HR-Open Enrollment](#)  
**Subject:** Open Enrollment Closes in 2 Days on October 25  
**Date:** Wednesday, October 23, 2024 1:30:40 PM

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*PAR Contacts please distribute:*

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**Open Enrollment (OE) closes on Friday, October 25!**

**Do not wait until the last minute. Remember to click the Submit Enrollment button.**

**[OE FAQ](#)**

**Play the OE game [2 Truths & 1 Myth](#) for a chance to win prizes and show off your knowledge about benefits.**

Our carriers have provided lots of gift cards for winners of this year's OE game. Submit your game sheet by October 25!

**November 15, 2024, 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 2025, your dependent verification documentation is due to Benefit Services by **November 15, 2024**.

If you are enrolled on a City medical plan for 2024, and you will be dropping this coverage in 2025, you must submit proof of other *group* medical coverage to Benefit Services by **November 15, 2024**, to complete your request to drop your medical coverage in 2025. A secure drop box is available outside the Benefit Services office in Historic City Hall.

- Employees are submitting proof documentation that does not meet requirements.
- Our [handout on acceptable documents](#) specifies what type of document is required for your request to be completed.
- For example, if you are newly waiving enrollment in City medical coverage for 1/1/2025, you must provide a document clearly indicating your name, the medical carrier information for the coverage you will have, and that the coverage will be in effect on 1/1/2025. We cannot accept medical insurance cards. Enrollment in a plan via Covered California is not acceptable coverage. You must have other *group* coverage, such as coverage from another employer or from TRICARE.

**Have you re-enrolled in FSA or DCAP for 2025?**

If you wish to participate/enroll/re-enroll in the Flexible Spending Account (FSA) or Dependent Care Assistance (DCAP) programs in 2025, you MUST complete this election in eCAPS during Open Enrollment. Enrollment for these benefits is not permitted to automatically rollover to 2025 or from plan year to plan year.

The IRS announced an increase to the FSA *Health* contribution limit for 2025, and the 2025 limit is \$3,300. This new limit amount will be available in eCAPS Open Enrollment on

10/24/2024 if you want to increase your amount to the new 2025 limit. Be sure if you make a change in your Open Enrollment, you click the Submit Enrollment button to submit your change. If you do not click Submit Enrollment your change will not be processed.

### **Aflac enrollment and cancellation information**

Employees may enroll in Aflac during Open Enrollment, but you do not enroll via eCAPS. To enroll in Aflac you'll need to schedule an appointment with an Aflac representative. You may cancel your Aflac coverage at *any time of the year*, by completing the Aflac Service Request Form and emailing the form to Benefit Services.

### **Resources**

Employee & Retiree Benefits webpages provide an abundance of resources for City benefits and health coverage options.

2025 Medical Comparison Chart

2025 Fertility Benefit Comparison Chart

2025 OE Communications

Learn how to save more money for retirement

**OE closes Friday, October 25! Do not wait until the last minute. Remember to click the Submit Enrollment button.**

**If you experience a qualifying life event between now and January 1, 2025, you need to contact to Benefit Services within the standard deadline for your event type to make any needed changes to your benefits, as permitted by your event type.**

**If you a retiring before January 1, 2025, you need to schedule an appointment with your assigned Benefit Services technician to complete your City retirement forms and discuss your options for retiree health benefits.**

Please note Benefit Services strives to respond to inquiries within 2 business days, and each team member is assigned an average of 2,000 customers.

Benefit Services Division

Department of Human Resources

915 I Street, HCH, Plaza Level

Phone: 916-808-5665

**From:** [HR-Open Enrollment](#)  
**To:** [HR-Open Enrollment](#)  
**Bcc:** [PAR Contacts](#)  
**Subject:** Open Enrollment Closes in 1 Week - Important Reminders  
**Date:** Friday, October 18, 2024 10:16:00 AM

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*PAR Contacts – please distribute*

## **Open Enrollment (OE) is closing in one week on Friday, October 25!**

### **[OE FAQ](#)**

#### **Play the OE game [2 Truths & 1 Myth](#) for a chance to win prizes and show off your knowledge about benefits.**

Our carriers have provided lots of gift cards for winners of this year's OE game. Submit your game sheet by October 25!

#### **Nationwide's [RetireU](#) online virtual learning campus**

While you must enroll in the City's 457 plan or change your 457 contribution amount via Nationwide's website and not in eCAPS, Nationwide is now offering their [Online Virtual Learning Campus](#) to help City employees learn more about the 457 plan and planning for retirement. Play their [online Scavenger Hunt](#) for a chance to win a gift card.

- Career employees may [enroll](#) in the City's 457 plan at any time during the year. You do not need a qualifying life event to enroll in the plan.
- Employees can also [change](#) their 457 contribution amount any time during the year.

#### **Have you re-enrolled in FSA or DCAP for 2025?**

If you wish to participate/enroll/re-enroll in the Flexible Spending Account (FSA) or Dependent Care Assistance (DCAP) programs in 2025, you MUST complete this election during Open Enrollment. Enrollment in these benefits is not permitted to automatically rollover to 2025 or from plan year to plan year.

#### **Beneficiary data in eCAPS**

Employees **cannot delete** any past beneficiary information from the eCAPS system. Historical data on past beneficiaries is required to remain in the system. However, you can make sure that your life insurance beneficiaries are correctly assigned as a primary or contingent beneficiary based on how you want those beneficiary assignments to be as of today.

If you need assistance with adding new beneficiaries into eCAPS, please [contact your department's assigned Benefit Services team member](#) for direct assistance.

And if at any time in the future (outside the OE period) you need to update your beneficiary assignments, you would also contact your assigned Benefit Services team member for assistance.

## **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 2025, your dependent verification documentation is due to Benefit Services by November 15, 2024.

If you are enrolled on a City medical plan for 2024, and you will be dropping this coverage in 2025, you must submit proof of other *group* medical coverage to Benefit Services by November 15, 2024, to complete your OE request to drop your medical coverage in 2025. A secure drop box is available outside the Benefit Services office in Historic City Hall.

- Employees are submitting proof documentation that does not meet requirements.
- Our [handout on acceptable documents](#) specifies what type of document is required to be submitted for your request to be completed.
- For example, if you are newly waiving enrollment in City medical coverage for 1/1/2025, you must provide a document clearly indicating your name, the medical carrier information for the coverage you will have, and that the coverage will be in effect on 1/1/2025. We cannot accept medical insurance cards. Enrollment in a plan via Covered California is not acceptable coverage. You must have other *group* coverage, such as coverage from another employer or from TRICARE.

## **Resources**

[Employee & Retiree Benefits webpages](#) provide an abundance of resources for City benefits and health coverage options.

[2025 Medical Comparison Chart](#)

[2025 Fertility Benefit Comparison Chart](#)

[2025 OE Communications](#)

## **OE closes Friday, October 25!**

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](#) if assistance is needed.

## **[Benefit Services Division](#)**

Department of Human Resources

915 I Street, HCH, Plaza Level

Phone: 916-808-5665

**From:** [HR-Open Enrollment](#)  
**To:** [HR-Open Enrollment](#)  
**Subject:** Open Enrollment Week 2 - Important Reminders  
**Date:** Wednesday, October 9, 2024 4:23:49 PM

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*PAR Contacts – please distribute*

**Open Enrollment (OE) is now in week 2 and it closes on October 25! All communications sent about OE are available on the Active Employee Benefits [webpage](#)**

**Participate in this year's OE game [2 Truths & 1 Myth](#) 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 25!

**Have you re-enrolled in FSA or DCAP for 2025?**

If you wish to participate/enroll/re-enroll in the Flexible Spending Account (FSA) or Dependent Care Assistance (DCA) programs in 2025, you MUST complete this election during Open Enrollment. Your enrollment in these benefits is not permitted to automatically rollover to 2025 or from plan year to plan year.

**Beneficiary data and dependent data *cannot be removed* from eCAPS.**

*Please note that prior beneficiary and dependent data cannot be removed from eCAPS.* You should review your life insurance beneficiary assignments to make sure they reflect your intentions. We recommend all employees assign at least one primary beneficiary and at least one secondary (contingency) beneficiary if enrolled in life insurance.

**Important Points:**

- Beneficiaries assigned to City-paid Life and AD&D insurance will automatically carry over to Additional Life insurance if you are enrolled in that plan. This is mandated by the City's Life Insurance contract with The Standard.
- If you are enrolled in Choice Supplemental Life x Salary, you must also assign beneficiaries for this plan. These can be the same as or different from those assigned to employer-paid Life and AD&D insurance.

**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 2025, your dependent verification documentation is due to Benefit Services by November 15, 2024.

If you are enrolled on a City medical plan for 2024, and you will be waiving/dropping medical enrollment in 2025, you must submit proof of other *group* medical coverage to Benefit Services by November 15, 2024, to complete your OE request to drop your medical coverage in 2025. A secure drop box is available outside the Benefit Services office in Historic City Hall.

## **Aflac Virtual Information Session**

October 11, at 1:00 p.m. via Zoom at <https://us06web.zoom.us/j/81709641800?pwd=NvIK5HqAr2dHWJR6fpjvvGxQ0abbbg.1>

Meeting ID: 817 0964 1800

Passcode: 545729

## **Resources**

[Employee & Retiree Benefits webpages](#) provide an abundance of resources for City benefits and health coverage options.

[2025 Medical Comparison Chart](#)

[2025 Fertility Benefit Comparison Chart](#)

## **OE closes Friday, October 25!**

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](#) if assistance is needed.

## [Benefit Services Division](#)

Department of Human Resources

915 I Street, HCH, Plaza Level

Phone: 916-808-5665

[Team Member Department Assignments](#)

2025 Open Enrollment closes Friday October 25, 2024.

**From:** [HR-Benefit Services](#)  
**To:** [HR-Benefit Services](#)  
**Subject:** Open Enrollment Week 1 - Important Information & OE Game  
**Date:** Monday, September 30, 2024 3:21:28 PM

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*PAR Contacts – please distribute*

**Open Enrollment (OE) is available in [eCAPS](#) for employees to review their benefits and make elections for the 2025 plan year. OE will close on Friday, October 25, 2024, and changes cannot be made once it is closed without experiencing a Qualifying Life Event.**

**Play the OE Game [2 Truths & 1 Myth](#) for a chance to win prizes!**

This year's OE game is fun, challenging, and educational. Prizes have been provided by the City's carriers. [Download](#) the 2025 OE game and email your completed game sheet to [OpenEnrollment@cityofsacramento.org](mailto:OpenEnrollment@cityofsacramento.org).

#### **Resources available online**

There are many online resources available for [employee and retiree benefits](#). We post a copy of all OE communications emailed to PAR Contacts on the [Active Employee Benefits webpage](#). Charts to compare medical plans and fertility benefits are available on the [Health Plan Coverage Summaries webpage](#). We are still awaiting 2025 benefit summary documents from the medical carriers to post online.

#### **Do Not Forget to Re-Enroll in your Health Flexible Spending Account or Dependent Care Assistance Program for 2025**

Any employee who wants to contribute to a Flexible Spending Account or the Dependent Care Assistance Program in 2025 is *required to re-elect* these benefits during Open Enrollment, even if you are already contributing in 2024. *These elections are not permitted to automatically rollover to a new year.*

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

#### [Benefit Services Division](#)

Department of Human Resources  
915 I Street, HCH, Plaza Level  
Phone: 916-808-5665

[Team Member Department Assignments](#)

**2025 Open Enrollment is September 30 – October 25, 2025. Open Enrollment information is available at [City of Sacramento Employee & Retiree Benefits Information](#).**

**From:** [City Public Information](#)  
**To:** [City Public Information](#)  
**Subject:** 2025 Open Enrollment starts Monday, Sept. 30  
**Date:** Friday, September 27, 2024 10:21:58 AM

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## **2025 Open Enrollment is Monday, Sept. 30, through Friday, Oct. 25, 2024! *Your Benefits. Your Choice.***

Open Enrollment is the annual period when benefit eligible employees can enroll in, change, or drop health plans, add, or remove dependents, and re-enroll in Flexible Spending Accounts (FSA) and the Dependent Care Assistance Program (DCAP). It is important for employees to review their options carefully and make any necessary changes during this period. Changes after the deadline are not permitted unless you experience a Qualifying Life Event.

### **Important Steps:**

Review the [2025 Open Enrollment Memo](#) for *essential* information, including:

- Deadlines and requirements for enrollment
- Re-enrollment rules for continuing your FSA and DCAP benefits in 2025.

***Complete your changes by October 25, 2024, by logging into [eCAPS](#) from any internet connected device.***

### **Resources available [online](#) include:**

- [2025 Rate Sheets](#) – review health premiums and contributions by labor group
- [Book a virtual appointment](#) with Benefit Services for one-on-one assistance
- [2025 Employee Benefits Handbook](#)
- Copies of all communications sent to employees

For assistance with Open Enrollment, email [openenrollment@cityofsacramento.org](mailto:openenrollment@cityofsacramento.org) or [visit](#) Benefit Services online for more information.

### [Benefit Services Division](#)

Department of Human Resources  
915 I Street, HCH, Plaza Level  
Phone: 916-808-5665



**From:** [City Public Information](#)  
**To:** [City Public Information](#)  
**Subject:** 2025 Open Enrollment starts Monday, Sept. 30  
**Date:** Tuesday, September 17, 2024 9:39:55 AM

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## OPEN ENROLLMENT IS COMING!

### 2025 Open Enrollment

**Monday, Sept. 30, through Friday, Oct. 25, 2024**

The Benefit Services Division in Human Resources is excited to announce Open Enrollment for the 2025 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*).

### Make Open Enrollment Changes in eCAPS from an Internet Connected Device

Employees can choose their 2025 benefits in [eCAPS](#) Monday, Sept. 30, through Friday, Oct. 25, 2024, until 11:59 p.m. During Open Enrollment make sure your mailing address, phone number, and email address are correct in eCAPS.

### General Information

- 2025 medical plan premiums are increasing.
- No changes to 2025 dental and vision plan premiums.
- Participation in the Health Flexible Spending Account and Dependent Care Assistance programs must be re-elected every year. Participation in these plans in 2024 will not rollover to 2025.

### Open Enrollment Assistance

- Email questions to [openenrollment@cityofsacramento.org](mailto:openenrollment@cityofsacramento.org).
- [Book](#) a one-on-one virtual session with Benefit Services (appointments start 9/25/2024).
- 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 with completing your Open Enrollment in eCAPS.

**Benefit Services webpages will be updated in mid-September and include:**

- 2025 premium rate sheets with the City health contribution.
- Health plan documents and coverages summaries.
- 2025 Employee Benefits Handbook providing a comprehensive overview of available benefits.

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