



Open Enrollment is fast approaching...

May 12, 2023

It's *that* time...
Benefits
OPEN
ENROLLMENT



The City of Turlock open enrollment is approaching! Now is the time to familiarize yourself with what you need to do in order to successfully enroll in the benefits you want for you and your family. *There are changes to the enrollment process this year to make it easier for you!*

Open enrollment kicks off **Wednesday, May 24, 2023 with an in-person benefits fair at City Hall, Yosemite Room, from 9 am – 3 pm.**

In addition, **virtual informational meetings will be available the days after the benefits fair** and open enrollment will officially **end on Friday, June 9, 2023, at 5 pm.** This is a crucial time of year; please make sure you double check your benefit elections for the 2023-24 plan year. Here is information on what to expect and what your responsibilities are during open enrollment.

Medical, dental, vision contribution adjustments: While the City of Turlock continues to pay a majority of the plan cost, employee benefit contributions are adjusting July 1, 2023. Contribution rates are based on your respective memorandum of understanding (MOU) and are annually adjusted based on claims experience. We are pleased to announce that the base rates have decreased, due to plan participants using appropriate care at the right place and right time, using in-network providers that offer reasonable cost. Contributions start on the July 20th payday for the new plan year, which covers the period from July 1st through July 15th. All contributions will be payroll deducted on a pre-tax basis. *Refer to the employee benefits guide to review contribution rates, as these vary by bargaining group.*

High deductible health plan (HDHP) annual inflation adjustments: The IRS adjusts health savings account (HSA) compatible plan deductibles and maximum contribution rates annually. This requires the **HDHP to automatically adjust the plan deductible effective July 1, 2023.** City of Turlock HSA contribution will continue; if you decide to defer your own payroll amount into your HSA account, this is done via payroll deduction, up to the net employee contribution listed below.

Type of Limit	Type of Limit	2022 (expiring)	2023 (new)	City of Turlock Contribution	Net employee contribution
HDHP Minimum Deductible	Self-only	\$1,400	\$1,500		
	Family	\$2,800	\$3,000		
HSA Catch-Up Contribution	Age 55+	\$1,000	\$1,000	n/a	\$1,000
HSA Contribution Limit ¹	Self-only	\$3,650	\$3,850	\$1,250	\$2,600
	Family	\$7,300	\$7,750	\$2,100	\$5,650

¹ The IRS limit for maximum contributions is a combination of both employer and employee money. Therefore, your contribution is limited to the net contribution stated above.



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Flexible Spending & Health Savings Accounts

The City of Turlock offers both dependent care and flexible spending accounts administered by UMR. Remember that elections cannot roll over from year to year (per IRS guidelines) so you must re-enroll.

Dependent daycare: All employees are eligible for dependent care flexible spending accounts, if caring for a child or adult, in order for you and your spouse to work. The IRS limits remain at \$5,000 if

married filing jointly (or \$2,500 if married filing separately).

Flexible Spending Accounts (FSA): The FSA maximum contribution is increasing to \$3,050 annually (\$127.08 per pay period). Not everyone can participate in the FSA accounts. If you opt for the traditional PPO plan, or you are enrolled elsewhere on a non-high deductible health plan that is HSA compatible, you are eligible to participate in the flexible spending plan (FSA). **Reminder for HDHP enrollees:** if you opt for the high deductible health plan with HSA, then you are only eligible to participate in the health savings account plan and cannot enroll into both an HSA and an FSA, per IRS guidelines.

Preparing for Enrollment

First, look at your current benefits. Think about anything that has changed this past year. Are you supporting more dependents or did you have a baby? Have you developed any chronic health conditions? Answering these questions will help you determine if you need more or less coverage this year. Next, it is important to read over the benefit descriptions of the available plans. Please review the enclosed benefit guide carefully. Knowing the benefit plan designs of your selected plan is helpful when determining your out-of-pocket monetary responsibility.

Employee Open Enrollment Checklist:

1. All **elections are due no later than 5 pm on Friday, June 9, 2023.**
2. City of Turlock will have a **PASSIVE open enrollment** this year for the medical, dental, and vision coverage. Passive enrollment allows employees' benefits to remain the same year after year without them having to participate in the opt-in process.
3. However, due to IRS regulations, if you participate in any financial products such as ***dependent daycare, unreimbursed medical expense flexible spending accounts, or health savings accounts, you must annually re-enroll.***
4. As always, it is your responsibility to inform the Human Relations Department via eSuite of any address changes. Make sure you check your demographic information as well as review your beneficiary designation(s)!
5. If you need to add or delete dependents, change your health plan, or enroll/re-enroll into the FSA or HSA, you must actively make this election change in the eSuite portal. The eSuite portal is linked below:

<https://hrportal.turlock.ca.us/Websites.HR.Portal/Default.aspx?ReturnUrl=%2FWebsites.HR.Portal%2F>



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6. If you opt out of coverage and select deferred compensation in lieu of City of Turlock coverage, you must have other **group coverage** (through your spouse or as a retiree, for example), Medicare, Medicaid (Medi-Cal), or VA. Deferred compensation in lieu requires proof of other group coverage and must be provided to the Human Relations Department. Individual health plans are not acceptable for other coverage, due to Affordable Care Act provisions and City of Turlock rules. ID cards cannot be used as proof of other coverage, as an ID card does not verify coverage is in force. A letter from your coverage provider is ideal.

7. For those with other coverage in addition to the City of Turlock: if your other coverage is a high deductible health plan (HDHP), you should enroll onto the HDHP. If your other coverage is not a HDHP, choose the Traditional PPO. IRS rules prohibit other plans from paying your deductible when contributing to an HSA account (preventive care is the exception). If you have questions about this, please ask the City of Turlock Human Relations Department.
8. New medical ID cards will be issued only if you make changes during open enrollment. If you need new ID cards, log into the member websites of our carrier partners to download and/or order new ID cards. Delta Dental and VSP can be accessed without a card. Simply identify yourself as a Delta Dental or VSP member when seeking care. If you have member accounts online, an ID card can be downloaded in “real time”, anytime!
9. HSA and FSA debit cards are valid until the card expiration date. If you are new to these accounts, and do not have a debit card, a new debit card will be issued.

Educational Opportunities

The City of Turlock will host a series of online meetings to review coverage options. These sessions are offered at various times and spouses are welcome and encouraged to attend. Each meeting will have identical content and the Q&A will be aggregated following each meeting and posted on the City of Turlock intranet for reference.

<https://wisg.zoom.us/j/7843148017>

Zoom meeting ID 784 314 8017, password turlock23

Zoom Meeting Date	Meeting Time
Thursday, May 25, 2023	7 AM
Thursday, May 25, 2023	6 PM
Wednesday, May 31, 2023	1 PM
Thursday, June 1, 2023	4 PM
Friday, June 2, 2023	9 AM



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Reminder on Medical Network Considerations

Both medical plans are preferred provider organization plans (PPO): the City of Turlock uses the same network for both the traditional PPO and the HDHP PPO. UMRs **Select Plus PPO network** is the network that is in place for either plan. ***Sutter Health and their affiliates remain non-network providers under the City of Turlock plans***, even though UMR/Optum may have a relationship with this provider. The City of Turlock has opted to exclude Sutter Health

affiliates from our PPO network; if you use any Sutter affiliates, Sutter claims will be processed as out of network. Benefit reductions will apply, including "balance billing". To look up network providers, ***we encourage you to use the UMR member portal*** and provider lookup tool, logging into your member site at www.UMR.com. When looking up providers in the **member site**, the *member site will not include Sutter providers*, as this lookup is specific to the City of Turlock. If you use a UnitedHealthcare or UMR public website (i.e., visiting the website and not logging in or searching via Google), Sutter providers will appear. ***It is important to log in as a member to get accurate PPO results.*** You can also contact UMR toll free at 800.826.9781 or our benefits consultant at 209.667.0995 to confirm your provider's network status.

Ancillary Coverages

The City of Turlock continues to partner with other carriers like AFLAC and Cincinnati Life. Due to low participation with AFLAC, AFLAC has notified the City of Turlock that group plans are no longer available. Individual AFLAC policies will still be processed/deducted through payroll. Certain individual policies may still be available to you to purchase directly from AFLAC and the type of policy will be limited. Because AFLAC will no longer offer coverage on a group basis, you can arrange to have your coverage billed directly to you home; payroll deduction will not be an option. Both AFLAC and Cincinnati Life will be available at the benefits fair on Wednesday May 24th or telephonically during open enrollment. Contact information is also included in the employee benefit guide.

If you have questions about anything relating to open enrollment, please ask. The longer you wait to ask, the closer you get to enrollment, and the less time you have to decide on your benefits. Start reviewing your benefits materials today and make elections before the enrollment period ends! Human Relations Department is available at 209.668-5150 or HR@turlock.ca.us.

Best regards,

Human Relations Department
City of Turlock