

Open Enrollment Information

STARTS SEPTEMBER 12 and ends OCTOBER 6, 2016

Open Enrollment is upon us! This is the time of year when health plan rates are announced and you have an opportunity to make changes to your elections for the upcoming 2017 plan year. Changes made during OE take effect on January 1, 2017.

Things you need to know... Even if you don't plan to make changes to your current coverage, aspects of your coverage may change. Educating yourself ensures you won't be surprised with potential cost or coverage changes and that you will be satisfied with your choices.

FAQs about Open Enrollment

When can I make changes to my plans?

For the majority of people, the only time you can make changes is during Open Enrollment. The only exceptions are when you qualify for Medicare, or if you move, or experience another qualifying event.

Do I have to fill out any forms if I do not want to make any changes to my benefit elections?

Everyone must complete an Open Enrollment Acknowledgement Packet—even if no changes are selected.

Know Your Options.



Your plan	Your cost	Your network
Is your plan still available or is there a better option for you?	Has your cost changed since last year?	Will you still have access to your doctors, pharmacies, and/or hospitals?

ACTION REQUIRED

Oct. 6, 2016

- Submit Acknowledgement form to HR even if you are not making changes.
- Log into American Fidelity (enroll/or decline coverage)



Human Resources will be available
Thursday, September 22, 2016 | 9:00 AM – 3:00 PM | City Hall - Study Session Room
 to assist with questions, enrollment, and collect forms.
 Julie Shaw from American Fidelity will join us!

TWO ACTIONS REQUIRED BY EVERYONE ① Submit Open Enrollment Acknowledgement Form, and
 ② Log into American Fidelity to acknowledge ability to enroll or decline coverage

HUMAN RESOURCES CONTACT	TITLE	PHONE	EMAIL
Sly Zelnys	HR Manager	760-770-0352	szelnys@cathedralcity.gov
Eugenia Torres	HR Coordinator	760-770-0317	etorres@cathedralcity.gov
AnnMarie Quintanilla	HR Assistant	760-202-2408	aquintanilla@cathedralcity.gov



Online Health Plan Statements

Health Plan Statements and other Open Enrollment materials will be available online to all active and retired members via [my|CalPERS](#) starting August 22, 2016. This new feature will allow you to receive customized health information in a confidential and secure method, and provide a convenient, central location for health plan resources. You'll have 24/7 access to:

- All components of the CalPERS Open Enrollment packet, including the Health Plan Statement
- View, download, and print your individual Health Plan Statement
- Information about changes that may impact your health benefits in the upcoming year
- Additional resources to help you make an informed decision during Open Enrollment, including:
 - ⇒ 2016 and 2017 Health Plan Premium Rates
 - ⇒ 2016 and 2017 Health Benefit Summary
 - ⇒ Health Plan Summary of Benefits and Coverage
 - ⇒ Health Plan Evidence of Coverage
 - ⇒ Health Program Guide
 - ⇒ Medicare Enrollment Guide
 - ⇒ Open Enrollment Newsletter
 - ⇒ Health Plan Chooser
 - ⇒ Health Plan Search by ZIP Code
 - ⇒ Health plan websites and their provider directories



During Open Enrollment, you can:

- Change your CalPERS health plan.
- Add eligible dependents.
- Remove dependents.
- Cancel your existing CalPERS health coverage.

If you live outside this region (Other Southern California) make sure to log-into your my|CalPERS account to review YOUR rates.

Don't have a my|CalPERS account?

If you do not have a my|CalPERS account, go to my.calpers.ca.gov and follow the instructions below

- 1 On the Pre-Log In page, select Participant and Continue.
- 2 Select Register Now.
- 3 Accept the terms and conditions under the Security Agreement.
- 4 Identify yourself by providing your name, date of birth, last four digits of your Social Security number or your CalPERS Identification number.
- 5 Answer a set of questions about your CalPERS account to verify your identity.
- 6 Create a Username and Password, and enter your email address.
- 7 Choose a personal security image and message.
- 8 Choose your security questions and answers. It's important to choose questions and answers you will remember.
- 9 Log in to my|CalPERS.



2016 Dental Plan Rates

With all of the emphasis on healthy living, it may be refreshing to know you have access to a group dental plan that helps you maintain an oral health regimen with the saving you need, the flexibility you want and service you can count on. The City offers two dental plans to choose from: HMO and PPO



DENTAL COVERAGE LEVEL	SGX100-CA (HMO PLAN)	PDP Plus (PPO PLAN)
Employee Only	\$16.59	\$39.89
Employee + 1 Dep	\$30.98	\$76.44
Employee + Family	\$49.13	\$127.65



VISION COVERAGE LEVEL	MetLife VSP VISION PPO
Employee Only	\$8.45
Employee + 1 Dep	\$18.86
Employee + Family	\$18.86

2016 Vision Plan Rates



This plan allows you to improve your health through a routine eye exam, as well as save money on all your eye care needs. The plan is available through thousands of provider locations participating on the selected network. Program includes discounts on all your eyewear purchases, even after you've used your primary benefit.



OptumRx becomes new CalPERS PHARMACY BENEFIT MANAGER!

OptumRx will replace CVS Caremark as the CalPERS pharmacy benefit manager, effective January 1, 2017. OptumRx will administer the prescription drug benefits for CalPERS members and their dependents enrolled in PERS Select, PERS Choice and PERSCare PPO plans, as well as those in Anthem Blue Cross, HealthNet, Sharp and UnitedHealthcare HMO plans. Blue Shield and Kaiser are not effected.

New Pharmacy Benefits

Members will receive a welcome package from OptumRx in late November 2016, which will include:

- A summary of your prescription benefit program
- Instructions on how to use your pharmacy benefits
- A home delivery order form and return envelope
- Helpful information to help you save money on your prescriptions

ID Cards

Basic (non-Medicare) members will receive new ID cards containing OptumRx information during the second week of December 2016.

Medicare members will receive two ID cards - one for medical services from the health plan, and one for prescription medications from OptumRx. If you do not receive your ID card by January 1, 2017, contact your health plan or OptumRx as

Handling life, handling loss

LifeKeys® services help you meet life's challenges

Term life insurance / Support services

When you choose life insurance, you're planning for your family's future—assuring their comfort and securing their plans. With Lincoln Term Life Insurance, you can also access services that make a real difference now as well as in the future. *LifeKeys* services, included with all Lincoln Term Life and Accidental Death and Dismemberment Insurance policies, provide assistance to you, your family and your beneficiaries.

FOR YOU AND YOUR FAMILY...

EstateGuidance® will preparation

Create your will online—easily and economically. Follow a step-by-step guide through the entire process, and then use online instructions to execute your will. You can:

Name an executor to manage your estate

Choose a guardian for your children

Specify wishes for your property

Provide funeral and burial instructions

GuidanceResources® Online

GuidanceResources® Online is the place to go for articles, tutorials, streaming videos and "Ask the Expert" personal responses on topics such as:

- Law and regulations
- Money and investments
- Family and relationships
- Health and wellness
- Work and education
- Leisure and home

Identity theft

Identity theft is one of the fastest-growing crimes in the U.S. Be sure you have the information you need to recognize and prevent it. Our online resource helps you:

Spot the warning signs

Take steps to protect your cell phone, computer and tax records from fraud

Lessen the damage and repair your credit if identity theft occurs

Link to essential resources such as credit reporting bureaus, the FBI Internet Crime Complaint Center, ID Theft Resource Center, and more

You may also be eligible for beneficiary services

If you develop a terminal illness and access your Accelerated Death Benefit, you will be able to use beneficiary services shown on the other side of this flier.

FOR YOUR BENEFICIARIES...

Services are available for up to one year after a loss, and include:

A combination totaling six in-person sessions for grief counseling, or legal or financial information

and

Unlimited phone counseling

Assistance at a difficult time

Make sure your loved ones have the support they need, should you pass away. Unlimited phone contact with master's-level grief counselors lets your beneficiaries access information, advice and referrals for topics such as:

Grief and loss

Stress, anxiety and depression

Memorial planning information

Concerns about children and teens

Financial services

Your beneficiaries can call one of our certified financial specialists or use online tools and resources whenever they need help with essential topics such as:

- Estate planning
- Budgeting
- Debt
- Bankruptcy
- Investments

Legal support

If your beneficiaries need quick legal information, they can call one of our in-house attorneys. Or, if they need in-depth information, guidance or representation, we'll refer them to a qualified attorney in their area. They will be eligible for a free 30-minute consultation as well as a 25% reduction in customary legal fees thereafter. They'll get expert guidance on areas such as:

- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents beneficiaries need

Support with day-to-day concerns

Through good times and bad, everyone can use assistance. *LifeKeys*® services provide in-depth information and guidance—on virtually any topic you can name. Your beneficiaries can call for a quick answer or take advantage of specialists who will do the research for them and provide a comprehensive, customized booklet of information.

Topics include:

- Planning a memorial service
- Finding child care or elder care
- Selecting a mortgage
- Moving and relocation
- Making major purchases

To access *LifeKeys* services: Call 1-855-891-3684 or visit GuidanceResources.com (First-time user: Web ID = LifeKeys)

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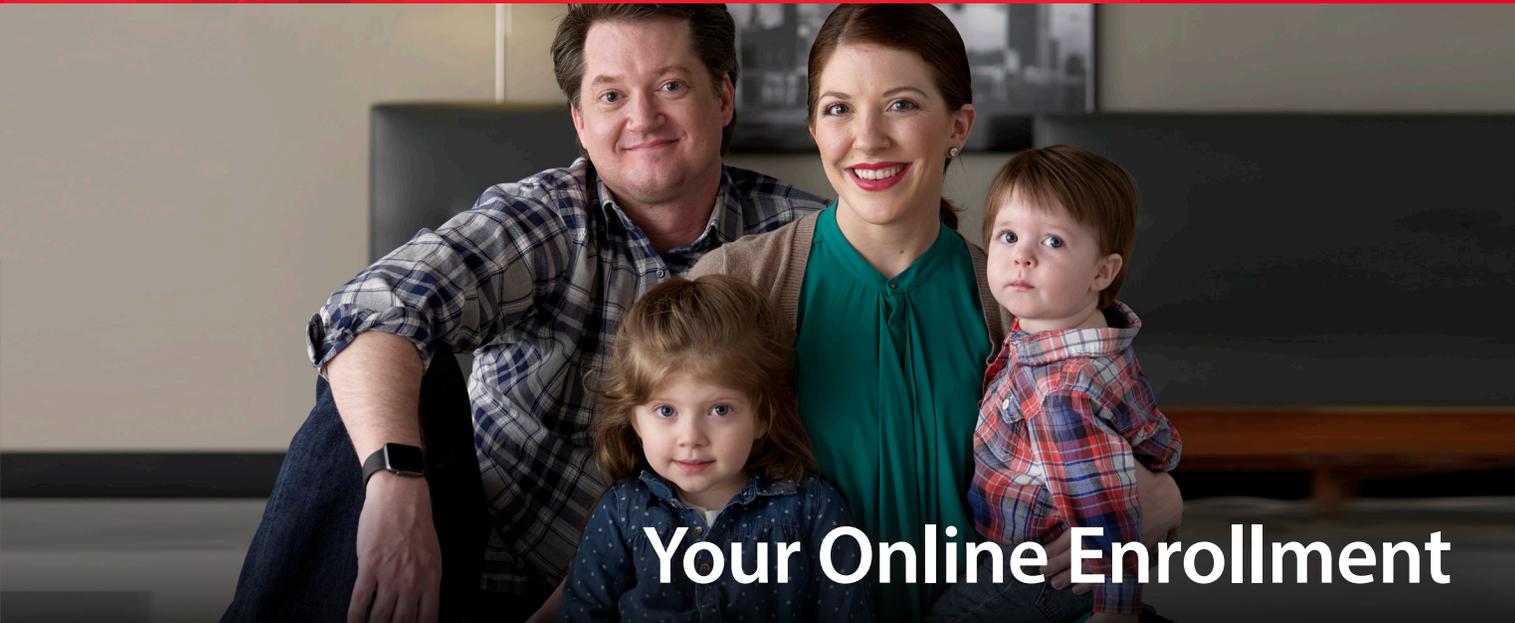
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Your Online Enrollment

City of Cathedral City Benefits Enrollment

With AFenroll®, you can learn about available benefits and enroll in coverage when it's convenient for you, whether at work or at home. You will be able to enroll in your benefits for the upcoming year from **September 15th through October 31st**.

To get started on your enrollment, follow the instructions below.

American Fidelity - Flexible Spending and More!

How to Login

1. To access the online enrollment site, go to **afenroll.com/afenroll**.
2. At the login screen, you will enter the site using the following information:
 - Type in your Social Security Number.
 - Your PIN is the last four digits of your SSN and last two of your birth year. (For example, for SSN# 123-45-6789 and birth year 1974, you would type in 678974).
3. Click the 'Log On' button.

Helpful Tips

- **Log Out:** If you leave the site in the middle of the process, click the 'Log Out' button to save your selections. When you return, you can scroll your mouse over the menus at the top of the screen to easily navigate throughout the site.
- **Print Confirmation:** Be sure to print your confirmation. Once you confirm your enrollment, you may click on the confirmation link at the bottom of the 'Sign/Submit Complete' to print your confirmation statement.
- **Changes:** You may re-enter the enrollment site to make changes at any time during your enrollment period.
- **PIN:** Your PIN is your electronic signature. You will use your PIN to confirm applications and your enrollment confirmation.
- **Adding Dependent:** If you are adding a dependent as a beneficiary, their Social Security Number is required.
- **Required:** Social Security Number and Date of Birth are required for all employees and their dependents.
- **Opting Out:** If you choose not to select benefits, you must enter each product module and make that choice.



To view a step-by-step video on how to enroll using AFenroll®, our online enrollment system, please visit americanfidelity.com/howtoenroll.

Preparation Is Key

You have a busy schedule, and we know your time is important. That's why we offer several ways to educate you on the benefits your employer has chosen so you may decide how well it serves the needs of you and your family.

- Watch for group meetings. Your employer may offer group meetings to update you on changes.
- Reach out to your American Fidelity account manager, Patty Salce, for any questions you may have.

Important Items to Consider

- Review your beneficiaries.
- Review all available options of portable insurance plans that you may keep, even if your employment changes.

What You Need

- Driver's license
- Bank account information (if signing up for direct deposit)
- Spouse and children's date of birth and social security number
- Beneficiary information (and, if a trust, the full name and date of trust)

A money-saving way to pay for eligible out-of-pocket medical or dependent care expenses is with a flexible spending account that deducts pre-tax dollars from your paycheck. Simply choose the amount to be deducted, and the funds are set aside to be used for eligible expenses throughout the year. You can choose from two types of plans:

Health FSA (Unreimbursed Medical Account) max contribution \$2550.00.
Dependent Day Care FSA

**A Representative will visit City Hall September 22, 2016
This will be an opportunity to sign up and ask questions!**

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