

City of Petaluma



Employee Benefits | 2023

Welcome to Your City of Petaluma Employee Benefits

This guide provides a summary of your benefit options and is designed to help you make choices and enroll for coverage. If you would like more information about any of the benefits described here, please contact Human Resources.

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Important Information

Individual Mandate for Health Care

Even though the Affordable Care Act (ACA)'s penalty for not having health coverage (known as the individual mandate) has been reduced to zero, if you are a taxpayer in California, you will still be required to have health coverage (unless you qualify for an exemption) or pay a penalty for the 2023 tax year. In addition, several other states, including Massachusetts, New Jersey, and Vermont, as well as the District of Columbia, have reinstated an individual mandate requirement, and others are considering doing so. You may consider these options below to satisfy this requirement:

- Enroll in a medical plan offered by the City of Coronado or another group medical plan meeting the requirements for minimum essential coverage;
- Purchase coverage through a health insurance marketplace;
- Enroll in coverage through a government-sponsored program if eligible.

However, if you choose to purchase coverage through the marketplace, because the City of Petaluma's medical plans are considered affordable and meet minimum value under the Affordable Care Act, you may not be eligible for a subsidy, and you may not see lower premiums or out-of-pocket costs through the marketplace. In addition, employer contributions to your medical benefits will be lost and your portion of medical premiums will no longer be paid via payroll deductions on a pre-tax basis.



For More Information on the Affordable Care Act

To learn more about the Affordable Care Act, visit www.healthcare.gov.

Annual Notices

Various state and federal laws require that employers provide disclosure and annual notices to their plan participants. The City of Petaluma has posted all federally required annual notices on our benefits website for you to download and read at your convenience. The City of Petaluma will distribute all federally required annual notices upon hire and during each annual open enrollment period.

Annual notices include the following:

- Medicare Part D Notice of Creditable Coverage
- Women's Health and Cancer Rights Act (WHCRA)
- Newborns' and Mothers' Health Protection Act
- Special Enrollment Rights
- Medicaid & Children's Health Insurance Program
- HIPAA Notice of Privacy Practices

Enrollment Information

Benefits Eligibility

Full-time/regular employees are eligible for City of Petaluma benefits. Benefits coverage is effective the first of the month following your date of hire.

You may choose to enroll your eligible dependents which include:

- Your spouse/registered domestic partner
- Your children to age 26
- Any dependent child who is incapable of self-support because of a physical or mental disability

Making Changes to Your Benefits

You may make changes to your benefit choices once a year during the Open Enrollment period. All coverage you select will be effective January 1 through December 31, unless you have a qualified change in status or terminate employment.

Because many of your benefits are available on a pre-tax basis, the IRS requires you to have a qualified change in status in order to make changes to your benefit elections during the year (i.e., other than Open Enrollment). Examples of a qualified change in status include:

- Marriage, legal separation, divorce
- Disability
- Birth, adoption, custody change of an eligible dependent
- Death of a spouse/registered domestic partner or child
- Dependent ceases to satisfy dependent eligibility requirements
- Beginning or ending of spouse/registered domestic partner's employment
- Change in employment (either yours or your spouse/registered domestic partner's) from part-time to full-time or full-time to part-time

If you have a qualified change in status, and wish to make changes to your benefits, you must contact Human Resources within 30 days of the change (60 days for Open Enrollment). The change in your benefits must be consistent with the change in your family status. For example, if you have a new baby, you can enroll the child as a dependent under your medical plan, but you cannot remove another dependent who is already covered.

Contributions

Petaluma full-time/regular employees receive free of charge Dental, Vision and Employee Assistance Program for yourself and covered dependents as well as Basic Life/AD&D, and Long Term Disability.

Medical coverage is offered through the CalPERS Health Program. The employee contribution is dependent upon employment status and bargaining unit.

Voluntary benefits have been greatly expanded to include Supplemental Life, Legal Plan, Identity Theft , AFLAC and Pet Insurance – all available at group discounted rates and paid through your regular payroll deductions.

Cash-in-Lieu of Benefits

Employees have the option at the City of Petaluma of choosing cash-in-lieu of benefits for medical and dental if you have other coverage through your spouse/registered domestic partner.

Medical Benefits

CalPERS Medical

Medical benefits are available through CalPERS. You can find detailed plan information on the CalPERS website (www.CalPERS.ca.gov). The 2023 Health Benefit Summary is also available on the city's website.

A PPO, a Preferred Provider Organization, allows you to access care from any provider. When you access care through a PPO provider, your benefits are greater. When you access care through a non-PPO provider, your out-of-pocket expenses are higher.

An HMO, a Health Maintenance Organization, requires you to choose a Primary Care Physician and access care through the HMO network only. Services are generally covered with a copay and your out-of-pocket expenses are lower.



Video – Learn About Medical Plan Terms

Medical plan terms, such as deductibles, copays, coinsurance and out-of-pocket maximums, can sometimes be confusing. For a quick video that shows how these work, visit <http://video.burnhambenefits.com/terms>.



Dental Benefits

Dental—Dental Plan

The City has evaluated the dental insurance plan options for the 2023 plan year and will hold a “separate” Open Enrollment period, solely for dental, later this Fall. More information will be communicated to employees as soon as we are able to do so.

No action is required if you are continuing the same dental coverage in 2023 as you will automatically stay/be enrolled with the same dental coverage. Should you want to make a change to your dental coverage (i.e. process a new enrollment, terminate your coverage, add/remove dependents), keep an eye out for further information related to a “separate” Open Enrollment period for dental insurance only.

Vision Benefits

MetLife Vision Plan

The City of Petaluma provides eligible employees with vision care coverage through MetLife Vision. MetLife Vision has been expanded to include VSP and Costco network providers. You may choose to obtain your vision care services from any provider you wish. However, when you receive care from doctors in MetLife’s expanded network, your benefits are greater and your out-of-pocket costs are less. Vision care received from out-of-network providers is subject to a schedule of allowances, as shown below. Also, when you use out-of-network providers, you must pay the entire amount for the services and file a claim for reimbursement.

Network	MetLife Vision Plan	
	Network	Non-Network
Dependent Age	To age 26	
Exam Copay	\$25	Up to \$45 allowance
Materials Copay	None	N/A
Standard Lenses		
– Single Vision	100%	Up to \$30 allowance
– Bifocal Vision	100%	Up to \$50 allowance
– Trifocal Vision	100%	Up to \$65 allowance
Progressive Lenses	Up to \$55-175 copay	Up to \$50 allowance
Frames		
– Units 6,7,10, Council	Up to \$120 allowance (\$65 Costco)	Up to \$55 allowance
– Units 1,2,3,4,8,9,11	Up to \$180 allowance (\$100 Costco)	Up to \$70 allowance
Contact Lenses - Medically Necessary	100%	Up to \$210 allowance
Contact Lenses - Cosmetic		
– Units 6,7,10, Council	Up to \$120 allowance	Up to \$105 allowance
– Units 1,2,3,4,8,9,11	Up to \$180 allowance	Up to \$105 allowance
Frequency		
– Exams	Once per Calendar Year	
– Lenses	Once per Calendar Year	
– Frames	Once per Calendar Year	
Discounts for Additional Items	20%	N/A

Note: VSP has the largest network of private-practice eye care doctors in the industry. VSP’s network includes 37,000 access points nationwide. Most of the U.S. population lives within four miles of a VSP provider.



Finding In-Network Vision Providers

Go to www.metlife.com or call **855-MET-EYE1 (855-638-3931)**.

Income Protection Benefits

Basic Life and AD&D Insurance

The City of Petaluma provides eligible employees with Basic Life and Accidental Death & Dismemberment (AD&D) Insurance through New York Life as follows below. There is no cost to you for this benefit.

Basic Life Insurance

If your death occurs while you are covered under the plan, your beneficiary will receive a benefit amount as shown below.

Class 1	Full-time management employees in Units 8, 9, 11	1.5 times annual salary plus \$75,000, to \$200,000 max
Class 2	Full-time professional employees in Units 4, 11	\$75,000
Class 3	City Clerk	1.5 times annual salary plus \$75,000, to \$200,000 max
Class 4	City Manager	1.5 times annual salary plus \$75,000, to \$375,000 max
Class 5	Part-time management employees in Units 9, 11	1 times annual salary plus \$75,000, to \$100,000 max
Class 6	Full-time employees in Units 1, 2, 3	\$75,000
Class 7	Part-time job share employees in Units 1, 3, 4	\$37,500
Class 8	Full-time employees in Units 6, 7	\$50,000
Class 9	Part-time job share employees in Unit 6	\$25,000
Class 10	Full-time public safety mid-management employees in Unit 10	1.5 times annual salary plus \$50,000, to \$175,000 max
Class 11	City Council Members	\$50,000
Class 12	City Attorney	1.5 times annual salary to \$278,250 max

Please be advised that the Federal government requires the cost for employer-paid life insurance over \$50,000 to be taxed as imputed income and reported on your W-2.

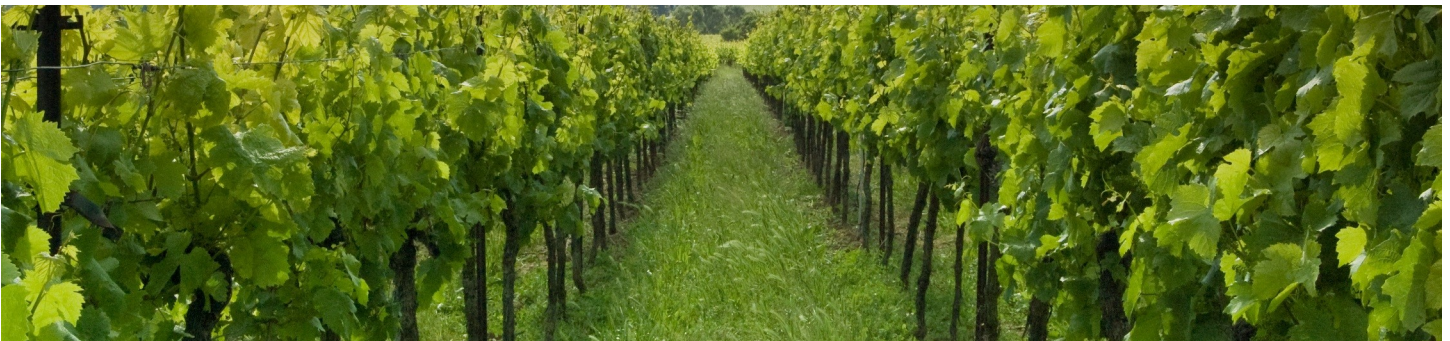
Accidental Death & Dismemberment (AD&D) Insurance

In the event of your accidental death, a benefit amount equal to your Basic Life Insurance amount will be paid to your beneficiary by New York Life. Partial benefits are payable to you in the event of an accident that results in serious injury (such as loss of limbs or eyesight).

Basic Dependent Life Insurance

Life and AD&D Classes 1, 2, 3, 10 and 11 receive Basic Dependent Life coverage through New York Life providing:

- Spouse coverage of \$1,000 up to age 70
- Children 6 months up to age 26 have coverage of \$1,000



Income Protection Benefits

Supplemental Life Insurance

The City of Petaluma provides all eligible employees and City Council members with the opportunity to purchase Supplemental Life Insurance through New York Life for yourself and your eligible dependents.

Employees

You may purchase 1, 2 or 3 times your annual salary to the lesser of 3 times your annual salary or \$450,000. Coverage amounts over the lesser of 1 times your annual salary or \$150,000 require proof of good health and are subject to approval by New York Life.

Spouse/Registered Domestic Partner

If you are enrolled in supplemental life insurance, you may also purchase spouse/registered domestic partner coverage in increments of \$10,000. The cost of coverage is based on your spouse's age. Please refer to your specific Class Benefit Summary for more information on the maximum and guaranteed coverage you can purchase for your spouse.

Children

If you are enrolled in supplemental life insurance, you may also purchase life insurance for your children from birth to age 26 in increments of \$1,000 to a maximum of \$10,000. The maximum benefit for children under six months old is \$500. Coverage amounts of up to \$10,000 is guaranteed when first eligible.

Please see Human Resources for the specific Supplemental Life Benefit Summary and applicable Enrollment Form, for your applicable Class, if you are interested in signing up for this benefit.

Special Note: If you do not elect to purchase Supplemental Life Insurance for yourself and your eligible dependents when you are first eligible, you may enroll at a later date, however, ALL coverage amounts will require proof of good health and are subject to approval by New York Life.

Long Term Disability Insurance

The City of Petaluma provides Long Term Disability (LTD) coverage to all eligible employees and City Council members. Sworn police and fire employees are excluded as they maintain their own coverage through their respective unions. There is no cost to you for this benefit.

Covered employees are eligible for LTD benefits through New York Life after 60 days of total disability. The plan pays 60% of your salary up to a maximum monthly benefit of \$5,000. If you are eligible for income from other sources such as Social Security and/or Worker's Compensation, LTD benefits are adjusted so that the maximum monthly benefit you receive from all sources does not exceed 60% of pre-disability earnings. Your benefits continue to Social Security Normal Retirement Age (SSNRA) while you are disabled.

Employee Assistance Benefits

Employee Assistance Program

The City of Petaluma provides all full-time/regular employees and their dependents access to the Concern Employee Assistance Program (EAP). The EAP offers assistance in resolving a wide range of situations that may come up in your personal or professional life. There is no cost to you for this benefit. Your utilization of services is confidential.

The EAP is available to assist you 24 hours a day, seven days a week. When you or a family member contacts the EAP, your call will be answered by a trained professional who will discuss your personal concerns with you, and make sure you have access to the appropriate resources.



Accessing the EAP

Visit employees.concernhealth.com and log in with your company code Petaluma for easy access to all available Concern services.

Face-to-Face (Video) and Telephonic Counseling

Concern offers assessment, crisis intervention, referrals, and confidential short-term counseling for help with personal issues. First responders receive up to 12 visits (can be via video or telephone during COVID) per problem, per year; other employees receive 6. Visits occur with a skilled Concern counselor for help with: difficulty with relationships, emotional distress, job stress, communication / conflict issues, alcohol or drug problems, loss and death.

Financial Coaching

Get sound financial guidance to help you manage money wisely and develop long-term financial security. Referral includes up to two 30-minute telephone consultations. Example topics: money management, identity theft resolution, tax issues.

Work-Life Services

- Child and Elder Care Referrals – Telephonic consultation and referral services
- Legal Consultations – 30 minute telephonic consultation per legal matter not related to employment. Examples of issues include estate planning, landlord-tenant matters, immigration, IRS matters

Online Services

Concern is accessible from your phone, tablet or computer. Easily get the help you need, when you need it:

- Simple digital intake
- Client-counselor matching
- Video counseling self-scheduling
- Guided self-help tools
- Digital therapeutics

Tax Savings Benefits

Flexible Spending Accounts (FSA)

The City of Petaluma offers two flexible spending accounts (FSAs) through Navia – Health Care and Dependent Care – that allow you to use pre-tax dollars to pay for certain health and dependent care expenses. Each year, you decide how much to contribute on a pre-tax basis. The annual amount you elect is deducted from your paycheck in equal amounts each pay period. As you incur expenses during the year, you can request reimbursement with your untaxed money from the appropriate accounts.

The plan year is January 1, 2023 through December 31, 2023. You may incur expenses through the grace period until March 15, 2024. The deadline to submit claims is March 31, 2024.

Health Care Flexible Spending Account

The Health Care Flexible Spending Account (FSA) allows you to pay for certain health care expenses that are not covered or only partially covered by your health care plans (medical, dental, vision, prescription drug). Examples of eligible expenses include copays for office visits and prescription drugs, coinsurance, deductibles, and fees for acupuncture, chiropractic care, laser eye surgery and orthodontia. Eligible expenses can be incurred by you or any of your eligible dependents. You can contribute up to \$2,750 per year to the Health Care Spending Account.

When enrolled in the Health Care FSA, you will receive a FSA Debit Card (also known as the Navia Benefits Card). The FSA Debit Card allows you to pay for eligible health care expenses directly from your Health Care FSA. Your Health Care FSA is electronically debited whenever you use the card. IRS regulations require that you provide documentation to verify eligibility of certain expenses but you don't have to wait for reimbursement. The FSA Debit Card is accepted by eligible merchants and providers who use other forms of debit cards, such as VISA. You may also elect to have your reimbursements directly deposited into your bank account or have a reimbursement check sent to your home.

Dependent Care Flexible Spending Account (FSA)

The Dependent Care Flexible Spending Account (FSA) is designed for people who need dependent care so that they can work. You are eligible to participate if you are single or married. However, if married, your spouse must either work, go to school fulltime or be unable to care for your dependents due to a disability for you to use the Dependent Care FSA. Dependent care can be for your children, spouse or parents. Dependents must live with you and be claimed as a dependent on your federal income tax return. The most you can contribute per year to the Dependent Care FSA is \$5,000 per IRS household (\$2,500 if married, filing separately).



Video – Learn How Flexible Spending Accounts Can Help Save You Money

For a better understanding of how Flexible Spending Accounts work, watch this quick video at

<http://video.burnhambenefits.com/fsa>.



Tax Savings Benefits

MyNavia App

The MyNavia App is a mobile platform that allows you to manage and utilize your FSA benefits from your iPhone or Android devices. The MyNavia App is free to download and a free-to-use tool. You may download and register for the app at the Apple or Android stores. Features allow you to readily access and stay connected to your FSA benefits, and include:

- Real time account balances
- Tutorial videos
- Account alerts
- Claim submission



Commuter Benefits

The City of Petaluma sponsors a Commuter plan that allows you to pay for work-related transit and parking expenses with pre-tax dollars through Navia. You can set aside up to \$270 per month for mass transit and/or \$270 per month for parking. Because deductions for these expenses are deducted from your paycheck, your taxable income is reduced and less tax is withheld.

When you enroll in the Commuter plan, you receive a Navia Debit Card that is funded by your paycheck contributions. You can then use your debit card to pay for mass transit, vanpool, or parking expenses with your transit and/or parking authority. You can also use your debit card to fund commuter cards. If you wish, you have the option to purchase parking passes out-of-pocket and submit a claim to Navia for reimbursement, instead of using your debit card.

The Commuter plan operates on a month-to-month basis, so you may enroll in the plan, change your contribution amount, or stop and restart your contributions at any time.

Voluntary Benefits

ALFAC 24 hour Accident Indemnity – Covers you and family for any accident, on or off the job!

Provides cash benefits for loss of income and increased out-of-pocket expenses (such as co-pays and deductibles) for \$120 initial visit/ \$35 follow-up doctor visits and \$1,000 first 18 hours of hospital confinement, then \$250 per day for 365 days. Includes specific-sum \$35-12,500 injury benefits based upon severity, \$200 for major tests and \$35 physical therapy, \$200-\$1500 ambulance, accidental death benefit, and more. Includes \$60 annual wellness benefit.

AFLAC Hospital Protection

Help close the gap on high deductibles, copays, and lost income.

\$1000 Confinement benefit, emergency benefit \$100, Physician visits \$25, Medical imaging, ambulance, in/out patient surgery \$50-\$1000 benefit. Daily Hospital confinement and Intensive care benefit, Maternity Benefits, and much more.

AFLAC Cancer Care – Pays cash benefits at a time when needed most

\$4,000/\$8,000 for the first occurrence of cancer, plus building benefit of \$500 per year prior to first occurrence. Radiation benefit \$350 per week, chemotherapy \$600 per week, experimental/holistic care \$350 per week second-surgical opinions and much more; help cover loss of income during treatments, and the increased expenses that arise. Wellness Benefit \$75 per covered person per calendar year.

AFLAC Critical Illness Plan

Pays \$5,000 upon the incident of heart attack, stroke, coronary bypass surgery, coma, and more; plus the benefit builds by an additional \$500 per year prior to first occurrence. Pays income benefits of \$300 per day in-patient, and \$125 per day for out-patient care. ICU benefits \$700/\$800 days 1-7, \$1,200/\$1,300 days 8-15. Major Human Organ Transplant \$25,000 and much more.

AFLAC Short-Term Disability Plan

This plan provides you with the security of short-term income protection if a disability occurs. This plan pays a range of \$500 to \$6,000 per month, based on your income. Benefits will begin from the first day due to off-job accidents, or as early as the 8th day due to sickness. You may choose a benefit period of 6 months or 12 months. You may choose an elimination period for injury/sickness of 0/7, 0/14, and 0/30.

MetLaw Pre-Paid Legal

MetLaw group legal services are offered through Hyatt Legal Plans (a MetLife company). With this plan, employees have access to unlimited telephonic and office consultations with attorneys on a variety of personal legal issues. You may use any licensed attorney you wish for covered services upon receipt; however, your benefits are greater when you use network attorneys. In most cases, there is no dollar limit on covered services received from network attorneys. Covered services under this plan include:

- Debt collection and foreclosure defense
- Identity theft defense
- Personal bankruptcy
- Civil litigation defense
- Purchase, sale and refinancing of primary residence
- Family law
- Traffic defense (except DUI)

Voluntary Benefits

LifeLock Identity Theft

LifeLock is a leader in identity theft protection services. Their focus is on helping you protect your identity -to help keep you safer-in an always connected world. City of Petaluma employees will have a choice of two LifeLock options, Benefit Elite and Ultimate Plus. Both options include the following 3 Layers of Protection:

- Detect – LifeLock searches over a trillion data points looking for potential threats to your identity.
- Alert – The patented LifeLock Identity Alert System will let you know about suspicious activity by text, phone or email.
- Restore – If you become a victim of fraud, an Identity Restoration Specialist handles your case every step of the way.

LifeLock Benefit Elite helps protect your identity along with your nest egg and includes scanning for misuse of your 401(k), Social Security Number, change of address and court records, and 3 Layers of Protection.

LifeLock Ultimate Plus provides the services of Benefit Elite plus bank account application and takeover alerts, online credit reports and credit scores and the 3 Layers of Protection.

Nationwide Pet Insurance

Nationwide Pet Insurance for your dog or cat is now available through City of Petaluma and your regular payroll deduction. There are two plans to choose from: My Pet Protection and My Pet Protection with Wellness. With either plan you can expect 90% back on your veterinary bills; there is also a \$250 annual deductible with a \$7,500 annual maximum, with no age limitation on both plans. Unfortunately, pre-existing conditions are not covered.

My Pet Protection	My Pet Protection with Wellness
<ul style="list-style-type: none">• Accidents and illnesses• Hereditary and congenital conditions• Cancer• Dental diseases• Behavioral treatments• Rx therapeutic diets/supplements	<ul style="list-style-type: none">• Accidents and illnesses• Hereditary and congenital conditions• Cancer• Dental diseases• Behavioral treatments• Rx therapeutic diets/supplements• Wellness exams• Vaccinations• Flea prevention• Spay or neuter• Teeth cleaning• And more

To enroll, call **877-738-7874** or go online to www.petsnationwide.com and enter City of Petaluma in the search box.

Nationwide also has coverage for avian and exotic pets – call **877-738-7874** for more information.

Resources and Contacts

Below is a list of insurance carrier contacts should you require assistance with your benefit questions following open enrollment. If you are unable to resolve your issues or questions with the insurance carriers, please contact Human Resources.

	Phone	Website
CalPERS Medical Plans	888-CalPERS (888-225-7377)	www.calPERS.ca.gov
MetLife Vision With VSP	855-MET-EYE1 (855-638-3931)	www.metlife.com
New York Life Life, AD&D and Disability	800-362-4462	www.newyorklife.com
Concern Employee Assistance	800-344-4222	employees.concernhealth.com (Enter the company code Petaluma)
Navia Flexible Spending Accounts	800-669-3539	www.naviabenefits.com
AFLAC	Chris Kelly (707) 486-9134	www.aflac.com
MetLaw	800-821-6400	www.info.legalplans.com (Access code is GetLaw)
LifeLock Identity Theft	800-416-0599	www.lifelock.com
Nationwide Pet Insurance	800-872-7387	www.petsnationwide.com (Enter City of Petaluma in the search)





www.burnhambenefits.com

This Employee Benefits Guide provides an overview of some of your benefit plan choices. It is for informational purposes only. It is not intended to be an agreement for continued employment. Neither is it a legal plan document. If there is a disagreement between this guide and the plan documents, the plan documents will govern.

In addition, the plans described in this guide are subject to change without notice. Continuation of any benefit plan or coverage is at the company's discretion and in accordance with federal and state laws. If you need additional information or have any questions about the benefit program, please contact the Human Resources Department.