

# Open Enrollment Action Guide

# Welcome to Open Enrollment

Open Enrollment begins September 19th and ends October 14th, 2022.

Our benefits package renews on January 1, 2023. Open Enrollment is your annual opportunity to make your benefits choices for the upcoming year. During Open Enrollment, you can change your plan options and add or remove dependents from your coverage. No changes are allowed after noon (12pm) on October 17th, or during the plan year, unless you experience a qualified life event as defined by the IRS.

Please refer to the attached Employee Benefits Guide for additional plan details. If you would like more information about any of the plans described here, please contact the Human Resources Department to receive the plan summaries and evidence of coverage certificates.

Even if your 2023 plan elections are not changing, Open Enrollment is a good time to evaluate all of the available options to be sure your selections are right for you and your family.

All enrollments and changes made during this time are effective January 1, 2023.

# Open Enrollment For Your 2023 Benefits

| September 2022 |     |     |     |      |     |     |
|----------------|-----|-----|-----|------|-----|-----|
| SUN            | MON | TUE | WED | THUR | FRI | SAT |
|                |     |     |     | 1    | 2   | 3   |
| 4              | 5   | 6   | 7   | 8    | 9   | 10  |
| 11             | 12  | 13  | 14  | 15   | 16  | 17  |
| 18             | 19  | 20  | 21  | 22   | 23  | 24  |
| 25             | 26  | 27  | 28  | 29   | 30  |     |
| October 2022   |     |     |     |      |     |     |
| SUN            | MON | TUE | WED | THUR | FRI | SAT |
|                |     |     |     |      |     | 1   |
| 2              | 3   | 4   | 5   | 6    | 7   | 8   |
|                |     |     |     |      |     |     |

14

21

20

15

10

17

24

18

16

23

30



### Important Note About the Flexible Spending Accounts

Enrollment in flexible spending accounts <u>does not</u> carry over from year to year. To participate in the Healthcare and/or Dependent Care flexible spending account in 2023, you must re-enroll in the FSA plan.

# **Open Enrollment**

## What Will Stay the Same in 2023

The City of Petaluma will continue providing a rich offering of comprehensive benefit choices that address the diverse needs of employees and their families.

- Medical Plans will continue through CalPERS
- Dental plan will continue
- Vision plan will remain the same
- Life Insurance and Disability plans will remain the same

### What Will Change in 2023

#### **Dental Insurance Plan— Carrier Change**

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.

#### What You Need to Do

Your current elections will continue in 2023 if you don't do anything during Open Enrollment, however, the 2022 flexible spending account elections will end on December 31, 2022. To participate in the 2023 Healthcare and/or Dependent Care flexible spending account(s), you must enroll between September 19 through October 17, 2022. If you do not enroll or make changes by October 17, 2022 (at noon), you will not be able change your coverage(s), unless you have a Qualified Life Event. If you experience a Qualifying Life Event (i.e. marriage, divorce, having a baby, etc.), please notify Human Resources as soon as possible, and within 30 days of the event.

Considering the important role employee benefits play in most of our lives, rather than letting Open Enrollment pass you by, it is recommended that you:

- Take time to review your current enrollments, assess your needs and consider your options
- Review and/or update your beneficiary designations for life insurance
- ✓ Obtain additional information and ask questions if there is something you don't understand

#### Changes must be made by October 17, 2022 at 12:00 p.m. PST



#### **Ouestions?**

- Refer to the City of Petaluma 2023 Benefit Guide
- Contact Human Resources