



City of Petaluma

Open Enrollment Action Guide

Welcome to Open Enrollment

Open Enrollment begins September 18th and ends October 13th, 2023.

Our benefits package renews on January 1, 2024. 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. All changes must take place by noon (12pm) on Monday, October 16th. No changes are allowed after that time or during the plan year, unless you experience a Qualifying Life Event as defined by the IRS.

Please refer to the 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 2024 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 Open Enrollment are effective January 1, 2024.

Open Enrollment For Your 2024 Benefits

September 2023

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 2023

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	31				



Important Note About the Flexible Spending Accounts

Enrollment in flexible spending accounts **does not** carry over from year to year. To participate in the Healthcare and/or Dependent Care flexible spending account in 2024, you must re-enroll in the FSA plan. For more information on dependent care FSA plans, please see the following IRS FAQ: <https://www.irs.gov/faqs/childcare-credit-other-credits/child-and-dependent-care-credit-flexible-benefit-plans>.

Open Enrollment

What Will Stay the Same in 2024

All Plan Carriers

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 however, there are a couple of plan changes; please see further details below
- Dental plan will remain the same
- Vision plan will remain the same
- Life Insurance and Disability plans will remain the same

What Will Change in 2024

CalPERS Medical Plan Options:

Health Net SmartCare (HMO) exits the CalPERS Medical Program - Employees and their dependents who are currently enrolled in the Health Net SmartCare plan will automatically be enrolled in the Blue Shield Access+ plan, effective January 1, 2024 unless you choose a different plan during Open Enrollment.

UnitedHealthcare Signature Value Alliance expands their network within Sonoma County (and a handful of other surrounding Counties).

Special Opportunity: Open Enrollment Voluntary Life Insurance

All employees have the opportunity to enroll in or increase voluntary life coverage during open enrollment without having to submit proof of good health to New York Life, up to the guaranteed amount. If you waive the enrollment opportunity during open enrollment, any amount you apply for in the future will be subject to underwriting and will require proof of good health. Please refer to the Employee Benefits Guide for the guaranteed benefit amounts.

Increased Orthodontic Benefit

Beginning January 1, 2024, the Orthodontia Lifetime Maximum increased from \$1,000 to \$2,000 for units 6,7,10 and Council. This benefit applies to both children and adults.

New Benefit Included in the EAP Plan

Parent Coaching: Through a collaborative process of discovery and goal setting, you will learn practical strategies and solutions for common challenges. Experienced parent coaches can help you understand the issues, guide you in making decisions, and provide you with the tools to help you create healthier, more fulfilling relationship with your children. This benefit includes an initial 60 minutes call plus two 30-minute follow-up calls. Topics include:

- Child development & behavior
- Early parenting
- Mental health & kids
- Sibling rivalry
- and more

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What You Need to Do

Your current elections will continue in 2024 if you don't do anything during Open Enrollment, however, if you are currently enrolled in MetLaw Pre-paid Legal and/or a Flexible Spending Account (Healthcare or Dependent care), those elections will end on December 31, 2023. To participate in those coverages in the 2024 plan year, you must submit a new enrollment form during Open Enrollment. If you do not enroll or make changes by October 16, 2023 (at noon), you will not be able change your coverage(s), unless you experience a Qualifying 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 16, 2023 at 12:00 p.m. PST



Questions?

- Refer to the City of Petaluma 2024 Employee Benefits Guide
- Contact Human Resources