



Human Resources



2024 OPEN ENROLLMENT FREQUENTLY ASKED QUESTIONS

1. Where can I get the Benefits Guide?

Answer: Please click here - 2024 Benefits Guide

2. When is Open Enrollment and when do changes take effect?

Answer: The 2024 Open Enrollment takes place between 8 a.m. Monday, September 18 until 5 p.m. Friday, October 13, 2023. Your coverages and election updates will be effective on January 1, 2024.

3. Where do I go to add/delete/change elections and make dependent or beneficiary updates?

Answer: It is all managed via BenefitBridge at www.benefitbridge.com/santa-ana.

4: What are some changes for 2024?

Answer: The City is changing Life, Accidental Death, and Long Term Disability carrier to The Standard. The Standard offers competitive rates and additional plan enhancements. (Claims made during 2023 will continue to be administered by The Hartford.)

Premium changes will occur for all CalPERS health plans (up to 19.67% increase) and Delta Dental PPO (4% increase). The lowest-cost Region 2 plan will change from PERS Gold to Health Net Salud Más.

Along with a premium change (\$3.00 to \$3.20 increase per pet), there are plan enhancements to United Pet Care to include whiskerDocs 24/7 Pet Helpline, Pet Medication Savings Program, and MySimplePetLab at-home pet tests.

5. I received communications from CalPERS to make health plan enrollment changes on CalPERS. It's from CalPERS so I must do it, right?

Answer: Please disregard this as the City exclusively uses BenefitBridge to manage enrollments and changes. BenefitBridge will coordinate your enrollment with CalPERS.

6: What specific changes will occur for our CalPERS health plans?

Answer: Health Net SmartCare will no longer be available effective January 1, 2024. Those currently enrolled in Health Net SmartCare must make plan changes otherwise coverage will default to Health Net Salud y Más.

Please visit <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/annual-health-plan-changes> to view all other plan changes.

7: I see two different health plan rates for Region 2 and Region 3. What is my medical region? Answer: CalPERS allows you to utilize either your residence or work for region assignment. If you reside in Orange County, you are in Region 2 and may only select Region 2 plans. If you reside in Los Angeles, Riverside, or San Bernardino County, you are in Region 3 and may select either Region 2 or Region 3 plans.

8: I reviewed and researched the health plan options and want to make a change to a different health plan. Before I make the change, is there anything I should be aware of?

Answer: If you want to remain with a specific physician/medical group, ensure that they are covered by the new health plan. Visit <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search> to search for your provider.

9: What if I'm opting out of medical and/or dental benefits?

Answer: You must complete a "Waiver of City Sponsored Benefits" form and attach proof of other coverage. The proof of other coverage is required each year to maintain the opt-out. Failure to provide proof of other coverage will result in default enrollment into the lowest cost health and/or dental plan.

10: I want to keep everything the same. Do I need to log into BenefitBridge?

Answer: If you are not making any Open Enrollment changes, your enrollments will be carried forward into the next year with the exception of flexible spending account (FSA) and those that are enrolled in Health Net SmartCare. FSA accounts require annual re-enrollment. It is encouraged that you log in to view your enrollments to ensure that your elections, dependents, and beneficiaries are all up to date.

11: I need more help!

Answer: For BenefitBridge technical assistance, please contact BenefitBridge support Monday through Friday from 8 a.m. to 5 p.m. at 800-814-1862 or email benefitbridge@keen.com.

For Benefits questions, please contact your HR Benefits Team at 714-647-5299 or the following staff directly:

[Alma Jacobo-Valdez - ajacobo-valdez@santa-ana.org / 714-647-5158](mailto:ajacobo-valdez@santa-ana.org)

Benefits Support for: City Clerk, Information Technology, Library Services, Parks, Recreation and Community Services, Planning and Building, Public Works

[Mai Pham - mpham@santa-ana.org / 714-647-5159](mailto:mpham@santa-ana.org)

Benefits Support for: City Manager, City Attorney, Community Development, Finance, Human Resources, Police