

September 12, 2008

Once again it is time for Open Enrollment. This annual activity allows you to modify your benefits including:

- Changing medical and/or dental plans
- Adding eligible dependents to your insurance plans
- Deleting dependents from your insurance plans
- Adding or revising your additional Accidental Death and Dismemberment and Life Insurances
- Adding or modifying the level of life insurance coverage for your dependents
- Enrolling in a Flexible Spending Account (FSA) to pay for dependent and health care expenses with pretax dollars.
- This is also a good time to update any personal information (changes in phone number, address, department, association, etc.) in Benetrac.

The City of Huntington Beach provides an impressive package of benefits to our valued employees. We want to help you understand the benefits offered to you and help you design the benefit package that best meets your needs. Included with this letter is an election summary of your current enrollments.

Changes to our benefit plans for 2009 are:

For MEA/MEO/NA only: In order to keep premium increases to a minimum, co-pays for office visits are now \$15 for both HMOs and \$25 for the Blue Shield PPO Plan, \$100 for the emergency room, and slight adjustments in prescription coverage were made to encourage use of mail order services. In addition, for the PPO, the out-of-network deductible is now \$750 for individual and \$1,500 for family.

For POA/PMA/MSOA/FMA only: **Open Enrollment for CalPERS medical plans ends October 10, 2008; changes must be submitted on the CalPERS change form and received by Human Resources/Employee Benefits by 5:00 pm. on Friday, October 10, 2008.** A CalPERS Health Fair has been scheduled in Police Training Classroom A for Wednesday, September 17 from 9 a.m. to 11 a.m and for Thursday, September 18 from 2 p.m. to 4 p.m. Representatives from CalPERS Kaiser, CalPERS Blue Shield, Talbert Medical Group, California Casualty Life, AFLAC and POA will be present. *If you have no changes to your Benetrac Election Summary, you may wish to return this form to our table at this Health Fair.*

For HBFA: The only plan design change to the Blue Shield Fire Safety PPO is for non-network hospitalization at a maximum \$350 per day.

VSP Vision Plan – The office visit co-pay has increased from \$10 to \$15.

Further details are in Plan Summary booklets available in departments and on SurfNet/Human Resources/Employee Benefits/2009 Benefit Summaries by Associations.

Please review your current benefit plans as described in the enclosed Election Summary and determine if changes need to be made.

If you do not wish to make any changes, simply write "NO CHANGES" in the blank area above the signature block, sign, date and return the form to Attn: Human Resources/Employee Benefits. The form must be received by 5:00 p.m., Friday, October 31 in our office located on the lower level of City Hall **with the exception noted above for CalPERS Health Plan enrollees.**

If you do wish to revise your coverage, update your personal information or change beneficiaries, you must do so electronically through Benetrac. Instructions are available at the following link: [http://surfnet/Human\\_Resources/employee\\_benefits.cfm](http://surfnet/Human_Resources/employee_benefits.cfm) by selecting the Benetrac option. You will need to print, sign and date your revised Election Summary and return to Attn: Human Resources/Employee Benefits by 5:00 p.m., Friday, October 31, 2008. **No changes will be honored after October 10 (for CalPERS Plans) and October 31 (for all others) due to processing requirements of our carriers.**

All changes made during Open Enrollment will be effective on January 1, 2009. You will also find enclosed a copy of the benefit rate sheet for your association as the Benetrac Election Summary may contain non-updated rates. Please reference the rate sheet when selecting plans. To assist you with the process, we will be available from 9 a.m. to 4 p.m. in the Human Resources Junior Conference Room located directly across from the City Café. Please refer to the Open Enrollment calendar on SurfNet and in the Human Resources Newsletter.

Additionally, we invite you to attend an Open Enrollment Information meeting on Tuesday, October 14 from 9:00 a.m. to Noon at the Central Library, Theatre. Representatives from Kaiser, Blue Shield, and our other benefit providers will be there to explain the provisions of our plans, conduct demonstrations of their websites, and answer any questions.

For new enrollments in supplemental life insurance or to change supplemental life insurance amounts, you will need to complete an enrollment form that you can download from SurfNet. Be sure to complete all sections and have your spouse sign as appropriate. **NOTE: You will need to re-enroll for 2009 in Flexible Spending Accounts (FSAs) to pay for health care and dependent care with pretax dollars via Benetrac-- even if you do not wish to change the amount.**

Please keep in mind that Open Enrollment is only available through the month of October. Changes submitted after this time will not be accepted, and your coverages will remain in effect until December 2009. If you have any questions, please contact us in Employee Benefits:

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We hope to see you at the Open Enrollment Information meeting!

Sincerely,

Brigitte Charles  
Principal Human Resources Analyst  
Human Resources/Employee Benefits