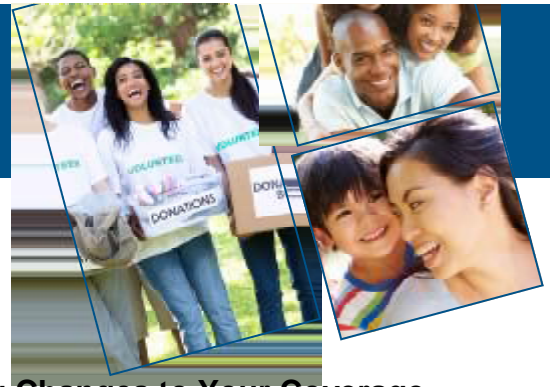


# 2018-19

## Benefits-At-A-Glance



### Introduction

Community Action Partnership of Orange County is pleased to present this overview of our Benefits Program.

We offer a comprehensive package of benefits that help you take good care of yourself and your family. Your benefits are a valuable part of your compensation; we encourage you to learn how your plans work so you can get the most out of them.

Some of our over-riding objectives in selecting the benefits program include:

- Meeting the diverse needs of our employees by offering flexible benefit choices
- Positioning our benefits program as a competitive tool to attract and retain a quality workforce
- Promoting and enhancing employees' understanding of all benefits offered and costs associated with the plan
- Providing programs that promote a culture of wellness, with easy access to a variety of health resources

Community Action Partnership of Orange County pays the full monthly premium for the following plans:

Medical: Blue Shield Trio Network HMO - Employee Only

Dental: Cigna DHMO - Employee Only

Basic Life and AD&D Insurance - Employee Only

### Eligibility and Enrollment

You may enroll in our benefits program if you are an active, full-time regular employee working a minimum of 30 hours per week. Your benefit eligibility begins on the first of the month following 30 days of active employment.

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include your spouse/domestic partner and children.

Each year, Community Action Partnership of Orange County holds Open Enrollment, generally in July. Our plan year runs from August 1<sup>st</sup> through July 31<sup>st</sup> of each year.

### Making Changes to Your Coverage

Once you choose your benefits, you may not change or cancel your coverage until the next open enrollment period unless you have what the IRS calls a "qualified status change". If you experience a qualified status change, you must notify Human Resources to change your coverage within 31 days of the change.

#### Qualified Status Changes Include:

- Change of domestic partner status, participant's legal marital status, including marriage, death of spouse, divorce, legal separation, or annulment.
- Change in the number of employee's dependents due to birth, adoption and placement for adoption, or death.
- Termination or commencement of employment by the participant, spouse/domestic partner, or dependent.
- A reduction or increase in hours of employment by participant, spouse/domestic partner, or dependent, including a switch between part-time and full-time status, strike or lockout, or commencement of or return from an unpaid leave of absence.
- An event that causes the participant's dependent to satisfy or cease to satisfy the requirements for coverage due to attainment of age.
- A change in the place of residence (out of plan's service area) of participant, spouse/domestic partner, or dependent.
- Financial hardship is NOT considered a qualifying event.



# Benefits At-A-Glance

## Medical Plan Comparison

Community Action Partnership of Orange County has three different medical plans that you may choose from. Please refer to the charts below or access the Benefit Summary plan descriptions for more details.

### Blue Shield HMO Medical Plan Options

Benefits	Trio Network HMO	Access+ Full Network HMO
<b>Deductible</b>	None	None
<b>Out-of-Pocket Maximum</b>	\$2,000/Individual; \$4,000/Family	\$2,000/Individual; \$4,000/Family
<b>Preventive Services</b>	No charge	No charge
<b>Office Visit (Primary Care and Specialists)</b>	\$20 copay	\$20 copay
<b>Chiropractic &amp; Acupuncture Services (limited to 30 visits, combined, per calendar year)</b>	\$10 copay	\$10 copay
<b>Hospitalization</b>	\$500 per admission	\$500 per admission
<b>Emergency Room Services (copay waived if admitted)</b>	\$100 copay per visit	\$100 copay per visit
<b>Urgent Care</b>	\$20 copay	\$20 copay
<b>Prescriptions - Retail (30-day supply)</b>		
Tier 1 drugs	\$10 copay	\$10 copay
Tier 2 drugs	\$25 copay	\$25 copay
Tier 3 drugs	\$40 copay	\$40 copay
Tier 4 drugs (excluding Specialty drugs)	20% (\$200 max copay)	20% (\$200 max copay)
Specialty Pharmacies	20% (\$200 max copay)	20% (\$200 max copay)
<b>Mail Order (90-day supply)</b>		
Tier 1 drugs	\$20 copay	\$20 copay
Tier 2 drugs	\$50 copay	\$50 copay
Tier 3 drugs	\$80 copay	\$80 copay
Tier 4 drugs (excluding Specialty drugs)	20% (\$400 max copay)	20% (\$400 max copay)
Specialty Pharmacies	Not covered	Not covered

### Blue Shield PPO Medical Plan Option

Benefits	Full PPO Split Deductible	
Network	In-Network	Out-of-Network
<b>Deductible</b>	\$500/Individual; \$1,000/Family	\$1,000/Individual; \$2,000/Family
<b>Out-of-Pocket Maximum</b>	\$2,500/Individual; \$5,000/Family	\$5,000/Individual; \$10,000/Family
<b>Preventive Services</b>	Covered 100% ( <i>deductible waived</i> )	Not covered
<b>Office Visit (Primary Care and Specialists)</b>	\$20 copay ( <i>deductible waived</i> )	40%, after deductible
<b>Chiropractic Services (limit of 12 visits per cal year)</b>	\$25 copay	40%, after deductible
<b>Acupuncture Services (limit of 20 visits per cal year)</b>	\$25 copay	40%, after deductible
<b>Hospitalization</b>	\$100 per admission + 20%	40%, after deductible
<b>Emergency (copay waived if admitted)</b>	\$100 copay per visit + 20% ( <i>deductible waived</i> )	
<b>Urgent Care</b>	\$20 copay ( <i>deductible waived</i> )	40%, after deductible
<b>Prescriptions—Retail (30-day supply)</b>		
Tier 1 drugs	\$10 copay	25% + retail copay
Tier 2 drugs	\$25 copay	
Tier 3 drugs	\$40 copay	
Tier 4 drugs (excluding Specialty drugs)	30% (\$200 max copay)	
Specialty Pharmacies	30% (\$200 max copay)	
<b>Mail Order (90-day supply)</b>		
Tier 1 drugs	\$20 copay	Not covered
Tier 2 drugs	\$50 copay	
Tier 3 drugs	\$80 copay	
Tier 4 drugs (excluding Specialty drugs)	30% (\$400 max copay)	
Specialty Pharmacies	Not covered	

# Benefits At-A-Glance

## Basic Life and AD&D Insurance

Community Action Partnership of Orange County provides employer-paid life and accidental death and dismemberment (AD&D) coverage in the amount of \$15,000. Your AD&D beneficiary(ies) for loss of life is the same beneficiary(ies) you choose for Basic Life Insurance.

Your Basic Life and AD&D benefit will reduce to 65% at age 65 and to 50% at age 70.

### Basic Life and AD&D Example

**Should you lose your life as the result of an accident, AD&D coverage would pay an additional benefit equal to \$15,000. Combined with your Basic Life benefit, your beneficiary would receive \$30,000.**

## Optional Life Insurance

You may purchase additional life insurance coverage for yourself, as well as for your spouse/domestic partner and/or child(ren) through Unum. You must elect this coverage in order to elect coverage for your dependents. Because this coverage is paid with after-tax dollars, beneficiaries will receive a non-taxable benefit. Refer to the Benefits Election Form for plan details and rates.

Coverage Type	Coverage Amounts
Employee	<ul style="list-style-type: none"><li>• Increments of \$10,000</li><li>• 1-5 times annual salary to maximum of \$500,000</li><li>• Guarantee Issue \$70,000</li></ul>
Spouse/Domestic Partner	<ul style="list-style-type: none"><li>• Increments of \$5,000</li><li>• Maximum benefit is the lesser of: 100% of employee-elected amount; or \$500,000</li><li>• Guarantee Issue \$25,000</li></ul>
Children (to age 26)	<ul style="list-style-type: none"><li>• Increments of \$10,000</li><li>• Children live birth to six months: \$1,000</li><li>• 6 months to 26 years: benefit is the lesser of 100% of employee-elected amount; or \$10,000</li><li>• Guarantee Issue: \$10,000</li></ul>
Age Reduction Schedule (benefit reduces from original amount at specified age)	<ul style="list-style-type: none"><li>• To 65% at age 65</li><li>• To 50% at age 70</li><li>• Benefits terminate at retirement</li></ul>

## Voluntary Products

Community Action Partnership of Orange County provides an opportunity for you to purchase additional voluntary products on an individual basis through Colonial.

The options are: Accident Coverage, Cancer Wellness/Security Insurance, Critical Illness Coverage, Term Life Insurance, Universal Life Insurance (Long-Term Care rider available with purchase of this plan).

Premiums for all of these plans except the Medical Bridge Coverage will be payroll deducted on an after-tax (post-tax) basis so that the benefit is not taxed.

If interested, contact our Colonial representative (contact information listed on next page). All communication following enrollment will be handled directly with Colonial on an individual basis.

## Work-Life Balance Employee Assistance Plan

Community Action Partnership of Orange County understands that life's stresses aren't a game. This is why you are provided with an Employee Assistance Plan (EAP) through Unum—at no additional cost!

When you have questions, concerns or emotional issues about your personal or work life, you can count on Unum's work-life balance EAP to offer assistance for a variety of concerns, such as:

- **Locate child care and elder care services**
- **Speak with financial experts**
- **Work through complex, sensitive issues**
- **Up to 3 face-to-face visits with a consultant**
- **Get a referral to a local attorney, and more**

You also have unlimited website access at [lifebalance.net](http://lifebalance.net).

# Benefits At-A-Glance

## Dental Plans

You and your eligible dependents have the opportunity to enroll in a dental plan through Cigna. We offer a choice of a DHMO and a DPPO.

Cigna Dental Plan Options				
Feature or Service	DHMO Network Only	DPPO		
		Advantage Network	DPPO Network	Out-of-Network
<b>Deductible (ind/fam)</b>	None	\$50/individual; \$150/family		
<b>Ded waived on Preventive?</b>	N/A	Yes	No	No
<b>Annual Max</b>	None	\$1,500/individual		
<b>Preventive Services</b>	No charge	No charge (deductible waived)	20%, after deductible	20%, after deductible
<b>Basic Services</b>	Per copay schedule	20%, after deductible	20%, after deductible	20%, after deductible
<b>Major Services</b>	Per copay schedule	50%, after deductible	50%, after deductible	50%, after deductible
<b>Orthodontia</b>			50% to \$1,500	
<b>Child (to age 19)</b>	\$1,608		Lifetime maximum	
<b>Adult</b>	\$1,800			

## Voluntary Vision Plan

You may elect vision coverage through EyeMed for your eyewear and eye care needs.

EyeMed Voluntary Vision Plan		
Benefits	Network	Non-Network
<b>Exam</b> (Every 12 months)	\$10 copay	Plan pays up to \$40
<b>Lenses</b> (Every 12 months)	Plan pays \$25-\$200	Plan pays up to \$30-\$70
<b>Frames</b> (Every 24 months)	\$0 Copay, \$130 Allowance, 20% off balance over \$130	Plan pays up to \$91
<b>Contact Lenses*</b>		
<b>Conventional</b>	\$0 copay, \$130 allowance, 15% off balance over \$130	Plan pays up to \$130
<b>Disposable</b>	\$0 copay, \$130 allowance	Plan pays up to \$130
<b>Medically Necessary</b>	\$0 copay, Paid-in-Full	Plan pays up to \$210

\*Contacts are available in lieu of frames and lenses

## EyeMed Member Vision Care Savings Program

As an EyeMed member, you can save up to 40% off a complete pair of prescription glasses and 20% off non-prescription sunglasses. Members can choose from over 35,000 private practitioners and 96,000 leading retailers such as Lens Crafters, Target Optical, JC Penny Optical and most Pearle Vision locations.

**Sun Perks:** Each enrolled member receives \$20 off any purchase or \$50 off purchases of \$200+ at any Sunglass Hut (most pairs, brands and styles). Simply create an account at [eyemed.com](http://eyemed.com) and click on special offers to get your sun savings code to use in store or online.

Laser vision correction is available at 15% off the retail price or 5% off the promotional price when using the U.S. Laser Network.

## Flexible Spending Accounts (FSA)

If you have out-of-pocket medical, dental, voluntary vision or dependent care (including elder care, if an IRS dependent) expenses, you may decrease taxes and increase your spendable income by enrolling in a Flexible Spending Account (FSA). SHDR, our FSA Administrator, offers two types of FSAs: a Health Care Account and a Dependent Care Account.

# Benefits At-A-Glance

## Helpful Contacts

Plan Type	Group Numbers	Telephone Numbers	Website or Email Address
Medical - Blue Shield Trio Network HMO	W0064865	855.829.3566	<a href="http://www.blueshieldca.com">www.blueshieldca.com</a>
Medical - Blue Shield Full Network HMO	W0064865	888.256.1915	<a href="http://www.blueshieldca.com">www.blueshieldca.com</a>
Medical - Blue Shield PPO	W0064865	888.256.1915	<a href="http://www.blueshieldca.com">www.blueshieldca.com</a>
Dental - Cigna DHMO	3334955	800.244.6224	<a href="http://www.cigna.com">www.cigna.com</a>
Dental - Cigna DPPO	3334955	800.244.6224	<a href="http://www.cigna.com">www.cigna.com</a>
EyeMed	TBD	866.804.0982	<a href="http://eyemed.com">eyemed.com</a>
Life Insurance - Unum	Basic: 631152-001 Optional: 635113-001	800.421.0344	<a href="http://www.unum.com">www.unum.com</a>
Work-Life Balance EAP	N/A	800.854.1446 English 877.858.2147 Spanish	<a href="http://lifebalance.net">lifebalance.net</a>
Flexible Spending Accounts - SHDR	N/A	800.768.4873 or 800.930.2441	<a href="http://www.SHDR.com">www.SHDR.com</a>
Voluntary Products - Colonial	N/A	949.679.4415	Email: <a href="mailto:drackliffe@cox.net">drackliffe@cox.net</a>

## Other Helpful Websites

Agency for Healthcare Research & Quality	<a href="http://www.ahrq.gov">www.ahrq.gov</a>
American Medical Association	<a href="http://www.ama-assn.org">www.ama-assn.org</a>
Medi-Cal	<a href="http://www.medi-cal.ca.gov">www.medi-cal.ca.gov</a>
Merck Manual of Medical Information	<a href="http://www.merck.com">www.merck.com</a>
National Institutes of Health	<a href="http://www.nih.gov">www.nih.gov</a>
National Library of Medicine	<a href="http://www.nlm.nih.gov">www.nlm.nih.gov</a>
Covered CA	<a href="http://www.coveredca.com">www.coveredca.com</a>



Please contact the Human Resources department with any questions regarding enrollment or changes, or any plan questions you may have.

Complete benefit program information is always available through BeneTrac, our online enrollment system. The Human Resources department at ext. 3602 is also available to assist.