CHABOT-LAS POSITAS COMMUNITY COLLEGE DISTRICT
Office of Human Resources
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Date: April 29, 2024

To: Eligible Employees – Classified, Confidential/Supervisory, Administrators/Executives Staff

From: Melinda Trammell
Director, Employee and Labor Relations

Subject: <u>Annual Benefits Online Open Enrollment ~ Due by Monday, June 3, 2024</u>

PLEASE READ CAREFULLY

The Chabot-Las Positas Community College District is offering the annual benefit "Open Enrollment Period" from May 1 – June 3, 2024. The open enrollment period allows eligible employees to switch medical plans, and add or delete eligible dependents. <u>All Plans are based in the Northern California Region. Plan changes will be effective July 1, 2024.</u>

The 2024-25 Open Enrollment process will again be conducted online through BenefitBridge. To access the enrollment link, please go to the Benefits website, http://districtazure.clpccd.org/benefits/. Click on "*Open Enrollment - Open*" in the left navigation bar. You will see a link (<u>ENROLL HERE)</u> to take you online to make any changes to enrollment, such as adding or removing a dependent and to re-enroll in the Flexible Spending Account program.

FLEXIBLE SPENDING ACCOUNT (FSA)
The Flexible Spending Account (FSA) is a program which allows eligible employees to pay for qualifying medical, dental and vision expenses (maximum $3,200) and dependent care expenses (maximum $5,000 per household or $2,500 for married individuals filing separately) with pre-tax dollars. For information regarding the FSA plan and how it may be beneficial for you, visit our website (http://districtazure.clpccd.org/benefits/open-enrollment.php). ==**Flexible Spending Account deductions will not automatically renew. You must re-enroll each year.**==

We also offer Flexible Spending Account (FSA) for Transit Plan – which allows pre-tax saving ($315/month maximum) travel by bus, BART, ferry, etc. and save on Qualified Parking expenses. Review the Payroll website (http://districtazure.clpccd.org/business/guide/payroll.php) for more information.

==**If you are not making any changes to your dependents or current benefit plans (except Flexible Spending Account), <u>YOU DO NOT NEED TO DO ANYTHING.</u>**==

CHANGE IN FAMILY STATUS NOTIFICATION
Carriers require that any dependent additions due to new birth/adoptions and/or marriage/domestic partnerships must be made within 30 days from date of occurrence. If dependent additions are not completed within the allowed time, your dependent(s) will not be eligible for enrollment until the District's next 'Open Enrollment' period.

Please be aware that it is the employee's responsibility to notify the District of family status changes that may affect insurance coverage. Failure to notify the District of such changes shall cause the employee to be responsible for the cost of the insurance coverage paid by the District for ineligible family members.

You may neither initiate nor terminate coverage outside of the open enrollment period in the absence of a qualifying event. A qualifying event is: birth, adoption, divorce, marriage, death, a dependent turning 26, change in hours/FTE, and termination of employment.

PREMIUM RATES FOR MEDICAL and DENTAL PLANS

You may be required to make premium contributions for medical and dental benefits, depending on the plans selected. **Premiums are deducted automatically on a pre-tax basis from your pay beginning June 2024**.
The Chabot-Las Positas Community College District is pleased to offer the following plans for your consideration:

Kaiser Permanente High HMO ($5 co-pay) plan	Anthem Blue Cross PPO
Kaiser Permanente Low HMO ($20 co-pay) plan	Delta Dental PPO – Standard *or* Enhanced
Anthem Blue Cross High HMO ($15 co-pay) plan	Vision Service Plan (VSP)
Anthem Blue Cross Low HMO ($30 co-pay) plan	Flexible Spending Account (FSA)

*Employees who have previously opted for Delta Dental PPO Enhanced may not change to Delta Dental PPO Standard & vice-versa.

Eligible full-time staff choosing not to accept a medical plan provided by the Board of Trustees have the option to accept $400 monthly in lieu of medical benefits, subject to IRS regulations.

July 1, 2024 to June 30, 2025 MONTHLY PREMIUM RATES
(Classified, Confidential/Supervisory, Administrators/Executives)

MEDICAL PLANS	Monthly Premium	District Contribution	Employee Monthly Contribution
Kaiser Permanente High HMO ($5 co-pay)	$	$	$
Employee only	936.92	886.92	50.00
Employee + 1	1,873.83	1,773.83	100.00
Employee + 2 or more	2,810.75	2,660.75	150.00
Kaiser Permanente Low HMO ($20 co-pay)			
Employee only	909.79	889.79	20.00
Employee + 1	1,819.57	1,779.57	40.00
Employee + 2 or more	2,729.36	2,669.36	60.00
Anthem Blue Cross High HMO ($15 co-pay)			
Employee only	1,382.69	1,297.69	85.00
Employee + 1	2,763.59	2,593.59	170.00
Employee + 2 or more	4,562.51	4,307.51	255.00
Anthem Blue Cross Low HMO ($30 co-pay)			
Employee only	1,323.80	1,273.80	50.00
Employee + 1	2,645.45	2,545.45	100.00
Employee + 2 or more	4,368.25	4,218.25	150.00
Anthem Blue Cross PPO			
Employee only	2,561.29	1,382.69	1,178.60
Employee + 1	5,123.48	2,763.59	2,359.89
Employee + 2 or more	8,453.61	4,562.51	3,891.10
Delta Dental PPO - Standard			
Employee only	62.88	62.88	0.00
Employee + 1	125.77	125.77	0.00
Employee + 2 or more	185.51	185.51	0.00
Delta Dental PPO – Enhanced			
Employee only	77.93	62.88	15.05
Employee + 1	155.86	125.77	30.09
Employee + 2 or more	229.89	185.51	44.38
Vision Service Plan (VSP)			
Employee only	11.71	11.71	0.00
Employee + 1	23.41	23.41	0.00
Employee + 2 or more	35.12	35.12	0.00

Visit http://districtazure.clpccd.org/benefits/open-enrollment.php) to view available carrier summaries for medical, dental and vision plans. Should you have any questions, please feel free to contact the Benefits Office.

For All 9-, 10-, and 11-month employees: Since no deductions are made during the months you are not working, those missed deductions will be taken from the first pay warrant after you return.