

**Oakland Housing Authority**

**Benefits Guide**

**2021**

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The Oakland Housing Authority offers health insurance through the CalPERS health benefits program, Aetna dental and Blue Shield/ MES vision insurance plans. Coverage is available within each plan for both employees and employees’ dependents.

Employees may enroll in any available plan during the first sixty (60) days of employment. Coverage becomes effective the first of the month following the submission of enrollment forms. If an employee chooses not to enroll during the first sixty (60) days of employment, they may not enroll until the next open enrollment period.

|  |  |
| --- | --- |
| • Choice of medical plans  (Generous employer contribution) | • CalPERS Retirement Plan      (Individual determination varies for Safety and General) |
| • Paid Leave | • 457 Deferred Compensation Plan  • Roth 457 Plan  • Roth IRA Plan |
| • Paid Holidays | • Vision Insurance |
| • Dental Coverage | • Flexible Benefits: Commuter, Dependent Care and Medical Spending Accounts |
| • Life Insurance | • Tuition Reimbursement |
| • Short-term Disability Insurance | • Employee Assistance Program  • Aflac |

# Health: CalPERS Bay Area HMO’s

**Health Maintenance Organizations (HMOs)**  
**Basic Plans**

* Anthem Select HMO Bay Area
* Anthem Traditional HMO Bay Area
* Blue Shield Access+ Bay Area\*
* Health Net Smart Care
* Kaiser Permanente California Bay Area
* PORAC (Peace Officers Only)
* Western Health Advantage

Fully paid premium coverage is provided by most HMO providers for employee only and employee plus one dependent/spouse.

*(Please note: Employees and dependents are responsible for applicable office visits, emergency room visits, pharmaceuticals and treatment co-pays and deductibles)*

# Health: CalPERS PPO’s

**Preferred Provider Organizations (PPOs)**  
**Basic Plans**

* PERS Choice Bay Area
* PERS Select Bay Area
* PERS Care Bay Area

Fully paid premium coverage is provided with most HMO providers for employee only and employee plus one dependent/spouse. A health plan with established provider network that allows maximum benefit coverage when using its own contracted physicians and hospitals.

(Please note: Employees and dependents are responsible for applicable office visit, emergency room, pharmaceuticals and treatment co-pays and deductibles)

# Health: Open Enrollment/Benefit Changes

Open enrollment occurs once a year starting September and ending October.

## Benefit Changes (FAQs)

**What kind of changes can I make during Health Open Enrollment?**

During Open Enrollment, you can:

Change your CalPERS health plan

Enroll in a CalPERS health plan if you do not currently have CalPERS health coverage

Drop your existing CalPERS health coverage

Add new dependents to your health coverage

Delete dependents from your health coverage

**What online tools are available to help me evaluate health plan options?**

[Health Plan Chooser](http://www.calpers.ca.gov/index.jsp?bc=/member/health/2014-health-info/choosing/home.xml)

[Health Plan Search by ZIP Code](http://www.calpers.ca.gov/index.jsp?bc=/member/health/2014-health-info/zip-search/home.xml)

**When will my health plan changes take effect?**

Changes made during Open Enrollment take effect the following January 1st.

# Open Enrollment/Benefit Changes

**How do I change my health plan?**

Contact OHA Human Resources Department at 510.874-1575 for the required forms and documentation.

**What if I am not currently enrolled in a health plan?**

If you're eligible but did not enroll in a health plan during the first 60 calendar days of your appointment date, you can enroll in a health plan during Open Enrollment. Your health plan coverage will become effective the following January 1.

**Am I eligible to enroll in a health plan?**

As an active employee, you must work at least half-time and your appointment must last at least six months and one day.

**What if my eligible family members are not currently enrolled?**

You may enroll eligible family members during Open Enrollment. The number of family members you add does not change the premium amount once you have added two or more dependents.

**I want to enroll in an HMO plan. Do I select a primary care physician (PCP) or medical group?**

When you enroll in, or change health plans to an HMO, you may have to select a new primary care provider (PCP) or medical group. Each family member may choose a different PCP and medical group. Each health plan's provider directory lists available PCPs and their specialties. Make sure the PCP you want will take you as a patient before selecting your

health plan. Indicate your PCP selection on your [Health Benefits Plan Enrollment](http://www.calpers.ca.gov/eip-docs/about/pubs/member/forms/health-benefit-enroll-form.pdf)  (PDF) form.

If you do not select a PCP, the health plan will assign a PCP to you and each family member. PPO health plans do not require the selection of a PCP.

*(Contact CalPERS at* ***888 CalPERS****(or****888-225-7377****) if you have questions about your eligibility.)*

# Medical Plan Reimbursement

Employees entitled to a medical plan reimbursement benefit in the amount equal to the monthly “employee only” premium rate of the least costly family plan is offered to all employees of the Authority who opt to waive their employer sponsored medical plan benefits to receive the “cash in lieu of” option amount.

This is taxable income; however it is not counted for PERS retirement purposes and is available for employees who have other medical insurance coverage.

# Dental DMO/ PPO and Vision Plans

## Aetna DMO (Dental)

Basic and Preventive services are covered at 100%, with no office visit copay, orthodontic deductible and annual deductible. Major services are covered up to 80% and Adult and Child Orthodontic services are covered up to 50%.

## Aetna PPO (Dental)

Basic and Preventive services are covered at 80%, with 20% office visit copay, orthodontic deductible and annual deductible. Major services are covered up to 80% and Adult and Child Orthodontic services are covered up to 50%.

Employees may elect to change between PPO and DMO at any time.

*(1-800-US-AETNA (1-800-872-3862) between 7:00am and 7:00pm ET)*

## Medical Eye Services (MES Vision)

Annual examination covered 100%, with $10.00 copay. Standard lenses covered at 100% or up to $140.00 for Progressive (no line bifocal) every twelve (12) months. A standard frame (up to $130.00) is covered every two years (24 months). In lieu of selecting frames and lenses, contact lenses are covered 100% if medically necessary, or up to $120 if elected as cosmetic or convenience.

*(Please visit* [*www.mesvision.com*](http://www.mesvision.com) *to search for providers by state, city zip code or name) Important: You must create a username and password to access account!*

# Employee Assistance Program

Lifework offers confidential and professional counseling services. You simply contact the program and LifeWorks connects you with the expert for a confidential consultation. Employees are entitled to use these confidential pre-paid counseling services for health, behavioral, financial, legal, and personal issues. They are entitled receive three (3) confidential visits per incident/per year.

*(They can be reached at 888-456-1324 or* [*www.LifeWorks.com*](http://www.LifeWorks.com)*. TTY/DDD 800-999-3004. Enespanol, llame al 888-732-9020.)*

# Life and AD&D Insurance

**Personal Life Insurance**

Life insurance is provided through Lincoln Financial Group with 100% Authority paid premiums. The Authority provides life insurance equal to one and one-half times Basic Annual Earning, rounded to the next higher $1,000, which is subject to a maximum of $75,000.

**Accidental Death and Dismemberment**

Accidental Death and Dismemberment (AD&D) Insurance is provided through Lincoln Financial Group and pays a death benefit for death by accident.

*(Life and AD&D Insurance is for employees only with no option to add additional coverage.  Death benefit to the beneficiaries)*

# Disability Plans and Workers’ Compensation

**Short-Term Disability**

Short-term disability insurance is provided through California State Disability Insurance (CA-SDI). Premiums for this coverage are paid by the employee. If an employee becomes disabled, then they may apply for CA-SDI payments. Employees covered by CA-SDI are also covered by Paid Family Leave (PFL) insurance. PFL benefits are available to persons who take time off work to care for a seriously ill child, spouse, parent or domestic partner or to bond with a new minor child. Short-Term disability insurance and PFL provide a benefit after a seven calendar day waiting period.

*(For additional information on the CA-SDI program, please visit the Employment Development’s (EDD) website at* [*www.edd.ca.gov*](http://www.edd.ca.gov) *or contact a CA-SDI program representative at 1-800-480-3287. TTY 1-800-563-2441.)*

**Workers’ Compensation Insurance**

All Authority’s employees, including temporary employees, are covered by Workers Compensation Insurance. The Authority’s Workers Compensation Program is administered by the Risk Management Department.

*(For additional information contact the Risk Management Investigator at 510-874-1680)*

**Voluntary Benefits**

OHA also makes available voluntary benefits provided by Aflac. Please refer to the contacts below:

**For General Assistance, please call**:

Jessica Witty, OHA’s Aflac Representative

Phone: (510) 410-9159

[jessica\_witty@us.aflac.com](mailto:jessica_witty@us.aflac.com)

**For Claims Assistance, please call:**

Savanna Johnson, Aflac Claims Representative

Phone: (209) 985-4433

Fax: (209) 312-9539

**Retirement**: **Pension**

**CalPERS Retirement Program**

The Authority contracts with CalPERS to provide a defined benefit pension. In compliance with legal requirements of the California Public Employees’ Pension Reform Act of 2012 (PEPRA), the Authority shall maintain two benefits plans.

**Classic Members**

|  |  |  |  |
| --- | --- | --- | --- |
| **Formula** | **Pensionable Compensation Limit** | **Earliest Age of Retirement** | **Final Average Compensation period** |
| 2% @ 55 | $265,000 in 2016 | 50  (Full vesting after 5 years) | Highest 12 months  Supplemental formula for social security |
| Contribution Rates | Employer Rate  Member Rate | 10.144%  7% | 2 Year Final Compensation |

**New Members PEPRA (effective January 1, 2013)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Formula** | **Pensionable Compensation Limit** | **Earliest Age of Retirement** | **Final Average Compensation period** |
| 2% @ 62 | $117,020 in 2016 | 52 | 36 months  Supplemental formula for social security |
| Contribution Rates | Employer Rate  Member Rate | 10.114%  7.5% | 3 Year Final Compensation |

*(For additional information on the Retirement programs, please visit the CalPERS website at* [*www.CalPERS.ca.gov*](http://www.CalPERS.ca.gov)*)*

**Safety Members Formula PEPRA (effective January 1, 2013)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Formula** | **Pensionable Compensation Limit** | **Earliest Age of Retirement** | **Final Average Compensation period** |
| 2.7% @ 57 | $117,020 in 2016 | 50  (Full vesting after 5 years) | Highest 12 months  Supplemental formula for social security |
| Contribution Rates | Employer Rate  Member Rate | 13.044%  13.00% | 3 Year Final Compensation |

# Retirement: Medical

The Authority only provides 18 months COBRA coverage for employees’ dental benefits after the retirement date. A new employee becomes vested in the retirement system after 5 years of continuous service.

**Retiree medical benefits for employees hired after October 21, 2008 according to the below vesting schedule.**

**Retiree Vesting Schedule**

|  |  |
| --- | --- |
| **Years of Service** | **Employer Premium Cost** |
| 10 | Up to 50% |
| 11 | 55% |
| 12 | 60% |
| 13 | 65% |
| 14 | 70% |
| 15 | 75% |
| 16 | 80% |
| 17 | 85% |
| 18 | 90% |
| 19 | 95% |
| 20 | 100% |

**Retiree Vesting Schedule for Medical Benefit**

**Credited Years Percentage of Authority Service Contribution:**

**Employees hired on or after January 1, 2017 shall be subject to the retiree medical vesting schedule as follows:**

**10 years 50%**

**11 years 55% 16 years 80%**

**12 years 60% 17 years 85%**

**13 years 65% 18 years 90%**

**14 years 70% 19 years 95%**

**15 years 75% 20 years 100%**

***All current employees (including those hired on or after October 21, 2008) will be subject to the 5 year -100% retiree medical vesting schedule***

# Deferred Compensation

The Authority contracts with CalPERS and Mission Equity to offer an optional deferred compensation plans. Both plans offer a variety of savings and investment options.

## 457 Plans

A 457 plan is a pre-tax deferred compensation plan.

The Authority provides two traditional 457 plans for employees. The two plans are administered by CalPERS and Mission Equity.

## 457 Roth Plans

A 457 Roth plan is a voluntarily after-tax contribution option. The two plans are administered by CalPERS and Mission Equity.

## Roth IRA

A Roth IRA plan is an after-tax deferred compensation plan.

The Authority provides one Roth IRA plan for employees administered by Mission Equity.

# Holidays

The Authority gives 14 paid holidays per year

January 1 New Year's Day

Third Monday in January Martin Luther King Jr's Birthday

Third Monday in February President’s Day

Last Monday in March Cesar Chavez’s Birthday

Last Monday in May Memorial Day

July 4 Independence Day

First Monday in September Labor Day

September 9 Admission Day

Second Monday in October Columbus Day (Floater\*)

November 11 Veteran's Day

Fourth Thursday in November Thanksgiving Day

Fourth Friday in November Day after Thanksgiving

December 24 ½ day Christmas Eve

December 25 Christmas Day

December 31 ½ day New Year’s Eve

*\*Please note, the Columbus Holiday floater must be used within one calendar year of that date and half days shall be observed in the afternoon and are based on an 8.5 hour or 9.0 hour regular workday. Employees on an alternate work schedule will be required to supplement their ½ day holidays as appropriate pursuant to the alternate work schedule program guidelines*

*\*Unrepresented staff will earn an additional floating holiday on Admission Day, in lieu of having the day off.*

Administrative Leave for unrepresented employees is accrued at the rate of 5 days (40 hours) per year starting the anniversary day.

Administrative Leave for senior management staff is accrued at the rate of 10 days (80 hours) per year starting the anniversary day.

SICK LEAVE is accrued at the rate of one day per month.

VACATION LEAVE for new employees is accrued at the rate of 10 days each year.