2025

Employee Benefits Highlights

Benefiting A Better You

Welcome

Wherever you are in your career, the City of Redlands supports you with benefits to help you thrive today and prepare for tomorrow. This guide is an overview of the City of Redlands benefit offerings. See what's available to make the best selections for your situation.

The benefits in this overview are effective January 1, 2025 through December 31, 2025.

Eligibility

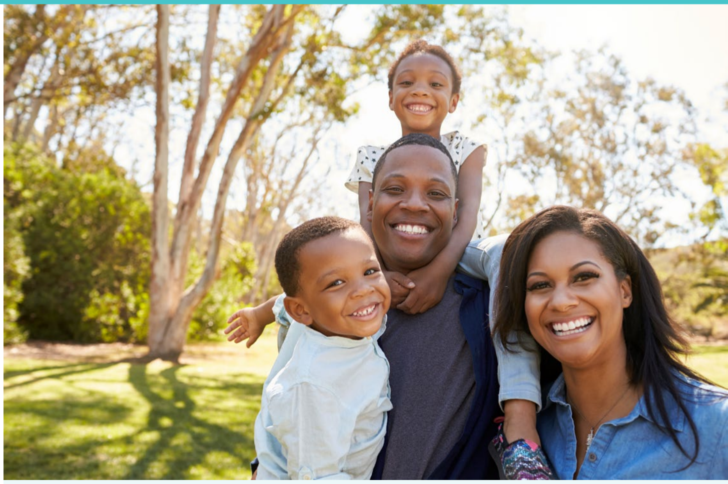
You are eligible if you are a full-time employee employee working 30 or more hours per week.

You can enroll in benefits as a new hire or during the annual open enrollment period. New hire coverage begins on the first of the month following date of hire. You must enroll within 30 days of becoming eligible. Contact HR if you wish to waive coverage.

Outside of open enrollment, you may be able to enroll or make changes to your benefit elections if you have a big change in your life, like getting married or having a baby.

You must submit your change within 30 days after the event.

IMPORTANT NOTE: **This is a summary overview and does not provide a complete description of all benefit provisions.** While we've made every effort to make sure that this overview is comprehensive, it cannot provide a complete description of all benefits. Specific details and limitations are provided in the plan documents, such as the Summary of Benefits and Coverage (SBC), Evidence of Coverage (EOC), etc. Plan documents contain relevant provisions and determine how benefits are paid. If the information in this overview differs from the plan documents, the plan documents prevail.



Medicare Part D Notice

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the *Important Notices* section for more details.

In This Guide

CalPERS Medical Benefits

It is the City of Redlands's goal to provide you with affordable, quality health care benefits. Our medical benefits are designed to help maintain wellness and protect you and your family from major financial hardship in the event of illness or injury. The City of Redlands offers a choice of medical plans through CalPERS Medical.

For a summary of the different plans, and additional information please review the CalPERS Open Enrollment site: **calpers.ca.gov/page/active-members/health-benefits/open-enrollment**. On this site you will find the Health Benefits Summary, Health Program Guide, additional resources and information regarding your CalPERS Health Plan options.

Why would I choose a PPO plan?

- You have a doctor you like, and you would like to keep this doctor.
- You want to see specialists and other providers without having to first get a referral and/or pre-approval.
- You want the freedom to see providers who are not in the network.
- You are confident that you can manage your own care.
- You do not want a primary care doctor.

Why would I choose an HMO plan?

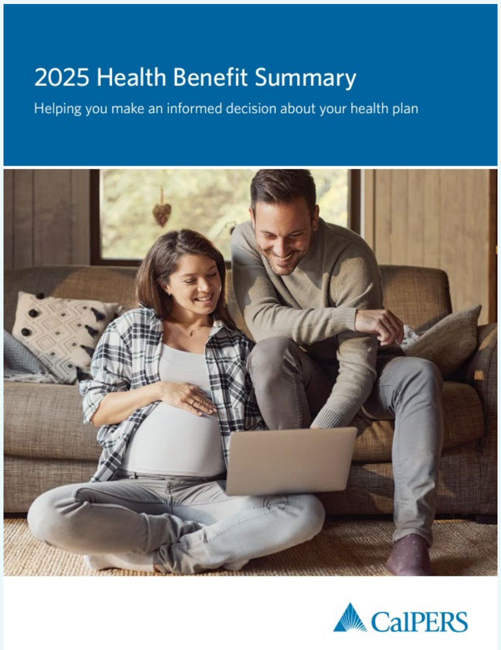
- You don't want the extra responsibility of managing your own care.
- You do not want to pay the higher costs of a PPO.
- You do not want to get bills from providers.

Explore your benefits with myCalPERS

Access your health information year-round, including available health plans and Open Enrollment updates, by logging in to myCalPERS at my.calpers.ca.gov. To find CalPERS health plans available in your area, search by zip code at calpers.ca.gov.

Health Benefit Summary

Click the image above to view the **2025 CalPERS Health Benefit Summary**.



Dental and Vision Plans

This table shows member cost share.

	Liberty Dental DHMO	Principal Financial		
	In-Network	EPO Network	PPO Network	Out-of-Network
Network Name	LDP-400 Ortho - 275	Dental POS Plan		
Annual Deductible	None	None	$50 / $150	$50 / $150
Annual Plan Maximum	Unlimited	$2,000	$1,500	$1,500
Waiting Period	None	None	None	None
Diagnostic & Preventive	No Charge	100%	100%	80% after deductible
Basic Services Fillings Root Canals Periodontics	No Charge See fee schedule See fee schedule	100%	80% after deductible	80% after deductible
Major Services	See fee schedule	100%	50% after deductible	50% after deductible
Orthodontia Adults Children	$1,775 copay $1,950 copay	All Other Members: 50% up to $1,000 lifetime maximum Police Only: 50% up to $1,500 lifetime maximum		
Ortho Lifetime Max				

This table shows member cost share.

	Principal Financial Vision (VSP)	
	In-Network	Out-of-Network
Network Name	**N/A**	N/A
Exams Benefit Frequency	Covered in full Once every 12 months	Up to $45 Reimbursement
Eyeglass Lenses Single Vision Lens Bifocal Lens Trifocal Lens Frequency	$10 copay $10 copay $10 copay Once every 12 months	Up to $30 Reimbursement
Frames Benefit Frequency	Up to $130 allowance + 20% discount over allowance Once every 24 months	Up to $70 Reimbursement
Contacts Elective Frequency	Up to $130 Allowance Once every 12 months	Up to $105 Reimbursement

Life & Disability

City-Provided Basic Life and AD&D Insurance

Basic Life Insurance pays your beneficiary a lump sum if you die. AD&D (Accidental Death & Dismemberment) coverage provides a benefit to you if you suffer from loss of a limb, speech, sight, or hearing, or to your beneficiary if you have a fatal accident. Coverage is provided by Principal Financial and premiums are paid in full for employee coverage by the City of Redlands.

Benefits	Employee : Flat $25,000 **Employer Paid** Spouse: $5,000 **Employee Paid** Child: less than 6 months = $1,000, 6 months plus = $5,000 **Employee Paid**

Voluntary Life Insurance and AD&D

Voluntary Life Insurance allows you to purchase additional life insurance to protect your family's financial security. Coverage is provided by Principal Financial and available for your spouse and/or child(ren). Evidence of Insurability (EOI) is required if you elect over the guaranteed issue amount.

Benefits	
Employee	Increments of $10,000 up to $500,00; Guaranteed Issue: $ $140,000 (under age 70)
Spouse	Increments of $5,000 up to $250,00; Guaranteed Issue: $30,000 (under age 70)
Child - up to 14 days	$1,000
Children over 14 days	Increments of $5,000 or $10,000

Voluntary Term Life

Voluntary Term Life Insurance is provided by Colonial.

Benefits	
Face value amount	Minimum: $10,000 to maximum of 5 times salary ($500,000 max)
Term period	10-year, 15-year, 20-year and 30-year term options
Guaranteed Issue Amount	Age 25 – 50: $10,000 - $75,000 Age 51 – 60: $10,000 - $50,000 Age 61 – 5: $10,000 - $25,000

Voluntary Long Term Disability Insurance

Disability insurance replaces part of your income for limited duration issues (STD) from Colonial Life or long-term issues (LTD) from Reliance Standard . You pay the cost of this coverage.

Benefits	**Short Term Disability (STD)**	**Long Term Disability (LTD)**
Monthly benefit amount	$400 of earnings up to $7,500	60% up to a max of $8,000
Benefits Begin	**Accident:** 7 or 14 days of disability **Sickness:** 7 or 14 days of disability	After 90 days of disability
Maximum payment period	12 months	Social Security Normal Retirement Age

Financial Wellness

These program are administered through PayPro. Visit http://www.pagroup.us/mobile to learn more.

	Healthcare Flexible Spending Account (FSA)
Who can participate?	Anyone can enroll.
Is the account tax-free?	Contributions and withdrawals for qualified healthcare expenses are tax-free
Who funds the account?	FSA accounts are funded by your payroll deductions up to the annual limit
How much can I contribute?	The 2025 maximum is $3,300.
Does my unused balance roll over?	Our FSA plans has a grace period not a rollover.
What is the deadline to incur claims?	You have until 03/15/26 to incur new claims.
What is the deadline to submit claims?	All claims must be submitted no later than 03/31/2026.
What happens if I leave the company?	You may finish your current FSA plan year through COBRA
Does my account earn interest?	No
Can I change my election after open enrollment?	Election cannot be changed unless you have a qualifying life event
When can I spend my funds?	Immediately, up to your total annual election

Do You Pay For Dependent Care?

A dependent care Flexible Spending Account (FSA) allows you to set aside money from your paycheck, before taxes, to pay for work-related day care expenses. You can contribute up to $5,000 per household per year. If you are married but filing separately, up to $2,500 each year.

Other Resources

Voluntary Plans

The City of Redlands offers you voluntary products to enhance your benefits and meet your specific needs. When you elect voluntary benefits, you pay the premium through convenient payroll deductions.

Voluntary policies, similar to other types of insurance, have limitations and exclusions. This means some conditions may not be covered. You should always carefully consider whether a particular policy meets your specific needs. Below are offered voluntary plans:

- Colonial Life Accident Plan
- Colonial Life Critical Illness Plan
- Nationwide Pet Insurance
- United Pet Care Insurance

For more information, please contact Human Resources.

Turning 65? Your Medicare Options

Alliant Medicare Solution (AMS) is a no cost service for you or friends when you reach age 65 that helps you understand Medicare, what is and isn't covered and how to choose the best coverage for your situation.

Call AMS at 888.835.2588 and speak with a licensed agent. Discuss you Medicare options and what plan may work best for you. If Medicare is best, they will email information for you to review. You may call and they can help you enroll if you elect to one of the plans.

Employee Assistance Program (EAP)

There are times when everyone needs a little help or advice, or assistance with a serious concern. The EAP through Principal's Magellan Healthcare can help you handle a wide variety of personal issue such as emotional health and substance abuse; parenting and childcare needs; financial coaching; legal consultation; and eldercare resources.

Best of all, contacting the EAP is completely confidential, free and available to any member of your immediate household.

The EAP is available around the clock to ensure you get access to the resources you need:

- Unlimited phone access 24/7
- In-person or video counseling for short-term issues; up to 3 sessions with a counselor per person, per issue, per year
- Unlimited web access to helpful articles, resources, and self-assessment tools.

Contact the EAP

Phone: (800) 450-1327
Website: Member.MagellanHealthcare.com
When opening an account, enter City of Redlands as the program name.

Voluntary Plans

Voluntary Accident Insurance

Accident Insurance from Colonial Life helps pay for unexpected costs that can add up due to common injuries such as fractures, dislocations, burns, emergency room or urgent care visits and physical therapy. If you or a covered family member has an accident, this plan pays a lump-sum, tax-free benefit. The amount of money depends on the type and severity of your injury and can be used in any way you choose.

Voluntary Critical Illness Insurance

Critical illness insurance from Colonial Life can help fill a financial gap if you experience a serious illness such as cancer, heart attack or stroke. Upon diagnosis of a covered illness, a lump-sum, tax-free benefit is immediately paid to you. Use it to help cover medical costs, transportation, childcare, lost income or any other need following a critical illness. You choose a benefit amount that fits our paycheck and can cover yourself and your family member if needed.

Covered critical illness conditions: heart attack, stroke, major organ failure, coma, permanent paralysis dur to a covered accident, blindness and coronary artery bypass graft surgery.

Voluntary Pet Insurance

The City of Redlands offers two voluntary pet insurance thru Nationwide and United Pet Care.

Nationwide – healthcare plans for dogs, cats, birds and exotic pets. You may visit any veterinarian, specialists and emergency provider. Free 24/7 access to Vet Helpline for guidance on any pet concerns. Call 877.738.7874 for more information on plans and rates or visit www.petinsurance.com/cityofredlands and enter City of Redlands to enroll online.

United Pet Care (UPC) - members save 20% - 50% on veterinary visits. The UPC plans have no exclusions due to pre-existing conditions and age or breed conditions. Additionally, plan have no deductible or claim forms, limits to number of visits or referral to specialists. Call 888.781.6622 for more information on the plans that are offered or visit www.unitedpetcare.com and enter City of Redlands to enroll online.

Your Monthly Benefit Costs

The total amount that you pay for your benefits coverage depends on the plans you choose and how many dependents you cover. Your healthcare costs are deducted from your pay on a pre-tax basis — before federal, state, and social security taxes are calculated — so you pay less in taxes. For medical premium rates, please contact Human Resources.

Dental	Liberty Dental DHMO	Principal Financial DPPO
Employee Only	$15.04	$38.98
Employee + One Dependent	$27.78	$74.63
Employee + Family	$37.31	$121.64

Vision	Principal Financial
Employee Only	$6.15
Employee + One Dependent	$14.83
Employee + Family	$25.32

Important Plan Information

Plan Documents

Important documents for our health plan and retirement plan are available on the CalPERS website, www.calpers.ca.gov. Paper copies of these documents and notices are available if requested. If you would like a paper copy, please contact the Plan Administrator.

Summary Plan Descriptions (SPD)

The legal document for describing benefits provided under the plan as well as plan rights and obligations to participants and beneficiaries.

- CalPERS

Summary Of Benefits and Coverage (SBC)

A document required by the Affordable Care Act (ACA) that presents benefit plan features in a standardized format. SBC documents are available on the CalPERS website.

COBRA Continuation Coverage

You and/or your dependents may have the right to continue coverage after you lose eligibility under the terms of our health plan. Upon enrollment, you and your dependents receive a COBRA Initial Notice that outlines the circumstances under which continued coverage is available and your obligations to notify the plan when you or your dependents experience a qualifying event. Please review this notice carefully to make sure you understand your rights and obligations.

Deadline For Filing Lawsuit Under ERISA After Exhaustion Of All Claims Procedures

Any lawsuit must be filed within 36 months of the final decision on the claim. Exhaustion of all claims and appeals procedure is required prior to filing suit. Please refer to the WRAP Summary Plan Description for the plan specific statute of limitations.

Health Plan Notices

These notices must be provided to plan participants on an annual basis and are available in the Annual Notices document.

- **Medicare Part D Notice:** Describes options to access prescription drug coverage for Medicare eligible individuals
- **Women's Health and Cancer Rights Act:** Describes benefits available to those that will or have undergone a mastectomy
- **Newborns' and Mothers' Health Protection Act:** Describes the rights of mother and newborn to stay in the hospital 48-96 hours after delivery
- **HIPAA Notice of Special Enrollment Rights:** Describes when you can enroll yourself and/or dependents in health coverage outside of open enrollment
- **HIPAA Notice of Privacy Practices:** Describes how health information about you may be used and disclosed
- **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP):** Describes availability of premium assistance for Medicaid eligible dependents.
- **Notice of Choice of Providers:** Notifies you that your plan requires you to name a Primary Care Physician (PCP) or provides for you to select one
- **Michelle's Law:** Describes right to extend dependent medical coverage during student leaves
- **Notice Regarding Wellness Program:** Describes voluntary nature of wellness program that includes biometrics and/or a Health Risk Assessment (HRA)

Statement Of Material Modifications

This enrollment guide constitutes a Summary of Material Modifications (SMM) to the City of Redlands' Health Plans. It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.

Plan Contacts

Plan Type	Provider	Phone Number	Website
Medical	CalPERS	888-225-7377	www.calpers.ca.gov
Dental POS	Principal Financial Group	800-247-4695	**www.principal.com**
Dental DHMO	Liberty Dental	888-703-6999	**www.libertydentalplan.com**
Vision	Principal Financial Group (VSP)	800-877-7195	**www.vsp.com**
Basic Life/AD&D	Principal Financial Group	800-245-1522	**www.principal.com**
Voluntary Life/AD&D	Principal Financial Group	800-245-1522	**www.principal.com**
Long Term Disability	Reliance Standard	800-351-7500	**www.rsli.com**
Flexible Spending Accounts	PayPro Administrators	951-656-9273	**www.pagroup.us**
Employee Assistance Program	Principal/Magellan	800 450-1327	**www.Member.MagellanHealthcare.com** Program name: City of Redlands
Employee Assistance Program (Available to Safety Only)	The Counseling Team	800-222-9691	
Voluntary Products	Colonial Life	800-325-4368	**www.coloniallife.com**
Human Resources			
Kisha McDonald	Human Resources Manager	909-798-7540	**kmcdonald@cityofredlands.org**
Jennifer Gutjahr	Human Resources Specialist	909-798-7514 ext. 1728	**jgutjahr@cityofredlands.org**

City of Redlands
35 Cajon Street, Redlands, CA 92373