



KNOW YOUR BENEFITS

HEALTH PLAN PERKS!

Find out what PERKS are available through your CalPERS health plan.
Click for more information.

GIFT CARDS

Some CalPERS health plans offer gift cards when you complete an online health assessment. Contact your plan today!



GYM MEMBERSHIPS

Most CalPERS Health plans offer discounted gym memberships for you and your family! Gym options, locations and discounts vary by health plan.



DISCOUNTS

CalPERS Health plans offer member discounts on many products & services. Log in to your health plan today to view the many different discounts offered!



WELLNESS PROGRAMS

Obtain access to personal health coaching, weight loss programs, and online fitness classes that support your fitness goals!



VIRTUAL CONSULTATIONS & TELEHEALTH APPOINTMENTS

Transform your healthcare experience and conduct video visits with your provider on your mobile device.



PERKS are subject to change and are provided and managed by the health insurance carrier directly.



KNOW YOUR BENEFITS



WE'VE GOT YOU COVERED!

ACCESSING YOUR 2023 BENEFITS



Insurance information at your fingertips

Download the CNB Swell app today!
Visit CNB Human Resources Intranet & Internet pages.



Health Plans

PERS Gold & PERS Platinum

- by Anthem Blue Cross
- (877) 737-7776
- www.anthem.com/ca/calpers

PORAC

- (800) 655-6397
- www.ibtofporac.org

Anthem Blue Cross HMO Plans

- (855) 839-4524
- www.anthem.com/ca/calpers

Health Net HMO Plans

- (888) 926-4921
- www.healthnet.com/calpers

UnitedHealthcare HMO Plans

- (877) 359-3714
- www.uhc.com/calpers

Blue Shield HMO Plans

- (800) 334-5847
- www.blueshieldca.com/calpers

Kaiser Permanente

- (800) 464-4000
- www.kp.org/calpers

OptumRX

- (855) 839-4524
- www.optumrx.com/oe_calpers/

Flexible Spending Accounts

P&A Group

- (716) 852-2611
- www.padmin.com

Dental and Vision Plans

MetLife

- Register online at www.metlife.com - Group number: 5973407 (for both dental and vision)
- Dental: (800) 942-0854
- Vision: (855) 638-3931
- PPO dental and vision members must register online to print insurance cards.

Employee Assistance Plan (EAP)

MHN is the City's EAP provider

- (800) 322-9707
- www.mhn.com - password is NEWPORT



MetLife Pet Insurance

Call MetLife for a quote

- (800) GET-MET8
- www.metlife.com/getpetquote



Questions? Call or email (949) 644-3294 or HRBenefit@newportbeachca.gov





KNOW YOUR BENEFITS

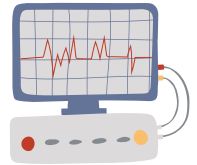


~ Common Health Benefit Terms ~

Health insurance has a language all its own and many terms you may not know. Below is a list of the most commonly used health care terms and definitions.

What are you waiting for? Go get that check-up!

Preventive Care Services: Annual physical exams, routine screenings, and patient counseling to prevent illnesses, disease, or other health problems are considered routine preventive care. Did you know that all the City's CalPERS plans cover 100% of preventive care services with no copays!



Who do I make an appointment with?

Primary Care Physician (PCP): The physician you choose to be your primary source for medical care. Your PCP coordinates all your medical care, including hospital admissions and referrals to specialists. Not all health plans require a PCP. HMO plans require a PCP; PPO plans do not.



Be in the box!

In-network: In-network means your insurance carrier has a contract with the doctor, medical group or facility that you go to for services to provide a negotiated discounted rate. This is important because it prevents you from being charged more than the amount agreed upon between the provider and your insurance plan. How do I know I'm in-network? Call the Member Services # on your insurance card BEFORE your appointment to confirm.



Get back in the box!

Out-of-network: Out-of-network means the doctor or physician does not have a contract with your health insurance plan provider which can result in a significantly higher medical bill. The City's CalPERS plans still provide coverage, but you will pay a higher percentage than if you stay in-network. A little homework upfront to look for qualified providers that take your insurance will be worth it in the end.



It's all yours!

Deductible: A fixed dollar amount the covered employee must pay out of pocket each calendar year before the plan will begin to cover/pay for non-preventive health expenses. Plans usually require separate limits per person and per family.

No surprise here!


Copay: The set dollar amount you pay for a covered health care service at the time you receive care or when you pick up a prescription drug.



Let me explain!

Explanation of Benefits (EOB): An EOB is created after a claim payment has been processed by your health plan. It explains the actions taken on a claim, such as the amount that will be paid, the benefit available, discounts, reasons for denying payment and the claims appeal process. EOBs are available as a paper copy or electronically.



For more helpful information on "Benefits Jargon", check out this video: 





The City's new Flexible Spending Accounts administrator effective January 1, 2023

What to expect:

- **NEW** identification/credit card will be sent to all enrolled employees for the 2023 plan year.
- Limits are the same as 2022. FSA limit is \$3,050 and DCA limit is \$5,000 (DCA limit is per household).
- Workterra will continue to service the 2022 accounts through March 31, 2023. At that time, funds not spent from 2022 that are between \$50 and \$500 will roll into the 2023 accounts with P&A Group.



With P&A Group, you will benefit from:

- Ease of use with online access to your account(s).
- A variety of ways to submit a claim or receipt for using a platform that works best for you.
- Text messaging features to get your account balance, claim status and other updates at your convenience.
- Extended hours and online customer service support by phone or live chat.



Health Flexible Spending Account (FSA):

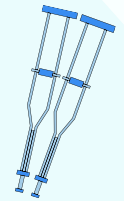
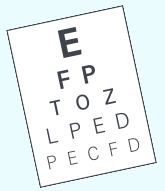
Covers the cost of medical, dental, and vision expenses incurred by you and or your eligible dependent(s). Eligible expenses include deductibles, co-pays, prescriptions, eyeglasses, and dental work.

Dependent Care/Daycare Assistance Account (DCA):

Covers the amount you pay to daycare centers, babysitters, nursery schools, before/after school programs, day camp programs and eldercare facilities. This account does not reimburse medical expenses for your dependent(s). It is for qualified daycare expenses only.

Valuable Resources:

- The FSA store: <https://fsastore.com>
- Amazon FSA store: <https://www.amazon.com/b?node=17904040011>
- P&A Group: <https://padmin.com>
- Download the App for P&A Group:



DENTAL & VISION BENEFITS



Checking your benefits is easy



- Register at www.metlife.com
- Download the MetLife US Mobil App or scan the QRcodes
- For questions contact MetLife at (800) 438-6388

- FIND A DENTIST & VISION PROVIDER
- GET ESTIMATES ON MOST PROCEDURES
- VIEW YOUR PLAN SUMMARY
- VIEW YOUR CLAIMS
- TRACK YOUR BRUSHING AND FLOSSING
- VIEW AND SAVE ID CARDS



DENTAL

Finding a Dental Provider

Go to www.metlife.com/dental

- DHMO: Refer to the “Dental HMO/Managed Care” network, then select your plan “MET100”.
- DPPO: Refer to the MetLife “PDP Plus” network

VISION

Finding a Vision Provider

Go to www.metlife.com/vision

The MetLife Vision network includes access to independent ophthalmologists and optometrists, as well as Costco, Visionworks, Sam's Club, and Walmart retail stores.



MetLife



MetLife Pet Insurance

Get a quote or enroll today! !

WOOF!



Meow



Visit

<https://www.metlife.com/getpetquote> or call 1 800 GET-MET8.

Or scan the QR Code to get started.



Flexibility

- Enroll up to three pets under one policy
- Customizable plan options
- Policies can be a mix of cats and dogs
- Optional preventative care



Coverage

- One annual limit shared across covered pets
- One annual deductible per policy
- No per-pet coverage limits
- Up to 100% back on vet bills



Rewards Program

- Complements pet insurance plans
- Access to discounts on pet care purchases at select businesses
- Reward offers are automatically added to policyholders' MyPets online account
- Reward offers added throughout the year offering pet parents their choice of opportunities to save



Mobile App

- Manage your pet insurance
- Manage your pet's records
- Find nearby services
- Access 24/7 Telehealth concierge services
- Access personalized articles



Amazing opportunities & savings await!

Visit <https://www.metlife.com/getpetquote> or call 1 800 GET-MET8.

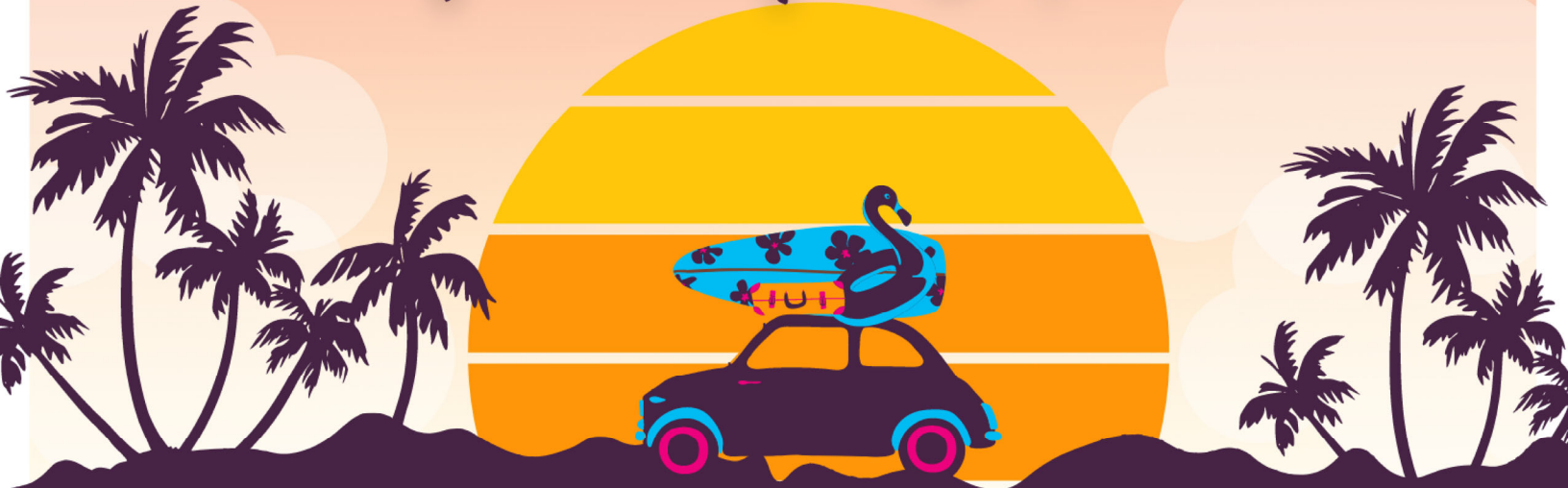


Start Saving TODAY!
HUNDREDS OF DEALS FROM BIG BRANDS &
LOCAL STORES UPDATED DAILY

Access Perks!

GIFTS
SHOP
TRAVEL

EAT
PLAY
THEME PARKS



Use this link: <https://cityofnewport.accessperks.com>
or download the App

LOGIN: YOUR PERSONAL EMAIL ADDRESS

PASSWORD: NBPERKS

QUESTIONS CALL: 877-408-2603



KNOW YOUR BENEFITS



May is
**MENTAL HEALTH
AWARENESS**
Month

In Recognition of Mental Health Awareness Month, Human Resources is highlighting the City's Employee Assistance Program (EAP). The City's EAP provides you and your household members with free, confidential assistance with problems that may interfere with work or family responsibilities. If you or a member of your household is interested in checking out the many resources available through the City's EAP, simply click the link below to log in. The best time to seek help is before a problem turns critical.

With MHN, getting help is easy.

Call toll-free 24 hours a day, seven days a week: 1-800-242-6220

Or visit: <https://www.mhn.com/members.html> **Register with code:** newport

Whether you prefer to call or review the resources online, EAP is here to offer guidance. There is **NO CHARGE** for covered services. You are eligible for **3 face-to-face sessions or telephonic or web-video consultations** for problem-solving support per incident, per calendar year.

Check out the many online resources!

MHN has articles, audio files, videos, free seminars, and provider searches available for easy download. Topics include:

✂ Stress & Anxiety

✂ Alcohol or Drug use

✂ Grief, loss, and
Sadness

✂ Problems at work or
home

✂ Health and wellness

✂ Daily living

✂ Parenting

✂ Financial and legal
issues

✂ Identity theft

EAP services are confidential. Your privacy is important, and it is protected by state and federal laws. For more information on EAP, please contact Human Resources at HRBenefit@newportbeachca.gov or call extension: 3294.



KNOW YOUR BENEFITS

Access Your Retiree Health Savings Account IT'S EASY!

Online



- Visit WWW.ICMARC.ORG on your desktop computer.
- **eDelivery** – Sign up for statements and activity notifications via email.

On the Go



- **There's an App for That** – Download the MissionSquare Retirement mobile app (includes facial recognition).
- **TextAccess** – Receive account information via text.
- **Ask Alexa** – Obtain account information with the ICMA-RC Account Access Skill for Alexa.



*Alexa, what is my account balance?
Alexa, what is my rate of return?
Alexa, what was my last contribution?*



Take Charge



Retirement Readiness Tool – Stay on track with your retirement savings.

Professional Investment Guidance – Connect with Retirement Plan Specialist Marcus Marshall* for one-on-one assistance with reaching your retirement goals.

Financial Wellness Center – Videos, charts, calculators, articles, and tutorials, all FREE!

Monthly Savings Tips – Check out the monthly RealizeRetirement for tips and resources at <https://www.icmarc.org/realizeretirement-quarterly.html>.

*Contact Retirement Plan Specialist Marcus Marshall for assistance at mmarshall@missionsq.org or (202)759-7203