



Employee Benefits

Effective 9/1/13 – 8/31/14

This is a summary of your employee benefits package effective September 1, 2013 to August 31, 2014. Additional information can be found in your packet or will be supplied upon request.

NOTE: After your initial eligibility period or after the annual open enrollment period, you cannot make changes to your coverage during the year unless you experience a qualifying event or change in family status, such as:

- Loss or gain of coverage through your spouse
- Death of your covered spouse or child
- Marriage, divorce, or legal separation
- Loss of eligibility of a covered dependent
- Birth or adoption of a child
- Switch from part-time to full-time

You have 30 days from the date of a qualifying event of change of family status to make changes to your current coverage. You must notify Human Resources or The Lynn Company within that timeframe.

MEDICAL

- City of Taft offers employees a choice between Kaiser Permanente and GEMCare Health Plan.

Benefit Category	Kaiser Permanente	GEMCare Plan B
<ul style="list-style-type: none"> • Annual Out Of Pocket • Co-Payments for Services • Hospitalization • Chiropractic • Pharmacy 	<ul style="list-style-type: none"> • \$3,000 member / \$6,000 fam • \$20 office visit copay • \$500 per admission • \$10 copay per visit, 30 max • \$10 generic / \$30 brand 	<ul style="list-style-type: none"> • \$1,500 member / \$3,000 fam • \$20 PCP / \$30 self-referral • \$250 per admission • \$10 copay per visit, 20 max • \$15 generic / \$30 brand / \$45 non-formulary

- City of Taft will continue to pay employee and dependent medical coverage pursuant to the Memorandum of Agreement with each bargaining unit. The following is a comparison of the medical premiums effective September 1, 2013.

	<u>Kaiser</u>	<u>GEMCare</u>
Employee only	\$ 399.91	\$ 438.60
Employee + one dependent	\$ 782.83	\$ 858.55
Employee + two or more	\$ 1,185.82	\$ 1,300.55

- Please refer to the detailed plan benefits provided in your benefit package. You are required to complete forms if you wish to enroll or make a change.
- If you have other group medical insurance you may waive medical coverage. You will need to provide proof of other coverage and sign a waiver. If at a later time you need to enroll in one of the medical plans, you can do so during open enrollment or within 30 days from loss of other coverage.

DENTAL

- City of Taft offers employees a choice of three dental insurance plans with Premier Access. Please refer to the detailed plan information provided inside your benefit package.
- The following is a comparison of the dental premiums effective September 1, 2013.

	<u>DHMO</u>	<u>Fee Schedule PPO</u>	<u>UCR PPO</u>
Employee only	\$ 11.90	\$ 17.82	\$ 28.14
Employee + one dependent	\$ 24.91	\$ 37.30	\$ 58.75
Employee + two or more	\$ 46.67	\$ 69.88	\$ 110.26

- Please register at www.premierlife.com to view your benefits, search for contracted dental providers, and request new ID cards.

VISION

- City of Taft offers vision insurance with Anthem Blue Cross. The vision insurance is a bundled benefit with the medical insurance.

Employee only	\$ 5.77
Employee + one dependent	\$ 9.23
Employee + two or more	\$ 15.00

- Please register at www.anthem.com/ca to view your benefits, search for contracted vision providers, etc.

EMPLOYER PAID LIFE /AD&D

- City of Taft offers an employer paid Life/AD&D benefit of \$25,000 per employee. Please review the plan benefits provided in your benefit package for complete plan details that include eligibility requirements and age-reduction schedules.
- If you need to update your beneficiary information, you may do so at any time. Please contact The Lynn Company for a beneficiary change form.

VOLUNTARY LIFE /AD&D

- When employees are first eligible for benefits as a new hire, you have the opportunity to purchase additional life insurance with a guarantee issue amount of \$150,000 per employee, \$30,000 for a spouse, and \$10,000 for children. Any amount applied for over the guarantee issue amount will require evidence of insurability. Any amount over or under the guarantee issue amount applied for after your new hire probation period will require evidence of insurability.
- Please contact The Lynn Company or attend the open enrollment meeting for a benefit summary on complete plan details, and to obtain forms if you wish to apply or make a change to your voluntary life insurance benefits.

AFLAC

- For assistance on enrolling or making a change to your AFLAC benefits, please contact your local AFLAC agents at 661-633-1292.
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The Lynn Company – Your Direct Benefits Connection

Our commitment to five star service is made at all levels of our organization. The following individuals are your dedicated benefits service team at The Lynn Company. We are ready to help you make the most of your benefits, assisting you with ...

- Questions throughout the plan year regarding your benefits and/or claims
- Questions on your options during open enrollment
- Changes mid-year due to marriage, divorce, newborn, etc
- Utilizing the carrier websites to your advantage
- And many more. We are your help desk!!

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