

# INSURANCE BENEFITS FREQUENTLY ASKED QUESTIONS

The following is a summary of frequently asked questions. This information only applies to those employees who have positions eligible for insurance benefits as outlined in their MOU. For specific eligibility provisions please refer to the appropriate evidence of coverage or contact the Human Resources Division at 310-618-2960.

## I. OPEN ENROLLMENT

**Question:** When is open enrollment for my insurance benefits?

**Answer:** *The open enrollment period for health is held in the fall of every year (actual dates are determined by CalPERS). The dental and vision open enrollment usually runs concurrently. Announcements with the specific dates are distributed electronically and hard copy notices are also posted in common areas throughout the city facilities. Changes and enrollments made during this period take effect the first of the following year.*

**Question:** Are there other enrollments for other benefits I should keep in mind?

**Answer:** *The open enrollment period for Flexible Benefits (Ben-a-flex) will be held in November of every year. Announcements with the specific dates are distributed electronically and hard copy notices are also posted in common areas throughout the city facilities. Changes and enrollments made during this period take effect the first of the following year.*

**Question:** What is the purpose of open enrollment?

**Answer:**

- *Enroll in any of the insurance plans offered by the City of Torrance*
- *Change plans*
- *Add eligible dependents*

**Question:** If I am not making any changes to my current coverage, do I need to do anything during open enrollment?

**Answer:** *No, if you are not making any changes then you do not need to do anything during the open enrollment period.*

## II. PREMIUM PAYMENTS

**Question:** How are my premiums paid for health, dental and vision insurance?

**Answer:**

- *For health insurance: The City provides a monthly maximum contribution allowance for health insurance. Health premiums in excess of the established City allotment amount are paid by employees through automatic payroll deductions.*

- For dental insurance: Two-party coverage is paid for by the City. You are automatically covered; however, you must complete enrollment forms for your dependent during an open enrollment or qualifying event. Family coverage may be paid for by employees through automatic payroll deductions.
- For vision coverage: Single-party coverage is paid for by the City. You are automatically covered; however, you must complete enrollment forms for your dependent during an open enrollment or qualifying event. Family coverage may be paid for by employees through automatic payroll deductions.

**Question:** Is there a monetary value to me if I do not elect to cover myself or a dependent on the city-provided dental or vision plan?

**Answer:** You are automatically covered as part of your benefits package as an employee of the City of Torrance as outlined in your MOU. There is no cash value to you if you choose not to cover your dependents.

### III. ELIGIBILITY AND ENROLLMENT

**Question:** Who is eligible to be covered as my dependent under the insurance plans provided by the City as part of my benefit package?

- Answer:**
- For health insurance: spouse (marriage certificate required), domestic partner (State of California registration certificate required), dependent children up to age 26 (birth certificate required), economically dependent children up to age 26 (birth certificate required), disabled dependents certified by the Social Security Administration.
  - For dental insurance: spouse (marriage certificate required), domestic partner (State of California registration certificate required), dependent children up to age 26 (birth certificate required), disabled dependents certified by the Social Security Administration who are financially dependent upon the employee (as long as the disability occurred before age 23).
  - For vision coverage: spouse (marriage certificate required), domestic partner (State of California registration certificate required), dependent unmarried children up to age 19 or dependent unmarried children up to age 25 if a full-time student carrying 12 units or more (birth certificate required).

**Question:** Am I required as a City employee to add any dependents to my health, dental or vision plans?

**Answer:** Adding dependents is voluntary on your part. You will only be required if the City receives a court order. Refer to Section II for information on how premiums are paid.

**Question:** If I am not sure who is covered as a dependent on my health, dental or vision insurance plan, how can I find out?

**Answer:** Refer to copies of your enrollment forms, or contact the Human Resources Division at 310-618-2960.

**Question:** My spouse and I both work for the City of Torrance. May we cover our dependent children separately?

**Answer:** All children must be enrolled as the dependents of only one of the enrolled parents in health, dental, or vision insurance, except in situations where the City receives a court order. Refer to Section II for information on how premiums are paid.

**Question:** My spouse and I both work for the City of Torrance. Will we be allowed to add each other as a dependent to our health, dental, and vision coverage during open enrollment?

**Answer:**

- For health insurance: You have two options: (1) You may enroll yourself as the primary enrollee and your spouse as a dependent. (2) Each of you may sign up as the primary enroll. Dual coverage is not permitted.
- For dental insurance: Both you and your spouse are primary enrollees in the city-paid dental plan so you are not allowed to enroll your spouse as a dependent to your plan. Dual coverage is not permitted.
- For vision coverage: Both you and your spouse are primary enrollees in the city-paid vision plan so you are not allowed to enroll your spouse as a dependent to your plan. Dual coverage is not permitted.

**Question:** Were my spouse and/or dependents automatically enrolled under the dental and vision plans at the time I became covered under these two plans for its employees?

**Answer:**

- For dental insurance: No, you must complete an enrollment form adding your dependents during an open enrollment period. Note: To confirm dependent coverage you may contact the Human Resources Division at 310-618-2960 or you can view your benefit coverage by logging into MyEmpath (HRWEB1.tornet.com).
- For vision coverage: No, you must complete an enrollment form adding your dependents during an open enrollment period. Note: To confirm dependent coverage you may contact the Human Resources Division at 310-618-2960 or you can view your benefit coverage by logging into MyEmpath (HRWEB1.tornet.com).

**Question:** When should I add my newborn to my health plan, dental plan, and vision plan?

- Answer:**
- For health insurance: You must submit an enrollment form adding the dependent child to your health insurance within 60 days of the date of birth. The effective date of coverage will be the first of the calendar month following the date of birth. You must provide a birth certificate.
  - For dental insurance: It is advisable to consult with your dental care provider, but typically it is suggested that a child be added to the dental plan at age four. You must provide a birth certificate.
  - For vision coverage: It is advisable to consult with your health care provider, but many experts recommend that children receive an eye exam from an eye doctor before starting school. You must provide a birth certificate.

#### IV. IDENTIFICATION CARD(S)

**Question:** What do I do if I lose my identification card?

- Answer:**
- For health insurance: You may request new cards by contacting your healthcare provider customer service.
    - Kaiser Permanente Member Services: [www.kaiserpermanente.org](http://www.kaiserpermanente.org) (800) 464-4000
    - Blue Shield HMO Member Services: [www.blueshieldca.com](http://www.blueshieldca.com) (800) 334-5847
    - PERSCare/PERSChoice Member Services: [www.calpers.ca.gov](http://www.calpers.ca.gov) (877) 737-7776
    - PORAC Member Services: [www.porac.org](http://www.porac.org) (800) 288-6928
  - For dental insurance: You may request new cards by contacting your dental insurance customer service or you may log onto their website and print your own identification card.
    - Delta Dental PPO Member Services: [www.deltadentalca.org](http://www.deltadentalca.org) (800) 765-6003
    - Delta Dental HMO Member Services: [www.deltadentalca.org/pmi](http://www.deltadentalca.org/pmi) (800) 422-4234
  - For vision insurance: Contact the Human Resources Division and they will make the request for you. Note: An identification card is not necessary to receive services, however keep in mind that your identification number is the same as your city identification number adding two zeros to the end (i.e. if your employee ID number is 99999 then your vision ID number is 9999900).
    - EyeMed Vision Care Member Services: [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) (866) 723-0596

## V. CANCELLATION

**Question:** What do I need to do if I want to cancel my health, dental or vision insurance coverage?

- Answer:**
- *For health insurance: You must provide acceptable written proof of other coverage issued by your insurance provider and complete the appropriate forms available on TEN. You can cancel your spouse's health insurance at any time by providing acceptable written proof of other coverage issued by their insurance provider and completing the appropriate forms available on TEN. If you want to cancel a dependent you can do that at any time unless there is a court order in effect.*
  - *For dental insurance: The dental coverage for yourself must remain in force while you are an employee of the City of Torrance. However, you may cancel dependent coverage at any time unless there is a court order in effect. You must complete the appropriate forms available on TEN.*
  - *For vision insurance: The vision coverage for yourself must remain in force while you are an employee of the City of Torrance. However, you may delete dependents from your vision plan at any time unless there is a court order in effect. You must complete the appropriate forms available on TEN.*