



# OPEN ENROLLMENT HIGHLIGHTS

Oct. 19 through Nov. 15, 2023

Open enrollment is your one time a year to add, change, or remove benefit enrollment elections that will take effect on Jan. 1, 2024. Your benefit choices are important in supporting the health and wellbeing of you and your dependents.



## What's New for 2024

<b>Health Plan Premiums</b>	<p><b>The following health plans will experience rate changes:</b></p> <ul style="list-style-type: none"> <li>✓ <b>Medical:</b> All medical plans (Kaiser, Sharp, Cigna, L145 Anthem, POA ALADS)</li> <li>✓ <b>Dental:</b> Only MEA DPO, L127 DHMO, and L127 PPO</li> <li>✓ <b>Vision:</b> Only MEA VSP plan</li> </ul> <p>Review the <a href="#">Benefits Information and Cost Booklet</a> for all 2024 rates.</p>
<b>Flexible Benefit Plan (FBP) Credits</b>	<p>The City provides dollars in the form of FBP Credits that you can apply towards your health (medical, dental, vision) or life insurance premiums and Flexible Spending Accounts. As a result of FY24 union contract negotiations, the following employee groups will experience FBP credit increases for certain medical dependent coverage tiers: MEA, Local 127 and Unrepresented employees.</p> <p>Review the <a href="#">Benefits Information and Cost Booklet</a> for all 2024 FBP credits.</p>
<b>Sharp Network</b>	<p>Two of the three Sharp Plans will experience network changes:</p> <p><b>Sharp Classic Plan 2024 Network:</b> <i>Value Network</i>. This change removes Independent Physicians from the medical group.</p> <p><b>Sharp Select Plan 2024 Network:</b> <i>Performance Network</i>. This expands the network to include the Children's Physicians Medical Group.</p> <p>Sharp Saver Deductible plan will remain with the <i>Premier Network</i>.</p> <p>Visit <a href="http://sharphealthplan.com/findadoctor">sharphealthplan.com/findadoctor</a> to search for a doctor and <a href="http://sharphealthplan.com/PMG">sharphealthplan.com/PMG</a> to learn more about the plan medical groups.</p>
<b>Local 127 Dental Carrier</b>	<p>MetLife will be the new Local 127 dental insurance carrier as of Jan. 1, 2024, taking over from the Local 127 Dental Health Services (DHS) plan. If you are enrolled in a DHS plan right now you will be automatically transitioned to MetLife on the equivalent plan effective Jan. 1, 2024. If you have any enrollment changes, please submit your elections during the open enrollment window.</p> <p><i>Additional Resources (finding a doctor, benefits summaries, etc.) can be found on the <a href="#">Employee Benefits website (Local 127)</a>.</i></p>



**Don't Forget:** The only time you are allowed to change your health benefit elections is during the City's annual Open Enrollment period. You are not allowed to change your benefits outside of the enrollment window, unless you experience an IRS qualifying life event (birth of a child, marriage, etc). Visit the [Qualifying Events website](#) for more information.



## Access Benefits Information and Make Changes

**Learn More:** Please see the [2024 Plan Year Benefits Information and Cost Booklet](#) or the [Open Enrollment Website](#) to find the Flexible Benefit Plan (FBP) credits, health plan options, and costs for the 2024 plan year.

**Enroll and Make Changes:** From [Citynet](#), log into the SAP Portal and select the 2024 Open Enrollment tile. The application will walk you through the steps for reviewing, changing, and confirming your benefits enrollment. You may add coverage, opt out of coverage and make the following changes to your flexible benefits:

- Change your medical, dental or vision insurance provider.
- Add or remove dependents.
- Increase your Supplemental Life Insurance Coverage one tier (up to \$250,000 for yourself and up to \$50,000 for your spouse) without providing Evidence of Insurability (proof of good health).
- Sign-up for Flexible Spending Accounts to pay for approved Dental/Medical/Vision (DMV) or Dependent/Child Care (DCC) expenses on a pre-tax basis. **Note:** Last year's elections are not carried over into the 2024 plan year. You are required to sign up each plan year to use Flexible Spending Accounts for DMV or DCC expenses on a pre-tax basis.
- Increase or decrease your 401(k) Flex contributions, if eligible.

**Submit Dependent Verification Documents:** If you are enrolling a new dependent to your health plan, you must submit dependent verification documents (birth certificate, marriage certificate, etc.) to [benefits@sandiego.gov](mailto:benefits@sandiego.gov) by Dec. 15, 2023. If you fail to provide dependent verification, your dependents could be disenrolled.

## Information on Flexible Spending Accounts (FSA)

The City of San Diego Flexible Benefits Plan provides City employees with the option to participate in Flexible Spending Accounts (FSA). An FSA allows employees to set aside pre-tax contributions from their gross pay to be used towards qualifying expenses. A Dental/Medical/Vision (DMV) FSA is used for [qualifying medical expenses](#) and Dependent/Child Care (DCC) FSA is used for [qualifying dependent care expenses](#). FSA elections do not carry over from year to year so don't forget to enroll if you wish to participate.

*The Flexible Spending Account minimum/maximum for the 2024 plan year will be as follows:*

- Dental/Medical/Vision (DMV) FSA Max: \$3,050
- Dependent Child Care (DCC) FSA Max: \$5,000

*The deadlines to spend the 2024 plan year FSA funds and submit receipts will be as follows:*

- Spend FSA funds by March 15, 2025
- Submit FSA receipts by March 31, 2025

Review the [Flexible Spending Accounts](#) website to learn more.

## Key Dates

Last Date to Enroll  
**Nov. 15, 2023**

Documentation Deadline  
**Dec. 15, 2023**

Benefit Changes Take Effect  
**Jan. 1, 2024**



**Important:** If you miss the open enrollment window, all your health plan elections will carry over into the new plan year EXCEPT the flexible spending accounts. If you want to participate in the flexible spending accounts, you must actively re-enroll each year during open enrollment.



Risk  
Management

Flexible Benefits Office

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