



2023-2024

# Benefits Guide



December 24, 2023—December 21, 2024

**Welcome** Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, family and way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

## Eligibility

You are eligible for benefits if you work 40 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your registered domestic partner (RDP) and/or their children, where applicable by state law
- ▶ Your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

## When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on your date of hire. If you fail to enroll on time, you will NOT have benefits coverage (except for company-paid benefits) until you enroll during our next annual Open Enrollment period.
- ▶ **Open Enrollment:** Changes made during Open Enrollment are effective December 24, 2023 - December 21, 2024. **To make changes to your benefit elections, you must contact VCPFA and FIRE HR within 31 days.**

## Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualifying life event during the year. Following are examples of the most common qualifying life events:

- ▶ Marriage or divorce
- ▶ Birth or adoption of a child
- ▶ Child reaching the maximum age limit
- ▶ Death of a spouse, RDP or child
- ▶ You lose coverage under your spouse's/RDP's plan
- ▶ You gain access to state coverage under Medicaid or The Children's Health Insurance Program

## Making Changes

**To change your benefit elections, you must contact VCPFA and FIRE HR within 31 days of the qualifying life event (including newborns).** Be prepared to show documentation of the event, such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

Required Information—You will be required to enter a Social Security number (SSN) for all covered dependents when you enroll. The Affordable Care Act (ACA) requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

# Medical

We are proud to offer you a choice of medical plans through Blue Shield of California. Following is a high-level overview of the coverage available.

Key Medical Benefits	Trio HMO	Access + HMO Low	Access + HMO High	Shield Savings PPO (HSA Compatible)	
	In-Network Only	In-Network Only	In-Network Only	In-Network	Out-of-Network <sup>1</sup>
<b>Deductible</b> (per calendar year)					
Individual / Family	None	None	None	\$3,500 / \$7,000	\$3,500 / \$7,000
<b>Out-of-Pocket Maximum</b> (per calendar year)					
Individual / Family	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$5,000 / \$10,000	\$10,000 / \$20,000
<b>Covered Services</b>					
Office Visits (physician/specialist)	\$25 / \$40 copay	\$35 / \$40 copay	\$15 / \$30 copay	20%	50%
Routine Preventive Care	No charge	No charge	No charge	No charge	Not covered
Outpatient Diagnostic Lab, X-ray, Complex Imaging (radiology center/hospital)	No charge	No charge	No charge	20% / \$25 copay + 20%	50%
Chiropractic	Not covered	Not covered	\$10 copay	20%	50%
Ambulance	\$100 copay	\$100 copay	\$100 copay	20%	
Emergency Room	\$100 copay	\$100 copay	\$100 copay	\$100 copay + 20%	
Urgent Care Facility	\$25 copay	\$35 copay	\$15 copay	20%	50%
Inpatient Hospital Stay	30%	30%	\$500 per admit	\$100 per admit + 20%	50% <sup>4</sup>
Outpatient Surgery (hospital/ASC)	30%	30%	\$250 / \$125 copay	20%	50% <sup>5</sup>
<b>Prescription Drugs</b> (Tier 1 / Tier 2 / Tier 3 / Tier 4)					
Retail Pharmacy (30-day supply)	\$15 / \$30 / \$45 / 20% <sup>2</sup>	\$15 / \$30 / - / 20% <sup>2</sup>	\$10 / \$20 / \$35 / 20% <sup>2</sup>	\$10 / \$25 / \$40 / 30% <sup>2</sup>	25% + \$10 / \$25 / \$40 / 30% <sup>2</sup>
Mail Order (90-day supply)	\$30 / \$60 / \$90 / 20% <sup>3</sup>	\$30 / \$60 / - / 20% <sup>3</sup>	\$20 / \$40 / \$70 / 20% <sup>3</sup>	\$20 / \$50 / \$80 / 30% <sup>3</sup>	Not covered

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount. 2. Up to \$250 max per Rx 3. Up to \$500 max per Rx 4. Up to \$600 day + 100% of additional charges 5. Up to \$350 day + 100% of additional charges

# Dental

We are proud to offer you a dental plan through Delta Dental. Following is a high-level overview of the coverage available.

Key Dental Benefits	Delta Dental PPO Incentive Plan	
	In-Network	Out-of-Network <sup>1</sup>
<b>Deductible</b> (per calendar year)		
Individual / Family	\$15 / \$45	\$25 / \$75
<b>Benefit Maximum</b> (per calendar year; preventive, basic, and major Services combined)		
Per Individual	\$1,500	\$1,000
<b>Covered Services</b>		
Preventive Services	No charge	20%
Basic Services	70 - 100% <sup>2</sup>	20%
Major Services	50%	50%
Orthodontia (Child & Adult)	50%; \$1,000 Max. Benefit	

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount. 2. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year. If an enrollee does not use the plan during the calendar year, the percentage remains at the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.

# Vision

We are proud to offer you a vision plan through VSP.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
<b>Exam</b> (once every 12 months)	\$10	Up to \$45
<b>Materials Copay</b>	\$25	N/A
<b>Lenses</b> (once every 12 months)	No charge after materials copay	Up to \$30
Single Vision		Up to \$50
Bifocal		Up to \$65
Trifocal		
<b>Frames</b> (once every 24 months)	Covered up to \$130	Up to \$70
<b>Contact Lenses</b> (once every 12 months; in lieu of glasses)	Covered up to \$130	Up to \$105

# Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members.

Coverage Tier	Bi-Weekly Employee Medical Contribution			
	HMO Trio	HMO Low	HMO High	PPO
<b>Employee Only, before Flex</b>	\$248.76	\$295.86	\$362.47	\$413.44
<b>Employee + 1, before Flex</b>	\$491.74	\$581.24	\$707.80	\$804.65
<b>Family, before Flex</b>	\$611.30	\$716.83	\$883.47	\$1,151.55
<b>Employee Only, with Flex</b>	-\$283.24	-\$236.14	-\$169.53	-\$118.56
<b>Employee + 1, with Flex</b>	-\$40.26	\$49.24	\$175.80	\$272.65
<b>Family, with Flex</b>	\$79.30	\$184.83	\$351.47	\$619.55

Biweekly Employee Dental/Vision Contribution	
Dental Plan	Vision Plan
\$58.69	\$5.72

**Domestic Partner (DP) Contributions:** Your contributions to cover a DP are the same as those to cover a legal spouse. However, because of Internal Revenue Code (IRC) restrictions, in most cases, the fair market value of your DP's or DP's children's (if they are not federal tax dependents) healthcare coverage will be taxable to you as imputed income. This value is determined by the amount that The Company pays in premium for DP coverage. This amount raises your taxable gross income. Also, the payroll deductions to cover a DP must be taken on an after-tax basis.





# Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	Blue Shield of California	800-393-6130	<a href="http://www.blueshieldca.com">www.blueshieldca.com</a>
Dental	Delta Dental	800-765-6003	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Vision	VSP	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>

## Questions?

If you have any questions, you may contact:

Ventura County Firefighters  
Employee Advocates  
(833) 484-8844  
[advocates@hubinternational.com](mailto:advocates@hubinternational.com)

VCPFA Office  
(805) 484-8844  
[benefits@vcpfa.org](mailto:benefits@vcpfa.org)



**DISCLAIMER:** The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

