

2025



# OPEN ENROLLMENT ACTION GUIDE

## Welcome to Open Enrollment

Open enrollment begins September 16, 2024 and ends on October 11, 2024.

During this time, you will select your benefit choices for the upcoming plan year (January 1 - December 31, 2025). You may change to your plan options, and add or remove dependents from your coverage. Enrollments and other changes will be effective January 1, 2025. After open enrollment, no other changes are permitted unless you experience a qualifying event as defined by the IRS.

We encourage you to review this Action Guide and the comprehensive [Employee Benefits Guide](#) for an overview of the plans offered.

Open enrollment will be conducted electronically through our online enrollment system, [EASE](#). Even if you are not making any changes to your plans, you are required to login to EASE to confirm your benefit selections, and beneficiaries.

Please login to [EASE](#) for detailed plan summaries and evidence of coverage certifications. If you need technical assistance with your online enrollment or have questions about your benefits, please contact Dana Hang, Human Resources Manager at (310) 524-2381 or email [dhang@elsegundo.org](mailto:dhang@elsegundo.org).

### PERS Gold and Platinum PPO Plans

CalPERS is partnering with **Blue Shield of California** and **Included Health** starting January 1, 2025. Blue Shield will be the new administrator for the PPO plans and Included Health is a new resource available to PERS Gold and Platinum PPO members.

Included Health offers virtual and in-person primary or urgent care, a 24/7 care team, billing and claims advocacy, and condition care support. Included Health is available by phone, online, or mobile app to help you navigate your healthcare and CalPERS health benefits. If you have questions about Included Health or you CalPERS health benefits, please call 855-633-4436 or visit <https://includedhealth.com/microsite/calpers/>.

#### What Isn't Changing

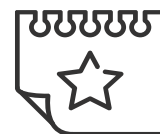
- \* PPO Plan benefits are not changing.
- \* Prescription Drugs will remain through Optum RX.
  - ⇒No need to get new prescriptions.
  - ⇒No need to change anything with Mail Order Drugs.

#### What's Changing?

- \* **Blue Shield of California** will be the new administrator for PERS Gold and Platinum PPO Plans. Anthem Blue Cross is no longer the plan administrator.
- \* **Included Health** will be available to PERS Gold and Platinum PPO members.
- \* All PPO plan members will receive new ID cards.

Please refer to the 2025 Employee Benefits Guide for further details. All enrollments and changes made during this open enrollment period are effective January 1, 2025.

Open Enrollment For Your 2025 Employee Benefits						
September 2024						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					
October 2024						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		



The City is hosting a benefits health fair on **October 3, 2024 at 10:00 a.m.** Please attend to learn more about your benefits and take advantage of the free screenings offered. Health plan representatives will be onsite to answer your questions and help you get the most out of your benefits package.



# Ease Online Enrollment

<https://cityofelsegundo.ease.com/>

Access Ease from work or home to make your benefit elections, update your personal information, and to locate important benefits documents. Ease login information is located on page 3 of our Employee Benefits Guide.



## What You Need to Do

There are steps you must take for Open Enrollment. Please take time to review your current enrollment, assess your needs and make your benefit elections carefully. Elections made during Open Enrollment are effective January 1, 2025. No changes are permitted after October 11, 2024, or during the plan year, unless you experience a qualified change in family status as defined by the IRS. Refer to the Employee Benefits Guide for details.

- Review the City of El Segundo **Employee Benefits Guide** which highlights all of our benefit options for the 2025 plan year.
- All employees are required to login to EASE to make your benefit elections online.** Once logged into the system, verify your personal information, elect, decline, make changes, or terminate benefits. Ease login instructions are located on page 3 of your Employee Benefits Guide.
- Be sure to update or identify a beneficiary designation for your life insurance. You may login to Ease to update your beneficiary as needed.
- If you wish to participate in the Flexible Spending Accounts for the 2025 plan year, you must enroll during open enrollment. Current elections will not carry-over from 2024.
- Review and finalize all of your elections in Ease.
- All open enrollment elections must be completed by 4:00 p.m. on Friday, October 11, 2024 for a January 1, 2025 effective date.**