

2010 HEALTH PLAN INFORMATION

2010 Health Plan Benefit Enhancements

The following benefit changes are effective January 1, 2010.

Blue Shield

- ◆ The PPO plan will have a \$0 co-pay for office visits for **preventative care** (well-baby, maternity/pre-natal, periodic health exam). Please note: this does not waive the required coinsurance for any lab work associated with these visits. Lab work would still require the 10% coinsurance amount.

Kaiser

- ◆ From the time of birth, newborns are covered for inpatient and outpatient services for a limited time, regardless of whether the newborn is later enrolled in the plan. Currently, coverage extends “through the calendar month of birth or the mother’s hospitalization (if she is a member), whichever is later”. As of January 1, 2010, the period will be defined as “31 days from birth,” which is the industry standard. Parents will still have 31 days from the date of birth to enroll the newborn in the plan.

The following wellness programs continue to be included with your health plan benefits:

Blue Shield

- ◆ Healthy Lifestyle Rewards is still available and includes incentives of up to \$175 for employees, retirees (under age 65) and dependents over age 18 for participation in a Blue Shield-sponsored wellness program, designed to encourage and support employees desiring to make healthy lifestyle changes..
- ◆ A \$50 Babies R Us gift certificate to encourage pregnant participants to enroll with Blue Shield’s Health Advocate and pre-natal care within the first trimester, designed to improve the health of pregnant women and reduce the number of pre-mature baby NICU hospitalizations.
- ◆ A \$50 reward for Weight Watchers participation through the Healthy Lifestyle Rewards program.

Kaiser

- ◆ Healthy Lifestyles Rewards is still available and includes incentives of up to \$150 for employees, retirees (under age 65) and dependents over age 18 for participation in a Kaiser-sponsored wellness program, designed to encourage and support employees desiring to make healthy lifestyle changes.

2010 Health Plan Rate Changes*

Health insurance rates are changing effective January 1, 2010. The following tables show current and next year rates (semi-monthly) for full-time employees. Rates for part-time benefited employees are posted on our Open Enrollment website (www.sanjoseca.gov/humanresources/OpenEnrollment2010.asp) or in the Human Resources lobby.

	CURRENT RATES (Semi-Monthly)		NEW RATES* Effective 1/1/2010 to 12/31/2010	
	Single	Family	Single	Family
Kaiser	\$22.19	\$55.27	\$24.20	\$60.26
Blue Shield HMO	\$45.91	\$133.72	\$52.27	\$151.52
Blue Shield POS/PPO	\$135.42	\$363.99	\$157.18	\$421.40
Health In-Lieu	\$89.09	\$221.84	\$100.54	\$250.31

* Employee premium contributions and health plan coverage are determined by negotiated bargaining unit agreements and subject to change. See your applicable agreement for details.

2010 DENTAL PLAN INFORMATION

Dental insurance rates are changing effective January 1, 2010. The following tables show current and next year rates (semi-monthly) for full-time employees. Rates for part-time benefited employees are posted on our Open Enrollment website (www.sanjoseca.gov/humanresources/OpenEnrollment2010.asp) or in the Human Resources lobby.

	CURRENT RATES (Semi-Monthly)	NEW RATES Effective 1/1/2010 to 12/31/2010
	Single/Family	Single/Family
DeltaCare HMO	\$0	\$0
Delta Dental PPO	\$2.36	\$2.78
Dental In-Lieu	\$19.95	\$24.44

2010 VISION PLAN INFORMATION

Vision insurance rates are changing effective January 1, 2010. The following tables show current and next year rates (semi-monthly) for full-time employees. Rates for part-time benefited employees are posted on our Open Enrollment website (www.sanjoseca.gov/humanresources/OpenEnrollment2010.asp) or in the Human Resources lobby.

	CURRENT RATES Full-Time and Part-Time Employees (Except Full-Time MEF, CEO and AMSP Employee Groups)			NEW RATES Full-Time and Part-Time Employees (Except Full-Time MEF, CEO and AMSP Employee Groups)		
	Single	Employee +1 Dependent	Family	Single	Employee +1 Dependent	Family
EyeMed Vision Care	\$3.55	\$7.08	\$8.74	\$3.39	\$6.57	\$8.07
EyeMed Materials Only	\$3.05	\$6.10	\$7.52	\$2.95	\$5.69	\$6.97
Vision Service Plan (VSP)	\$6.34	\$9.04	\$16.20	\$6.29	\$8.94	\$15.96

	CURRENT RATES Full-Time MEF, CEO and AMSP Employee Groups			NEW RATES Full-Time MEF, CEO and AMSP Employee Groups		
	Single	Employee +1 Dependent	Family	Single	Employee +1 Dependent	Family
EyeMed Vision Care	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EyeMed Materials Only	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Vision Service Plan (VSP)	\$0.00	\$0.00	\$2.20	\$0.00	\$0.00	\$2.07

2010 PRUDENTIAL LONG-TERM CARE

Prudential is offering a new plan option and enhanced benefits for 2010! New enrollees who are active employees can take advantage of a special one-time guaranteed issue enrollment period from October 28 – November 13, 2009. Seminars and webinars are scheduled throughout the open enrollment period. Check our Open Enrollment website (www.sanjoseca.gov/humanresources/OpenEnrollment2010.asp) for schedule details. The following is a summary of the new plan coverage and enhanced features:

- New plan option offering a minimum 3-year benefit period at a lower premium cost (current offering includes a 5-year & 10-year option only).
- New Increased Daily Maximum Benefit Amount options of \$100/per day; \$175/per day; \$225/per day; \$300/per day.
- Additional eligible members: adult children & adult children's spouse (including adult children of domestic partners).
- Increased Daily Maximum Benefit pay-out for Residential Care Facilities and Home Care from 50% to 75%.
- International Benefit – coverage for eligible charges received outside of the U.S. are covered up to 100% of the Daily Maximum Benefit Amount.

To enroll, go to Prudential's on-line enrollment website at www.prudential.com/gltc (Group Name: sanjose; Access Code: Itcsanjose) or call (800) 732-0416.

2010 FLEXIBLE SPENDING ACCOUNT (FSA) INFORMATION

Attention Current Participants: Federal law requires FSA participants to re-enroll each plan year. Participation will not renew automatically.

Flexible spending accounts (FSAs) are like savings accounts to which you can redirect a portion of your salary before payroll taxes are taken. From these accounts, participants can request reimbursement for qualified expenses using these pre-tax dollars, resulting in tax savings to you!

For 2010, employees can redirect up to \$2,500 of their annual earnings into the Medical Reimbursement Account (MRA) and up to \$5,000 into the Dependent Care Assistance Plan (DCAP).

Participants who contribute to either plan in 2010 may request reimbursements for qualified expenses incurred between January 1, 2011, and March 15, 2011. The deadline for seeking reimbursements on qualified 2010 expenses is June 15, 2011. Unspent funds are subject to the IRS' "Use-It-or-Lose-It" rule.

New Liberty has a new name! Now flexible spending accounts are managed by Provest Flexible Benefits (http://www.provest.com/client_and_employee_portal.html). Allstate-Provest representatives will be available in the Human Resources lobby throughout Open Enrollment to answer questions and assist you with enrollment. If you would like to meet with a representative prior to making your enrollment election, call Human Resources at (408) 535-1285 to schedule an appointment.

2010 ALLSTATE SUPPLEMENTAL BENEFITS

ALL POLICIES INCLUDE WELLNESS BENEFITS THAT PAY CASH TO YOU ANNUALLY!

All policies **pay cash directly to you** in addition to any other coverage. These benefits can help protect your earnings, take care of monthly bills, or pay for the extra costs of an injury or illness.

- **Accident / Illness / Disability** – Fractures, Dislocations, Hospital, ICU, Disability, Ambulance, Wellness, and much more. Individual or Family coverage available.
- **Cancer / Dread Disease** – Hospital, Surgeries, Radiation and Chemotherapy, New or Experimental Treatment, ICU, and much more. Individual or Family coverage available.
- **Critical Illness** – Heart Attack, Heart Transplants, Stroke, By-Pass, Kidney Failure, and much more. Individual or Family coverage available.

Allstate-Provess representatives will be available in the Human Resources lobby throughout Open Enrollment to answer questions and assist you with enrollment. If you would like to meet with a representative prior to making your enrollment election, call Human Resources at 535-1285 to schedule an appointment.

For additional Open Enrollment information	
Open Enrollment website	www.sanjoseca.gov/humanresources/OpenEnrollment2010.asp
Send us an e-mail	benefits@sanjoseca.gov
Give us a call	(408) 535-1285