



City of Culver City Summary of Benefits



MEDICAL

DENTAL

VISION

LIFE/AD&D

**ACTIVE EMPLOYEES
2020 Plan Year Effective
January 1, 2020**

Medical – CalPERS

HMO	
Anthem Blue Cross HMO Select	Health Net SmartCare
Anthem Blue Cross HMO Traditional	Kaiser
Blue Shield Access+	Sharp (Other Southern California Area)
Blue Shield Trio (LA Area Only)	UnitedHealthcare
Health Net Salud y Mas	

PPO	
PERS Select	PERS Care
PERS Choice	PORAC (Safety)

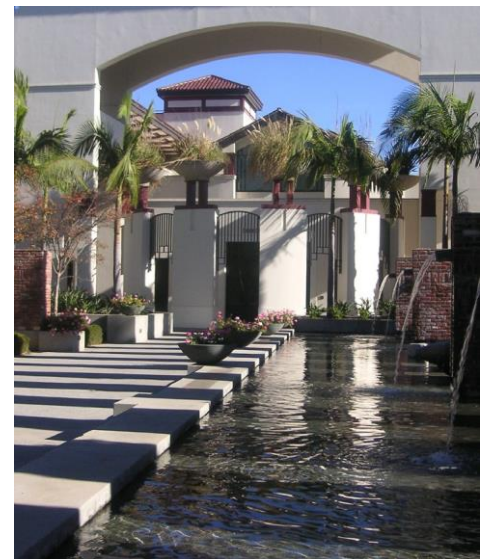
For information on CalPERS medical, please contact the Administrative Services Department.

Dental – Delta Dental

You may choose one of the Delta PPO plans (similar to a PPO medical plan) or the DeltaCare USA Plan (similar to an HMO medical plan). Dependents are eligible to age 26 regardless of student status.

Benefit	Delta Dental (PPO Plan A) City pays full premium for Plan A		Delta Dental (PPO Plan B) Employee pays difference in premium between Plan A and Plan B	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$40/Individual \$80/Family	\$50/Individual \$100/Family	\$40/Individual \$80/Family	\$50/Individual \$100/Family
Annual Benefit Maximum	\$1,000		\$1,000	
Diagnostic & Preventive Services (exams, x-rays, cleanings)	100% (deductible waived)		100% (deductible waived)	
Basic Services (fillings, oral surgery, extractions)	80%		80%	
Major Services (crowns, dentures, bridges)	50%		50%	
Orthodontia	Not covered		50% (Adults and Children) \$2,500 Lifetime maximum	

Benefit	DeltaCare USA (Prepaid Plan)
Annual Deductible	None
Annual Benefit Maximum	Unlimited
Diagnostic & Preventive Services (exams, x-rays, cleanings)	No co-payment
Basic Services (fillings, oral surgery, extractions)	Scheduled co-payment amounts (See DeltaCare USA brochure)
Major Services (crowns, dentures, bridges)	Scheduled co-payment amounts (See DeltaCare USA brochure)
Orthodontia	\$350 start-up fee \$1,800 co-pay (Adults) \$1,600 co-pay (Children)



Vision – Vision Service Plan (VSP)

All eligible employees of the City and their dependents are eligible for vision coverage through VSP. Dependents are eligible to age 23 regardless of student status.

Benefit	VSP
Exam	Every 12 months
Lenses	Every 12 months
Frames	Every 12 months
Exam Deductible	\$0
Cosmetic Contact Lenses (in lieu of glasses)	\$130 allowance
Frame Allowance	\$150 allowance

If a non-participating provider is used, member is reimbursed based on allowances. Please see the Administrative Services Department for a list of allowances. To receive your vision benefits simply make an appointment with a participating VSP doctor. The provider's office will verify your eligibility.

Life Insurance – Standard Insurance Company

All active, benefited employees of the City working at least 20 hours per week are eligible for life coverage through Standard Insurance Company. Please be sure to update your beneficiary information, as claims will only be paid according to what is currently on file.

All Eligible Employees	\$50,000
------------------------	----------

Dependent Life Insurance – Standard Insurance Company

Spouse	\$1,000
Children (to age 21 or 25 if a full-time student at an accredited college)	\$1,000

This coverage is paid for by the employee at a rate of 12 cents per pay period. Enrollees must complete a payroll deduction form which is available from Administrative Services.

Accidental Death & Dismemberment (AD&D) Coverage – Standard Insurance Co.

All active, benefited employees of the City working at least 20 hours per week are eligible for AD&D coverage through Standard Insurance Company. (Dependents are not eligible for AD&D coverage.) The coverage amount is the same as the life insurance coverage listed above. Premiums for both life and AD&D are paid in full by the City.

Cafeteria Plan

Unit employees shall receive a monthly flex dollar allowance to purchase benefits offered under the full flex cafeteria plan (medical, dental, vision and life). The monthly dollar allowance is as follows:

	Miscellaneous	Safety
Employee Only / Opt-Out	\$791	\$791
Employee + 1	\$1,389	\$1,389
Family	\$1,736	\$1,736

*Please refer to your respective MOU for detailed information.

Contact Information

ADMINISTRATIVE SERVICES

Administrative Services

(310) 253-5640

MEDICAL – CalPERS

CalPERS Enrollment Changes

Administrative Services

CalPERS Plan Coverage Questions

Administrative Services

DENTAL – Delta Dental

Delta Dental PPO

(888) 335-8227
www.deltadentalca.org

DeltaCare USA

(800) 422-4234
www.deltadentalca.org

VISION – Vision Service Plan (VSP)

VSP

(800) 877-7195
www.vsp.com

Standard Life Insurance Co.

Standard Life Insurance Co.

(800) 628-8600
www.standard.com



THIS PAMPHLET IS MERELY AN OUTLINE OF YOUR COVERAGE AND DOES NOT CONSTITUTE A CERTIFICATE BOOKLET. BOOKLETS AND CERTIFICATES DESCRIBING YOUR COVERAGE IN DETAIL WILL BE PROVIDED BY YOUR INSURANCE CARRIERS.



Plan arranged by USI Insurance Services
21250 Hawthorne Boulevard, Suite 600
Torrance, CA 90503

Products and services are offered through Wells Fargo Insurance Services USA, Inc. and Wells Fargo Insurance Services of West Virginia, Inc., non-bank insurance agency affiliates of Wells Fargo & Company.

Products and services are underwritten by unaffiliated insurance companies except crop and flood insurance, which may be underwritten by an affiliate, Rural Community Insurance Company. Some services require additional fees and may be offered directly through third-party providers. Banking and insurance decisions are made independently and do not influence each other.