



**Human Resources Division**  
**1600 Truxtun Avenue, 1st Floor Bakersfield, CA 93301**  
**661-326-3774**

## **Frequently Asked Questions (FAQs)**

How do I add a new dependent (spouse, newborn child, etc.) to my insurance plan? And what documents do I need to submit with my application?

- You need to enroll all new dependents as soon as possible but no later than thirty (30) days of the qualifying event.
- Supporting documents are; Commemorative Birth Certificate, Birth Certificate, Marriage License, Adoptions papers or Legal Guardianship papers.

What if I do not add my new dependent within the required thirty (30) day qualifying event period. When may I add them to my insurance plans?

- Additions not received within the thirty (30) day period from the effective date of the qualifying event will not be processed and will need to be resubmitted during the next open enrollment period.

When can I change my insurance?

- Insurance may be changed each year during open enrollment or within thirty (30) days of a qualifying event. Qualifying events are; marriage, birth, adoptions, legal guardianship, the final decree of divorce or loss of alternate coverage.
- The City of Bakersfield has an Open Enrollment period for medical or dental changes once a year. The Open Enrollment is usually held in November of each year and is effective for the new plan calendar year.

Do I have to carry the City's Health Insurance?

- No. You may opt-out of either Medical (includes prescriptions, mental health, & vision) and/or Dental or both. You will not be compensated for opting-out of the health plans.

If I opt-out when may I sign up again?

- You may sign up at Open Enrollment or if you have a qualifying event. Documents are required and it must be within thirty (30) days of the event.

When can I change my doctor?

- For the Blue Shield of California, contact Customer Service number: HMO 855-256-9404 or 855-599-2657 for Trio. Listings of the providers are listed on their website [www.blueshieldca.com](http://www.blueshieldca.com).
- For the Kaiser insurance plan, you may call Customer Service number (800-464-4000) that is on your medical card.
- For Blue Shield PPO insurance plan you do not need to select a primary care physician. To review the listing of PPO physicians refer to [www.blueshieldca.com](http://www.blueshieldca.com).

At what age does my child's health care coverage end?

- Ages 19-23; a dependent child must be enrolled in school to be covered under your Dental plan. Student certification will be required.
- After age 19, a dependent may remain on your medical plan (includes prescriptions, mental health, & vision) until they are age 23. This dependent does not need to be in school, living at home or unmarried.
- Age 23 – 26; your dependent may remain on your medical plan but it will not include the vision plan.



- If your child has to be removed from one or all of your health insurance plans for one of the above reasons, we can offer continuing health care coverage under COBRA. See *COBRA topic*.

Do I have Chiropractic or Acupuncture coverage?

- Blue Shield PPO covers Chiropractic and Acupuncture services. Refer to your Summary of Benefits or your Evidence of Coverage booklet.
- Under the HMO plans, your Primary Care Physician would have to refer you out for this type of service to be covered.

How do I go about getting an eye exam?

- If you have;
  - Blue Shield HMO/PPO, you will need a claim form from Medical Eye Services (MES) for your eye exam, frame & lenses,
  - Kaiser insurance plan, you will need to contact Kaiser for your eye exam. For your frame and lenses, you will need a claim form from Medical Eye Services (MES).

— MES claim forms are available at this website or the Human Resources Office.

Do I have to pay a deductible on my medical?

- Only Blue Shield PPO has a deductible. The annual calendar year deductible is \$750 per each family member up to a family deductible of \$2250.
- Kaiser Permanente has an office copy of \$25 and Blue Shield HMO has an office co-insurance of 10%.

Do I have Life Insurance?

- All employees' have Life Insurance that is paid for by City. The amount coverage varies by Bargaining Unit.
- Employees in the Miscellaneous Unit are eligible to apply for additional coverage at Open Enrollment.

I am in need of marital and/or family counseling. What is my coverage?

- The Employee Assistance Program (EAP) is provided through OptumHealth ([www.liveandworkwell.com](http://www.liveandworkwell.com)). The program offers 3 free visits to one of their providers.
- To use, call 866-894-5795 for pre-authorization or visit the website (access code: Bakersfield).
- After the 3 free visits it reverts to your Medical plan and applicable deductibles
- Kaiser subscribers may use the 3 free visits with OptumHealth. Please keep in mind that Kaiser has their own mental health plan. You should contact Kaiser Customer Service at 800-464-4000 for any further visits.

Do I have disability insurance?

- All Miscellaneous White and Blue Collar employees are covered by State Disability Insurance (SDI).
- Employees in the Miscellaneous, Supervisory or Management Units are eligible to participate in the Unum Long Term Disability program. You may apply for coverage during Open Enrollment.
- Employees in the Safety Units are not eligible for these two plans.

Does the City offer Long Term Care to their employees?

- No. CalPERS offers a Long Term Care program. Their Open Enrollment period is usually held in the spring. You can find more information at their website [www.calpers.ca.gov](http://www.calpers.ca.gov).



I am leaving employment with the City, what happens now?

- Make an appointment with the Human Resources to discuss your benefits prior to your last day and they will assist you with this process.
- You are eligible for continuing health care coverage under COBRA. *COBRA provides that you may continue to participate in the group medical for a defined duration if you pay the premiums (see COBRA rate chart).* You must elect COBRA within sixty (60) days of the separation date to participate. Failure to elect or make timely premiums will result in cancellation of coverage and/or participation (see below for more information).
- Human Resources will notify CalPERS of your ending date once you receive your final pay check.
- After this notification CalPERS will notify you.
- Your final pay check will be direct deposited just like your previous checks, on the next pay date following separation. You may request your department to mail your last paystub to you.
- Your final pay check will include any vacation or comp time you have on the books.
- Floating holidays are lost.
- You are eligible only to receive your sick leave time, if you retire.
- When does my health insurance end? Your insurance ends at the end of the biweekly pay period in which you leave. You will not have health insurance taken out of your final pay check.

COBRA

- COBRA is a mandated Federal and State law that says that the City of Bakersfield must offer continuing health insurance for a period of 18 or 36 months depending on your eligibility.
- You have 60 days to sign up and remit your premium for this coverage.
- Contact Human Resources for your enrollment forms.

I'm thinking about retirement, how do I get an estimate?

- On the CalPERS website [www.calpers.ca.gov](http://www.calpers.ca.gov) there is an online Retirement calculator where you can get an estimate. Remember that this is just an ESTIMATE. This figure does not include items such as; longevity, uniform, schooling or the final year "Employer Paid Contribution" amounts.
- If you need assistance with your estimate, contact Human resources at 326-3773.
- **90 days prior to your retirement date, contact Human Resources at 326-3773 and they will assist you with your application and health insurance.**

How do I change my Federal or State tax withholdings?

- Tax withholding forms are available at the Finance department at City Hall North 2nd floor or you can go on the intranet under Department, Financial Services, Payroll Information & Online Forms.

I want to change my Direct Deposit.

- Forms are available at the Finance department at City Hall North 2nd floor or you can go on the intranet under Department, Financial Services, Payroll Information & Online Forms. The signed form and a check "marked void" or a Financial Institutions form is due at the Payroll department the Friday before pay day.

I would like to sign up or increase my Deferred Compensation Plan.

- Deferred Compensation is handled by the Finance department. Contact Finance or your Plan Sponsor for account information.
- Changes to deductions are effective the month following the election change (i.e., I increase my deductions on April 15th. The change will not be effective until the first payroll in May.).