



IMPORTANT INFORMATION
2024 OPEN ENROLLMENT PERIOD
September 18, 2023 to October 13, 2023
Changes Effective January 1, 2024
Medical Plan Changes Must be Submitted to Human Resources
by October 13, 2023 4:30 pm PST

September 11, 2023

Dear District Bus Operator (ATU) Active Employees & Eligible Covered Dependents:

The District's Annual Open Enrollment will begin on **Monday, September 18, 2023**. All requested changes and enrollment forms must be submitted to the District Human Resources Department **no later than Friday, October 13, 2023 at 4:30 PM (no exceptions)**. Please read the information below for very important information regarding your benefit options.

[OPEN ENROLLMENT ACTIONS YOU WILL NEED TO COMPLETE IF MAKING CHANGES](#)

Switching Medical Plans

Open Enrollment is the annual opportunity to enroll in a different medical plan, if you are interested. This year, there are no significant changes to the "Magic 3" medical plans going into the 2024 plan year. For detailed plan information, you can find a copy of the Evidence of Coverage (EOC) documents for your plan posted on the District's intranet at <http://hr.goldengate.org>. Locate the *Benefits tab* at the top of the home page; select *Medical – All Employees* page.

As a reminder, the District-designated "Magic 3" medical plan options available to you are:

- **PERS Kaiser HMO**
- **PERS Gold PPO**
- **PERS Platinum PPO**

If you want to change your CalPERS health insurance provider **effective January 1, 2024**, you must take one of the following actions:

- Go to the District's intranet at <http://hr.goldengate.org>
- Locate the *Benefits tab* at the top of the home page; select *Medical – All Employees* page
- Download the **CalPERS Health Benefits Plan Enrollment for Active Employees – HBD12 form**
- Complete form and submit it with your proof of dependency documents to Human Resources no later than **October 13, 2023 at 4:30 PM**

The 2024 Monthly Premium Sharing rates, Annual HRA Amounts, and Annual Stipend Amounts for Bus Operator employees are as follows:

<u>CalPERS Basic Plans</u>		District Monthly Premiums	Monthly Premium Sharing Employee Contribution	Annual HRA Amounts	Annual Stipend Amounts
"MAGIC 3 MEDICAL PLANS"					
PERS Kaiser HMO	Coverage Tier				
	Employee Only	\$1,021.41	\$60.00	\$1,500.00	\$1,000.00
	Employee +1	\$2,042.82	\$60.00	\$3,000.00	\$2,000.00
	Employee + Family	\$2,655.67	\$60.00	\$3,000.00	\$3,000.00
PERS Gold PPO	Employee Only	\$914.82	\$60.00	\$3,500.00	\$1,000.00
	Employee +1	\$1,829.64	\$60.00	\$7,000.00	\$2,000.00
	Employee + Family	\$2,378.53	\$60.00	\$7,000.00	\$3,000.00
PERS Platinum PPO	Employee Only	\$1,314.27	\$150.00	\$2,500.00	
	Employee +1	\$2,628.54	\$150.00	\$5,000.00	N/A
	Employee + Family	\$3,417.10	\$150.00	\$5,000.00	

Note: Monthly amount will be deducted from the 2nd paycheck of each month in one lump sum on a pre-tax basis.

- If you elect to enroll in any plan OTHER than the "MAGIC 3 PLANS":
 - You will NOT receive an HRA account or Stipend.
 - You must pay the difference in Premium Cost between the plan you elect and the PERS Gold PPO Basic plan, PLUS the PERS Gold PPO Applicable Monthly Premium Sharing Employee Contribution
- Stipends are paid on the 2nd paycheck in January.

[Opting Out of District Health Coverage](#)

The District offers a \$400 monthly taxable “Opt Out” payment to employees who wish to waive their District Health (Medical, Prescription Drug, Dental & Vision) coverage. For more information about the “Opt Out” option, please visit the District’s intranet at <http://hr.goldengate.org>. Locate the *Benefits tab* at the top of the home page; select *Medical – All Employees* page, and Download the **Opt-Out Policy & Form**.

[Changing Your Life Insurance Beneficiary Designation – Make Sure Your Beneficiary Information Is Current!](#)

The District provides Active employees with \$20,000 of Basic Life insurance coverage at no cost to you. Make sure you have a current beneficiary designation form on file with the District. Keep in mind you can change your beneficiary information at any time. To obtain a beneficiary designation form, please go to the District Employee Intranet at <http://hr.goldengate.org>. Locate the *Benefits tab* at the top of the home page; select *Life Insurance*. Download and complete the **Beneficiary Designation Form**. This form will replace all prior designations of beneficiary.

[Enrolling into the 457 Deferred Compensation Plan or Changing Your Deferred Compensation Deductions](#)

The District offers a deferred compensation program that allows you, as a public sector employee, to build your retirement investments through a Section 457 deferred compensation plan. This plan will allow you to invest today for your future retirement. Federal, and in most cases state, income taxes are deferred until your assets are withdrawn (usually during retirement when you may be in a lower tax bracket). You can enroll in or make changes to your Deferred Compensation Plan at any time.

If you would like to enroll or change your existing deduction amount go to the Mission Square (formerly ICMA-RC) Website at <https://www.missionsq.org/>.

[Enrolling into Aflac Voluntary Group Accident, Critical Illness, and Hospital Indemnity Insurance Plans](#)

The District offers Voluntary Accident, Critical Illness, and Hospital Indemnity Insurance plans through Aflac. This pays cash benefits directly to you if you're in an accident or become seriously ill.

If you would like to enroll during Open Enrollment, visit <http://www.aflacatwork.com/goldengate>. For more information about plan coverage and rates, please visit <https://aflacgroupinsurance.com>, go to the District Employee Intranet at <http://hr.goldengate.org>. Locate the *Benefits tab* at the top of the home page; select *Voluntary Benefits*.

Informational materials on plan specifics are available on the District's Intranet at <http://hr.goldengate.org>.

**Please note that all materials must be submitted to
District's Human Resources Department no later than
Friday, October 13, 2023 at 4:30 PM PST**

Questions? Please contact Human Resources by email at Benefits@goldengate.org or via the Benefits Line at (415) 257-4526.

Sincerely,
Human Resources Benefits Department