



2025 Health Benefits Open Enrollment

Open Enrollment Dates

Tuesday, October 15th through Thursday, October 31st

CHANGES ALLOWED DURING OPEN ENROLLMENT

- ▶ Change Medical Plans
- ▶ Add or Delete Dependents from Medical
- ▶ Enroll in Flexible Spending Account and/or Dependent Care Account
 - ▶ *Must complete form waiving participation if you are not electing.*
- ▶ Enroll or Make Changes to AFLAC Supplemental Offerings

This is the only time of the year you can make changes without having a qualifying event (marriage, dissolution of marriage, birth or adoption of child, loss of other employer sponsored benefits through a partner or spouse, etc.).

MEDICAL PLANS AND COSTS

2025 Premiums				Difference from 2024		
	Single	Two-Party	Family	Single	Two-Party	Family
Cal. Care HMO	\$1,043.50	\$2,087.00	\$2,765.28	\$49.01	\$98.02	\$129.88
Classic PPO	\$888.44	\$1,776.88	\$2,354.37	\$80.77	\$161.54	\$214.04
Kaiser	\$812.70	\$1,625.40	\$2,259.31	\$41.73	\$83.46	\$116.01

2025 per pay period deductions for General and Recreation Unit Employees electing Cal Care HMO

	Single	Two-Party	Family
Cal. Care HMO	\$71.57	\$143.13	\$189.65

ACWA JPIA 2025 Medical Plans Comparison

Anthem Blue Cross	Deductible		Doctor	ER	Hospital	X-Ray/Lab	Prescription	Medical Max Out of Pocket		RX Max Out of Pocket	
	Individual	Family						Individual	Family	Individual	Family
Classic PPO	\$200	\$600	\$15	\$50	*Ded/10%/20%	20%	\$5/20/50	\$2,000	\$4,000	\$5,350	\$10,200
CalCare HMO	None	None	\$10	\$50	\$0	None	\$5/20/50	\$500	\$1,500	\$6,100	\$11,700
*Facility charge is covered at 90%. Physician charge covered at 80%. Both are subject to deductible.											
Kaiser								Combined Max Out of Pocket			
Traditional HMO	None	None	\$10	\$50	\$0	None	\$5/15	\$1,500	\$3,000		

- ▶ Anthem® Blue Cross
- ▶ Your Plan: 2025 Classic PPO Plan (1122) (Z0JZ)
- ▶ Your Network: Prudent Buyer PPO

Overall Deductible

\$200 person/\$600 family

Overall Out-of-Pocket Limit

\$2,000 person/\$4,000 family

The family deductible and out-of-pocket limit are embedded, meaning the cost shares of one family member will be applied to the per person deductible and per person out-of-pocket limit; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket limit. No one member will pay more than the per person deductible or per person out-of-pocket limit.

- ▶ Your copays, coinsurance and deductible count toward your out of pocket limit(s).
- ▶ In-Network and Non-Network deductibles are combined and accumulate toward each other; however In-Network and Non- Network out-of-pocket limit amounts accumulate separately and do not accumulate toward each other.

See the Summary of Benefits for more detailed information.

- ▶ Anthem® Blue Cross
- ▶ Your Plan: 2025 HMO Plan (2940) (ACWAJPIA C00361)
- ▶ Your Network: California Care HMO

Overall Deductible

\$0

Overall Out-of-Pocket Limit

\$500 person/\$1,500 family

Services from Non-Network Providers are not covered, except for Emergency or Urgent Care

- ▶ Plan requires selection of a Primary Care Physician (PCP). A referral from your PCP is required for Specialist care and most other providers for select covered services.

See the Summary of Benefits for more detailed information.

- ▶ Kaiser Permanente®
- ▶ Your Plan: Traditional Plan HMO
- ▶ Your Network: Kaiser www.kp.org

Overall Deductible

\$0

Overall Out-of-Pocket Limit

\$1,500 Individual/\$3,000 Family

Services from Non-Network Providers are not covered, except for Emergency and Non-Network Provider for Urgent Care is only covered when temporarily outside the service area

- ▶ Plan requires selection of a Primary Care Physician (PCP). A referral from your PCP is required for Specialist care and most other providers for select covered services.

See the Summary of Benefits for more detailed information.

- ▶ Delta Dental
- ▶ Your Plan: PPO
- ▶ Delta Dental PPOSM and Delta Dental Premier Dentist
- ▶ Group and Division: Group# 399 Division - 1012
- ▶ Your Network: Delta Dental www.deltadentalins.com

IMPORTANT CHANGES TO DELTA DENTAL: 3 CLEANINGS PER YEAR ARE NOW COVERED AND PREVENTATIVE SERVICES ARE NOT APPLIED TOWARD THE ANNUAL MAXIMUM OF \$1,500.

Overall Deductible

\$25 Individual/\$50 Family

Annual Maximum Paid

\$1,500 Per Individual

Services from Non-Network Providers will cost you more out of pocket because they are not required to write-off the agreed price for a procedure.

Go to www.deltadentalins.com and use the cost estimator for detailed information.

- ▶ **Vision Service Plan (VSP)**
- ▶ Your Plan: PPO
- ▶ Group and Division: Group# 022 Division - 3043
- ▶ Your Network: www.vsp.com

Overall Deductible

\$0

Co-Pay \$10

Network providers will cost you less out of pocket.

PROGYNY

Your Fertility and Family Building Benefit (for Classic PPO Plan only)

- ▶ Comprehensive Coverage

Fertility treatment coverage for every unique path to parenthood.

- ▶ Personalized Support

Unlimited clinical and emotional support from a dedicated Patient Care Advocate (PCA)

- ▶ High Quality Care

Convenient access to a premier network of fertility specialists across the US.

Your Progyny fertility benefit has been specifically designed to give you the best chance of fulfilling your dreams of family. The Progynyn Smart Cycle covers all the individual services, tests, and treatment you may need. Progyny removes barriers to care so you can your doctor can create the customized treatment plan that is best for you.

HINGE HEALTH

(for Classic PPO Plan only)

Conquer back and joint pain without drugs or surgery.

You and your eligible family members get access to Hinge Health's programs for back, knee, hip, shoulder, neck, or other joint pain at zero cost to you, which may include:

- ▶ Wearable sensors for live feedback in the app
- ▶ Unlimited 1-on-1 health coaching
- ▶ Personalized exercise therapy

Over 300k members have joined Hinge programs so far, and cut their pain by nearly 70%

Call 855-902-2777, or apply at: hingehealth.com/acwajpia

CARRUM HEALTH

(for Classic PPO Plan only)

When it comes to surgery or major medical treatment, you need to know you're getting the best care. That's why your health plan through ACWA JPIA sponsors Carrum Health as a benefit. We make it easier, more enjoyable, and less expensive to get high-quality healthcare.

Covered surgeries include: knee, hip, elbow, spine, shoulder, wrist, hand, heart, weight loss.

Beginning January 1, 2023, eligible employees and their dependents with first-time, non-metastatic breast cancer may be able to access breast cancer treatment from one of the leading cancer centers in the Country: City of Hope.

With your Carrum Health benefit, you may be able to qualify for: Surgery, Breast reconstruction, Radiation therapy and Chemotherapy

Call 888-855-7806 or visit carrum.me/ACWAJPIA

SYDNEY HEALTH APP

(for Anthem Classic PPO and HMO)

Receive virtual care and support 24/7 with the Sydney Health App.

Now you can connect more easily to the care you need through the Sydney Health app. Have a video visit with a doctor on your mobile device or computer with a camera, 24/7.

Doctors are available anytime, with no appointments or long wait times. They can help you with these types of conditions: COVID-19, Flu, Cold and Fever, Minor Rashes, Sore Throat, and Headaches.

During your video visit, the doctor will assess your condition, provide a treatment plan, and send prescriptions to the pharmacy of your choice, if needed.

The 24/7 Nurseline is still available by calling the customer service number on your ID card.

Download and sign up directions are available on the intranet or email HR@casitaswater.com.

THE STANDARD LIFE INSURANCE

- ▶ Life insurance for employee only
 - ▶ General Unit Employees - One times your annual base salary up to a \$150,000 maximum
 - ▶ Recreation Unit Employees - One times your annual base salary up to a \$150,000 maximum
 - ▶ Supervisory and Professional Unit Employees - Two times your annual base salary up to \$200,000 maximum
- ▶ All employees with life coverage also have AD&D Coverage

AMERIFLEX

(FSA Health and FSA Dependent Care Vendor)

- ▶ Flexible Spending Account is pre-tax dollars you can select in order to pay for medical expenses that are not covered through your plan, such as the deductible and co-pays.
- ▶ Dependent Care Account is money you set aside pre-tax in order to pay for childcare for children under the age of 13.
 - ▶ FSA Limit for 2025 has not been released by the IRS.
 - ▶ Dependent Care FSA limit for 2025 has not been released by the IRS. There are limitations per household for single taxpayers and married couples filing jointly.
 - ▶ Each year you are required to re-elect your benefits or sign a waiver if you are not enrolling. The amount from 2024 will not automatically carry over for your 2025 deductions. Enrollment forms are available on the intranet or email HR@casitaswater.com

THE STANDARD TRAVEL ASSISTANCE

- ▶ Travel Assistance - You and your spouse, and dependent children through age 25 are covered with Travel assistance with your group insurance from The Standard.
 - ▶ Travel assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:
 - ▶ Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories
 - ▶ Credit card and passport replacement and missing baggage and emergency cash coordination
 - ▶ Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission
 - ▶ Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains

THE STANDARD TRAVEL ASSISTANCE (continued)

- ▶ Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond
- ▶ Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization
- ▶ Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded
- ▶ Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Get the most out of Travel Assistance with the Assist America Mobile App

Call 1-800-872-1414 US, Canada, Puerto Rico, US Virgin Islands and Bermuda

Call 1-609-986-1234 from everywhere else Text 1-609-334-0807

Email medservices@assistamerica.com REF Number: 01-AA-STD-5201

MODERN HEALTH

(for all ACWA JPIA members)

- ▶ ACWA JPIA has partnered with Modern Health to provide you and your dependents mental wellness benefits including personalized 1:1, group and self-serve resources for your well-being. Be the best version of yourself - at home, at work, and in your relationships.

EMPLOYEE ASSISTANCE PROGRAM

1-800-999-7222 or visit anthemEAP.com

- ▶ Life can surprise you with its many ups and downs. That's why the Employee Assistance Program (EAP) is here for you - 24/7, 365 days a year. Whether you're struggling to find child care, plan for retirement or cope with addiction, we can help. EAP offers:
 - ▶ One-on-one counseling by phone, in-person and online
 - ▶ Web-based tools and resources:
 - ▶ Articles, checklists, quizzes and other educational materials
 - ▶ Webinars, podcasts and eLearning modules about everything from parenting and identity theft to disaster preparedness
 - ▶ Legal forms, including wills, living trusts and rental agreements
 - ▶ LiveCONNECT instant messaging with a work-life specialist
 - ▶ Legal and financial consultations
 - ▶ Support on the go:
 - ▶ The online and mobile myStrength programs serves as a "health club for the mind," connecting you to emotional health resources for managing depression, anxiety, stress, substance use and sleep issues.