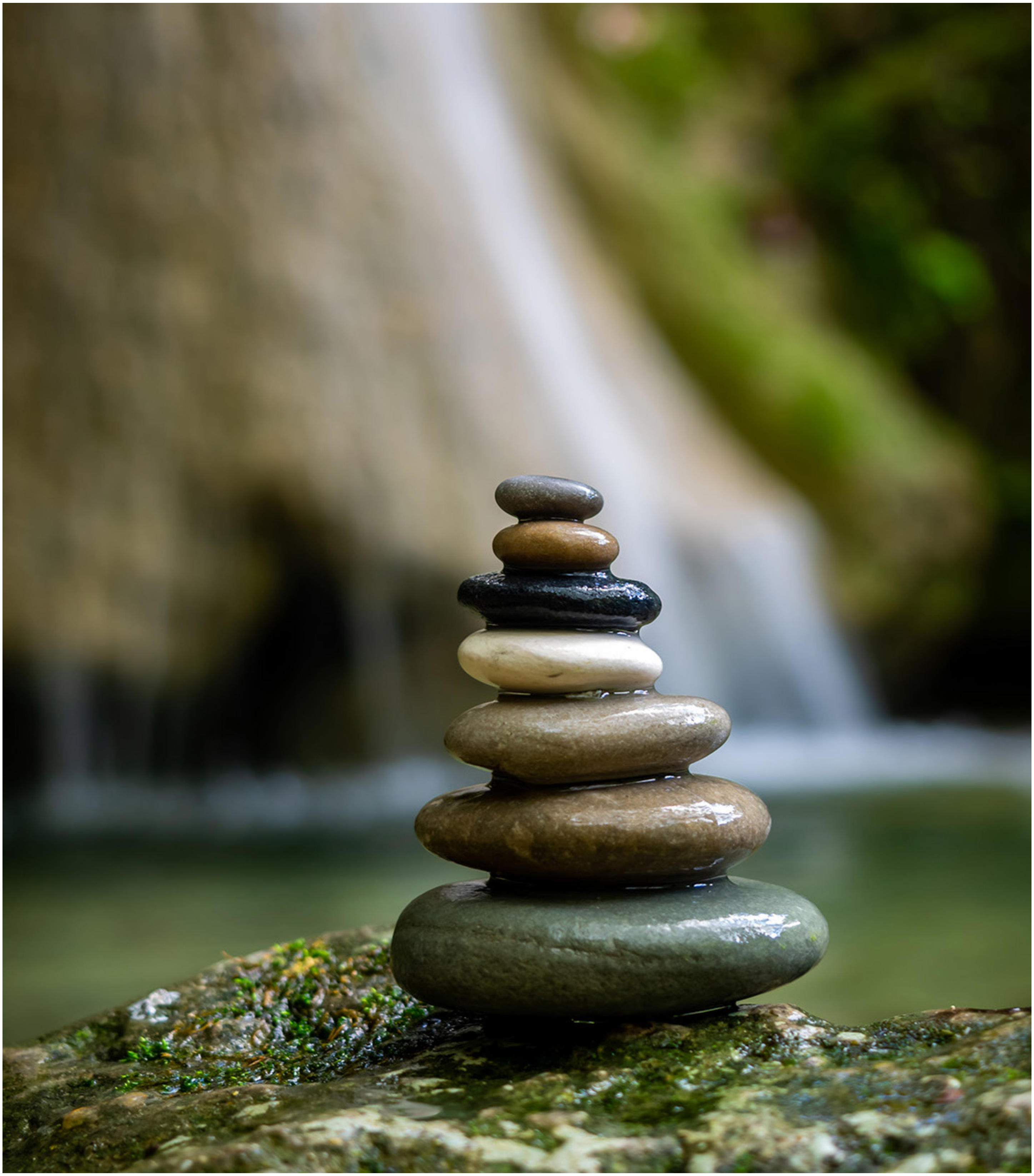


2022
Employee Benefits Program Renewal

MEDICAL | DENTAL | VISION | EAP | LIFE | DISABILITY

August 2021

2022 Employee Benefits Program Renewal

August 10, 2021

ACWA JPIA Member,

We are pleased to bring you great news for 2022. Most plans will see either no change in rates, or a rate reduction. Enhancements will be added for dental, vision, and mental health benefits. Premiums for retirees with Medicare will be reduced by 29% due to replacement of Anthem plans for retirees with Medicare with the very robust UnitedHealthcare (UHC) Medicare Advantage PPO plan.

Demand for mental health services has increased greatly over the past year. We are excited to launch a new mental health and wellbeing benefit through Modern Health. Modern Health brings one-on-one coaching and therapy, live group sessions, meditations, and other online programs right to your smart phone or computer. This benefit addresses the mental healthcare "access" problem, with a median of 1.8 days to connect with a provider. Modern Health will be available to all participants enrolled in ACWA JPIA medical plans through Anthem and Kaiser, and their dependents, starting in September 2021. This benefit for all medical plan participants will be provided at no additional cost to JPIA member agencies through December 31, 2022.

Open Enrollment will run from **October 4 through November 5, 2021**. For ease of administration, members are encouraged to advertise a shorter Open Enrollment period within the above time frame. The most frequent window used is two weeks. Please refer to the Open Enrollment To-Do List for a handy list of member responsibilities.

We hope you'll join us for our upcoming webinars! Please see the enclosed schedule, which includes weekly webinars for retirees to introduce the UHC plan, a webinar geared toward HR/Benefits contacts in advance of the UHC announcement, a training on Communicating Change, an annual Open Enrollment webinar, and a webinar for employees introducing Modern Health.

If you have any questions or concerns, please don't hesitate to contact us at (800) 736-2292 or benefits@acwajpia.com. Thank you for your continued partnership.

Warm regards,

Sandra M. Smith
Employee Benefits Manager
CA License # 0I72324

Table of Contents

2022 RENEWAL RATES

The Executive Committee approved the following changes, effective January 1, 2022.

Anthem PPOs (Classic, Advantage, and CDHP)
A rate decrease of 5%.

Anthem HMOs (CalCare and Value)
An aggregate increase of 3.7%. Southern California rates will increase 4.2% while Northern California rates will increase by 2.2%.

Kaiser North and Kaiser South
An aggregate decrease of 2.1%. Most rates will decrease 2.3%, while Kaiser Senior Advantage will decrease by approximately 6.7%.

Delta Dental PPO
No change

DeltaCare DHMO
No change

Vision Service Plan
No change

Anthem Employee Assistance Program
No change

Standard Basic Life, Supplemental Life, and Long-Term Disability
No change

Standard Short-Term Disability
No change

MENTAL HEALTH BENEFIT

Modern Health is a mental health and wellbeing benefits platform that will be available in September 2021, to all active employees enrolled in any ACWA JPIA medical plan, and their dependents. Modern Health solves the mental healthcare “access” problem by bringing one-on-one coaching, virtual and in person therapy, and mental health resources right to your smart phone or computer with greatly reduced wait times. The benefits platform includes access to mental health digital resources, such as guides, courses, meditations and more.

DENTAL BENEFIT ENHANCEMENT

Diagnostic and preventive services will be covered at 100% on all JPIA dental plans. Previously, coverage was either 100%, 85%, or 75%, depending on the plan design selected by your agency.

VISION BENEFIT ENHANCEMENT

All plans now include coverage for anti-reflective coatings with a $25 co-pay. The contact lens allowance has increased from $120 to $150, which matches the current frame allowance.

KAISER CONSUMER DRIVEN HEALTH PLAN (CDHP)

Certain maintenance medications, including those for managing diabetes and asthma, will be exempt from the annual deductible. Copays will apply.

Last year, the same change was made to Anthem CDHP due to a change in federal law, which expanded the definition of “preventive drugs” permitted to be covered before the deductible is met in a high deductible health plan.

HEALTH SAVINGS ACCOUNT CONTRIBUTION LIMITS

The IRS updates the maximum amount allowed to be contributed to a tax-advantaged Health Savings Account (HSA) each year. In 2021, the maximum contribution from all sources for a person enrolled in a high deductible plan as an **individual** will rise from $3,600 to **$3,650**. The maximum contribution for a person enrolled in a high deductible plan as a **family** (employee plus one or more) will rise from $7,200 to **$7,300**. Those who will be age 55 or older at any time in 2022 may contribute an additional **$1,000**.

KAISER VALUE HMO PLAN

Previously it was not permitted by Kaiser to offer the Traditional ($10 copay) HMO alongside the Value ($30 copay) HMO. Kaiser will now allow these two plans to be offered side-by-side. For member agencies basing employer contribution on the least cost plan, this provides a new option for a lesser cost base plan, while allowing employees to buy-up to more robust benefit plans.

SHORT-TERM DISABILITY

Three new plan options are now available for those who prefer a shorter disability benefit waiting period. These new plans offer a 7-day waiting period. Contact Jackie Rech at jrech@acwajpia.com if interested in learning more about these options.

DEPENDENT DOCUMENTS

Proof of dependent relationship must be submitted for all newly enrolled dependents. Promptly uploading these documents to bswift is very much appreciated.

DENTAL ENROLLMENT

Dental plans through JPIA require that all eligible employees enroll. There are two types of plans with variations for dependent enrollment. Voluntary plans allow dependents to waive coverage. Non-voluntary plans require that all eligible dependents enroll. Not sure which plan you have? Voluntary plan group numbers have a 3 here: 399-x3xx. Non-voluntary plan group numbers have a 0 here: 399-x0xx. Members choosing non-voluntary plans enjoy reduced rates for dependent tiers due to more widespread enrollment.

RETIREMENTS

Promptly notify JPIA of any pending retirements, to provide the best enrollment experience for your retirees. Plan changes that involve Medicare enrollment have specific timing requirements for notices and prohibitions on retroactive changes. This can impact when retiree coverage becomes effective.

COBRA NOTICES

The Department of Labor modified the general COBRA notice due to the American Rescue Plan Act (ARPA). From April 1 through September 30, a subsidy for some workers involuntarily losing coverage has been available. Please be sure you are using the most recent version, available on the DOL website.

MARK YOUR CALENDARS

There are many informative webinars scheduled for Wednesdays from 11am – 12pm throughout October and November. Please see the schedule of Employee Benefits Webinars to add these to your calendars. We hope to see you there!

Topics will include:
Modern Health – a new mental health and wellness benefit available September 2021
UnitedHealthcare – the new plan replacing Anthem for retirees with Medicare
Communicating Change – an interactive training to help understand how change is perceived and how to respond and communicate effectively

NEXT STEPS

This packet includes rates that will take effect January 1, 2022. Let your Finance department know. The JPIA website will include links to the below, posted as they become available:

- an **Open Enrollment To-Do List**
- a template communication to send to employees
- flyers
- annual participant notices
- plan summaries (by mid-September)
- Summaries of Benefits and Coverages (SBCs) (by mid-September)

Employers are **required** to distribute the annual participant notices and SBCs, and to inform participants that this is their once per year opportunity to make plan changes, unless they experience a mid-year qualifying event.

ACWA JPIA 2022 Medical Plans

Anthem Blue Cross	Deductible (Indiv./Family)	Dr.	ER	Hospital	X-ray, lab	Prescription	Medical Max Out of Pocket	RX Max Out of Pocket
Classic PPO	$200/600	$15	$50	Ded/10%/20%[1]	20%	$5/20/50	$2,000/4,000	$5,350/10,200
Advantage PPO	$500/1,000	$20	$50	Ded/20%	20%	$5/20/50	$3,000/6,000	$3,600/7,200
CalCare HMO	None	$10	$50	$0	N/A	$5/20/50	$500/1,500	$6,100/11,700
Value HMO	None	$30	$150	$250	N/A	$5/20/50[2]	$2,500/5,000	$4,100/8,200
Consumer Driven Health Plan[3]	$1,500/3,000	Deductible, then 20% coinsurance				Ded/$5/20/50	$2,500/4,000	
Kaiser							Combined Max OOP	
HMO with Chiro	None	$10	$50	$0	N/A	$5/15	$1,500/3,000	
HMO with Chiro & Optical	None	$10	$50	$0	N/A	$5/15	$1,500/3,000	
Value HMO with Chiro	None	$30	$150	$250	N/A	$10/20	$3,000/6,000	
Consumer Driven Health Plan[3]	$1,500/3,000[4]	$20	$100	$250	copays	Ded/$10/20	$2,800/5,600[4]	
Medicare Advantage							Combined Max OOP	
Medicare Advantage PPO[5]	None	$0	$50	$0	$0	$5/20/50	$500 per person	
Kaiser Senior Advantage	None	$20	$50	$0	N/A	$10/25	$1,500/3,000	

Important Notes

[1] Facility charge is covered at 90%. Physician charge covered at 80%. Both are subject to deductible.

[2] An annual $100 (individual)/$300 (family) drug deductible applies to medications on this plan.

[3] Member is responsible for 100% of medical & prescription costs (excluding Preventive Care and some maintenance medications) until deductible is met.

[4] An *individual* enrolled in *family* coverage will have a maximum liability of $2,800 toward the family deductible and family maximum out of pocket.

[5] Retiree's enrollment in Medicare Parts A and B is required.

This is a very brief plan comparison of **IN-NETWORK** benefits. Plan summaries are available at www.acwajpia.com.

The Evidence of Coverage prevails in the event of a discrepancy.

ACWA JPIA, CA License #0I72324 Revised 7/30/2021

Anthem Rate Region Map

Effective 1/1/2022

ACWA JPIA 2022 Medical Plan Monthly Rates

LOS ANGELES AREA

Los Angeles, San Bernardino & Ventura Counties

	Standard Rates			Incentive Rates (-4%)			Change to
Anthem Blue Cross	Single	Two-Party	Family	Single	Two-Party	Family	Rates
Classic PPO	801.25	1,602.51	2,123.32	769.20	1,538.41	2,038.39	-5.0%
Advantage PPO	705.10	1,410.21	1,868.52	676.90	1,353.80	1,793.78	-5.0%
Consumer Driven Health Plan (CDHP)	641.00	1,282.00	1,698.66	615.36	1,230.72	1,630.71	-5.0%
CalCare HMO	893.57	1,787.14	2,367.96	857.83	1,715.65	2,273.24	4.2%
Value HMO	823.05	1,646.11	2,181.09	790.13	1,580.26	2,093.85	4.2%
Kaiser South							
HMO with Chiro	681.82	1,346.64	1,898.45	Incentive Rates apply only to Anthem plans			-2.3%
HMO with Chiro & Optical	694.38	1,371.76	1,933.99				-2.3%
Value HMO with Chiro	623.22	1,229.44	1,732.59				-2.3%
Consumer Driven Health Plan	497.48	977.96	1,376.76				-0.5%
Medicare Advantage							[1]
United Healthcare PPO	392.49	784.98	1,160.47	Incentive Rates apply only to Anthem plans			-29.3%
Senior Advantage with Chiro	180.98	344.96	896.77				-6.6%
Mixed Medicare [2, 3]			[4]				[5]
Classic PPO		1,193.74	1,714.56		1,161.69	1,661.67	-13.6%
Advantage PPO		1,097.59	1,555.91		1,069.39	1,509.37	-10.3%
Consumer Driven Health Plan (CDHP)		1,033.49	1,450.14		1,007.85	1,407.84	-7.5%
CalCare HMO		1,286.06	1,866.88		1,250.32	1,807.90	-11.7%
Value HMO		1,215.54	1,750.53		1,182.62	1,696.21	-9.7%
Kaiser		845.80	1,397.61	Incentive Rates apply only to Anthem plans			-3.1%

[1] Change to Medicare retiree rate (UHC) is in comparison to an average of all five Anthem plans previously available to retirees with Medicare.
[2] Mixed Medicare rates are for retiree couples in which one retiree has Medicare and one does not.
[3] Anthem plans can "mix" with UHC plans, pre/post Medicare. Kaiser plans cannot mix with UHC plans.
[4] Family Mixed Medicare rates are for one adult with Medicare, plus one adult and child without Medicare.
[5] Change to Mixed Medicare rates shown is a comparison of Two-Party rates.

If you have questions or would like more information please email benefits@acwajpia.com.

Revised 8/9/2021

ACWA JPIA 2022 Medical Plan Monthly Rates

OTHER SOUTHERN CALIFORNIA

Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, Riverside, San Diego, San Luis Obispo, Santa Barbara & Tulare Counties

	Standard Rates			Incentive Rates (-4%)			Change to
Anthem Blue Cross	Single	Two-Party	Family	Single	Two-Party	Family	Rates
Classic PPO	849.93	1,699.86	2,252.32	815.94	1,631.87	2,162.23	-5.0%
Advantage PPO	747.94	1,495.88	1,982.04	718.02	1,436.05	1,902.76	-5.0%
Consumer Driven Health Plan (CDHP)	679.95	1,359.89	1,801.86	652.75	1,305.50	1,729.78	-5.0%
CalCare HMO	963.80	1,927.61	2,554.08	925.25	1,850.50	2,451.92	4.2%
Value HMO	887.66	1,775.33	2,352.31	852.16	1,704.31	2,258.22	4.2%
Kaiser	**Kaiser South**			**Kaiser North** (Fresno area, zip based)			
HMO with Chiro	681.82	1,346.64	1,898.45	811.50	1,606.00	2,265.43	-2.3%
HMO with Chiro & Optical	694.38	1,371.76	1,933.99	825.84	1,634.68	2,306.01	-2.3%
Value HMO with Chiro	623.22	1,229.44	1,732.59	750.21	1,483.42	2,091.98	-2.3%
Consumer Driven Health Plan	497.48	977.96	1,376.76	626.54	1,236.08	1,742.00	-0.5%
Medicare Advantage							[1]
United Healthcare PPO	392.49	784.98	1,160.47	392.49	784.98	1,160.47	-29.3%
Senior Advantage with Chiro	180.98	344.96	896.77	288.21	559.42	1,218.85	-6.7%
Mixed Medicare [2, 3]			[4]				[5]
Classic PPO		1,242.42	1,794.88		1,208.43	1,738.78	-13.3%
Advantage PPO		1,140.43	1,626.59		1,110.51	1,577.23	-10.1%
Consumer Driven Health Plan (CDHP)		1,072.44	1,514.40		1,045.24	1,469.52	-7.4%
CalCare HMO		1,356.29	1,982.77		1,317.74	1,919.15	-10.9%
Value HMO		1,280.15	1,857.13		1,244.65	1,798.55	-9.1%
Kaiser		845.80	1,397.61		1,082.71	1,742.14	-3.1%

[1] Change to Medicare retiree rate (UHC) is in comparison to an average of all five Anthem plans previously available to retirees with Medicare.
[2] Mixed Medicare rates are for retiree couples in which one retiree has Medicare and one does not.
[3] Anthem plans can "mix" with UHC plans, pre/post Medicare. Kaiser plans cannot mix with UHC plans.
[4] Family Mixed Medicare rates are for one adult with Medicare, plus one adult and child without Medicare.
[5] Change to Mixed Medicare rates shown is a compairson of Two-Party rates.

If you have questions or would like more information please email benefits@acwajpia.com.

Revised 8/9/2021

ACWA JPIA 2022 Medical Plan Monthly Rates

SACRAMENTO

Amador, El Dorado, Nevada, Placer, Sacramento, San Joaquin, Sutter, Yolo & Yuba Counties

	Standard Rates			Incentive Rates (-4%)			Change to
Anthem Blue Cross	Single	Two-Party	Family	Single	Two-Party	Family	Rates
Classic PPO	931.72	1,863.44	2,469.05	894.45	1,788.90	2,370.29	-5.0%
Advantage PPO	819.91	1,639.82	2,172.77	787.12	1,574.23	2,085.86	-5.0%
Consumer Driven Health Plan (CDHP)	745.37	1,490.75	1,975.24	715.56	1,431.12	1,896.23	-5.0%
CalCare HMO	1,185.30	2,370.60	3,141.05	1,137.89	2,275.78	3,015.41	2.2%
Value HMO	1,091.43	2,182.85	2,892.28	1,047.77	2,095.54	2,776.59	2.2%
Kaiser North							
HMO with Chiro	811.50	1,606.00	2,265.43	Incentive Rates apply only to Anthem plans			-2.3%
HMO with Chiro & Optical	825.84	1,634.68	2,306.01				-2.3%
Value HMO with Chiro	750.21	1,483.42	2,091.98				-2.3%
Consumer Driven Health Plan	626.54	1,236.08	1,742.00				-0.5%
Medicare Advantage							[1]
United Healthcare PPO	392.49	784.98	1,160.47	Incentive Rates apply only to Anthem plans			-29.3%
Senior Advantage with Chiro	288.21	559.42	1,218.85				-6.8%
Mixed Medicare [2, 3]			[4]				[5]
Classic PPO		1,324.21	1,929.82		1,286.94	1,868.33	-12.8%
Advantage PPO		1,212.40	1,745.34		1,179.61	1,691.23	-9.8%
Consumer Driven Health Plan (CDHP)		1,137.86	1,622.36		1,108.05	1,573.16	-7.3%
CalCare HMO		1,577.79	2,348.24		1,530.38	2,270.01	-10.2%
Value HMO		1,483.92	2,193.34		1,440.26	2,121.31	-8.6%
Kaiser		1,082.71	1,742.14	Incentive Rates apply only to Anthem plans			-2.0%

[1] Change to Medicare retiree rate (UHC) is in comparison to an average of all five Anthem plans previously available to retirees with Medicare.
[2] Mixed Medicare rates are for retiree couples in which one retiree has Medicare and one does not.
[3] Anthem plans can "mix" with UHC plans, pre/post Medicare. Kaiser plans cannot mix with UHC plans.
[4] Family Mixed Medicare rates are for one adult with Medicare, plus one adult and child without Medicare.
[5] Change to Mixed Medicare rates shown is a compairson of Two-Party rates.

If you have questions or would like more information please email benefits@acwajpia.com.

Revised 8/9/2021

ACWA JPIA 2022 Medical Plan Monthly Rates

OTHER NORTHERN CALIFORNIA

Alpine, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Plumas, San Benito, Shasta, Sierra, Siskiyou, Stanislaus, Sutter, Tehama, Trinity & Tuolumne Counties

	Standard Rates			Incentive Rates (-4%)			Change to Rates
Anthem Blue Cross	Single	Two-Party	Family	Single	Two-Party	Family	
Classic PPO	936.14	1,872.29	2,480.78	898.70	1,797.40	2,381.55	-5.0%
Advantage PPO	823.81	1,647.61	2,183.09	790.85	1,581.71	2,095.76	-5.0%
Consumer Driven Health Plan (CDHP)	748.91	1,497.83	1,984.62	718.96	1,437.92	1,905.24	-5.0%
CalCare HMO	1,195.69	2,391.38	3,168.58	1,147.86	2,295.72	3,041.83	2.2%
Value HMO	1,100.98	2,201.95	2,917.59	1,056.94	2,113.88	2,800.88	2.2%
Kaiser North							
HMO with Chiro	811.50	1,606.00	2,265.43	Incentive Rates apply only to Anthem plans			-2.3%
HMO with Chiro & Optical	825.84	1,634.68	2,306.01				-2.3%
Value HMO with Chiro	750.21	1,483.42	2,091.98				-2.3%
Consumer Driven Health Plan	626.54	1,236.08	1,742.00				-0.5%
Medicare Advantage							[1]
United Healthcare PPO	392.49	784.98	1,160.47	Incentive Rates apply only to Anthem plans			-29.3%
Senior Advantage with Chiro	288.21	559.42	1,218.85				-6.8%
Mixed Medicare [2, 3]			[4]				[5]
Classic PPO		1,324.21	1,937.13		1,291.19	1,875.34	-12.8%
Advantage PPO		1,216.30	1,751.77		1,183.34	1,697.40	-9.7%
Consumer Driven Health Plan (CDHP)		1,141.40	1,628.20		1,111.45	1,578.77	-7.1%
CalCare HMO		1,588.18	2,365.38		1,540.35	2,286.46	-10.1%
Value HMO		1,493.47	2,209.10		1,449.43	2,136.44	-8.5%
Kaiser		1,082.71	1,742.14	Incentive Rates apply only to Anthem plans			-2.0%

[1] Change to Medicare retiree rate (UHC) is in comparison to an average of all five Anthem plans previously available to retirees with Medicare.
[2] Mixed Medicare rates are for retiree couples in which one retiree has Medicare and one does not.
[3] Anthem plans can "mix" with UHC plans, pre/post Medicare. Kaiser plans cannot mix with UHC plans.
[4] Family Mixed Medicare rates are for one adult with Medicare, plus one adult and child without Medicare.
[5] Change to Mixed Medicare rates shown is a compairson of Two-Party rates.
If you have questions or would like more information please email benefits@acwajpia.com.

Revised 8/9/2021

ACWA JPIA 2022 Medical Plan Monthly Rates

BAY AREA

Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, & Sonoma Counties

	Standard Rates			Incentive Rates (-4%)			Change to
Anthem Blue Cross	Single	Two-Party	Family	Single	Two-Party	Family	Rates
Classic PPO	974.03	1,948.05	2,581.17	935.07	1,870.13	2,477.93	-5.0%
Advantage PPO	857.14	1,714.29	2,271.43	822.86	1,645.72	2,180.57	-5.0%
Consumer Driven Health Plan (CDHP)	779.22	1,558.44	2,064.94	748.05	1,496.11	1,982.34	-5.0%
CalCare HMO	1,253.66	2,507.32	3,322.20	1,203.51	2,407.03	3,189.31	2.2%
Value HMO	1,154.32	2,308.63	3,058.94	1,108.14	2,216.29	2,936.58	2.2%
Kaiser North							
HMO with Chiro	811.50	1,606.00	2,265.43	Incentive Rates apply only to Anthem plans			-2.3%
HMO with Chiro & Optical	825.84	1,634.68	2,306.01				-2.3%
Value HMO with Chiro	750.21	1,483.42	2,091.98				-2.3%
Consumer Driven Health Plan	626.54	1,236.08	1,742.00				-0.5%
Medicare Advantage							[1]
United Healthcare PPO	392.49	784.98	1,160.47	Incentive Rates apply only to Anthem plans			-29.3%
Senior Advantage with Chiro	288.21	559.42	1,218.85				-6.8%
Mixed Medicare [2, 3]			[4]				[5]
Classic PPO		1,366.52	1,999.64		1,327.56	1,935.35	-12.5%
Advantage PPO		1,249.63	1,806.78		1,215.35	1,750.21	-9.6%
Consumer Driven Health Plan (CDHP)		1,171.71	1,678.21		1,140.54	1,626.78	-7.2%
CalCare HMO		1,646.15	2,461.03		1,596.00	2,378.29	-9.7%
Value HMO		1,546.81	2,297.11		1,500.63	2,220.93	-8.2%
Kaiser		1,082.71	1,742.14	Incentive Rates apply only to Anthem plans			-3.4%

[1] Change to Medicare retiree rate (UHC) is in comparison to an average of all five Anthem plans previously available to retirees with Medicare.
[2] Mixed Medicare rates are for retiree couples in which one retiree has Medicare and one does not.
[3] Anthem plans can "mix" with UHC plans, pre/post Medicare. Kaiser plans cannot mix with UHC plans.
[4] Family Mixed Medicare rates are for one adult with Medicare, plus one adult and child without Medicare.
[5] Change to Mixed Medicare rates shown is a compairson of Two-Party rates.
If you have questions or would like more information please email benefits@acwajpia.com.

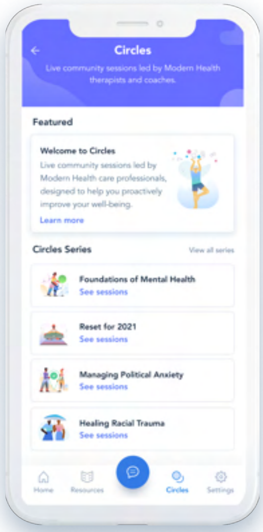
Revised 8/9/2021

Modern Health

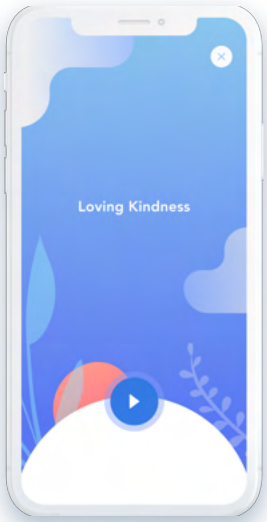
Your home for mental wellness is here.

Welcome to Modern Health, your resource for mental wellnes benefits so you can be the best version of yourself, at home and at work.

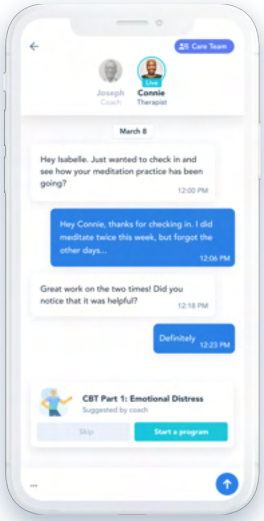
One-on-one coaching & therapy



Live group sessions



Meditations & programs



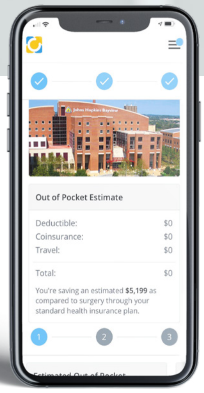
Unlimited texting

Modern Health provides support for all aspects of life:

- Emotional Health
- Professional Health
- Social Health
- Physical Health
- Financial Health

Take the first step toward prioritizing you:
Scan this QR code or visit [Modern Health] to get started.
Questions? Email us at help@modernhealth.com.

A surgery benefit that's hard to believe



When it comes to surgery or major medical treatment, you need to know you're getting the best care. That's why your employer's 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

The absolute best care

Our doctors have more experience performing your procedure and lower complication rates than 90% of providers.

A seamless experience

Our team does all of the planning, preparation, and paperwork so you can focus on what matters — your health.

Your costs are covered

Your employer covers all or most of the medical and travel costs so you won't worry about surprise bills.*

Get started:
Visit carrum.me/ACWAJPIA

Questions? Activate your account and securely message one of our patient care specialists or call 888-855-7806.

Carrum Health is a special surgery benefit available to employees and family members enrolled in the Anthem PPO and CDHP insurance plans.

**Members must meet their deductible if they're on a high-deductible plan, but copays and coinsurance are waived. Per IRS rules, a portion of the covered travel expenses will be reported as taxable income.*

CarrumHealth

ACWA JPIA 2022 Delta Dental PPO Rates

No change in 2022 rates

Member Agency	Group	Division	Single	2-Party	Family
ACWA	399	1002	33.72	69.09	122.90
ACWA-JPIA	399	1002	33.72	69.09	122.90
Alameda County Water District	2453	5555	73.92	167.90	167.90
Alpaugh Irrigation District	399	1312	33.72	69.61	115.47
Alta Irrigation District	399	1309	46.23	96.37	160.46
Amador Water Agency	399	1002	33.72	69.09	122.90
American River Flood Control	399	1002	33.72	69.09	122.90
Angiola Water District	399	1012	33.72	65.20	106.12
Antelope Valley-East Kern WA	399	1002	33.72	69.09	122.90
Aromas Water District	399	1009	46.23	90.21	147.39
Banta Carbona ID	399	1001	31.20	60.16	97.81
Bay Area Water Supply	399	3007	47.86	94.96	169.30
Bella Vista WD	399	1012	33.72	65.20	106.12
Berrenda Mesa WD	399	1312	33.72	69.61	115.47
Big Bear City CSD	399	3007	47.86	94.96	169.30
Big Bear MWD	399	1012	33.72	65.20	106.12
Bodega Bay PUD	399	3002	35.36	69.99	128.10
Bolinas Community PUD	399	1012	33.72	65.20	106.12
Borrego WD	399	3007	47.86	94.96	169.30
Brookstrail Township CSD	399	1009	46.23	90.21	147.39
Browns Valley ID	399	1012	33.72	65.20	106.12
Buena Vista WSD	399	3003	32.84	64.95	119.78
Byron-Bethany ID	399	1304	31.20	64.21	106.41
Cachuma Oper & Maint Board	399	1012	33.72	65.20	106.12
Calaveras CWD	399	1012	33.72	65.20	106.12
Calaveras PUD	399	1007	46.23	94.11	164.17
Calleguas MWD	399	1002	33.72	69.09	122.90
Camrosa WD	399	1312	33.72	69.61	115.47
Carmichael WD	399	1003	31.20	64.06	114.59
Carpinteria Valley WD	399	1012	33.72	65.20	106.12
Casitas MWD	399	1012	33.72	65.20	106.12
Castroville CSD	399	1007	46.23	94.11	164.17
Cawelo WD	399	1012	33.72	65.20	106.12
Centerville CSD	399	1012	33.72	65.20	106.12
Central Basin MWD	399	3007	47.86	94.96	169.30
Central WD	399	1012	33.72	65.20	106.12
Channel Island Beach CSD	399	3002	35.36	69.99	128.10
Chino Basin Desalter Authority	399	1002	33.72	69.09	122.90
Chino Basin WCD	399	1009	46.23	90.21	147.39
Chowchilla WD	399	1002	33.72	69.09	122.90
City of Buellton	399	1007	46.23	94.11	164.17

ACWA JPIA 2022 Delta Dental PPO Rates
No change in 2022 rates

Member Agency	Group	Division	Single	2-Party	Family
City of San Juan Bautista	399	1312	33.72	69.61	115.47
City of Tehachapi	399	1007	46.23	94.11	164.17
Clearlake Oaks CWD	399	3007	47.86	94.96	169.30
Coastside CWD	399	1007	46.23	94.11	164.17
Consolidated ID	399	1002	33.72	69.09	122.90
Contra Costa WD (Clerical)	399	1007	46.23	94.11	164.17
Contra Costa WD (Mgmt)	399	1015	47.94	95.36	169.90
Corcoran ID	399	3002	35.36	69.99	128.10
Crestline Village WD	399	1007	46.23	94.11	164.17
Crestline-Lake Arrowhead WA	399	3007	47.86	94.96	169.30
Del Paso Manor WD	399	1007	46.23	94.11	164.17
Del Puerto WD	399	3307	47.86	101.16	182.44
Delano-Earlimart ID	399	3002	35.36	69.99	128.10
Delhi County WD	399	3002	35.36	69.99	128.10
Desert WA	399	1312	33.72	69.61	115.47
Diablo Water District	399	1002	33.72	69.09	122.90
East Contra Costa ID	399	1012	33.72	65.20	106.12
East Orange CWD	399	3002	35.36	69.99	128.10
El Toro WD	399	1012	33.72	65.20	106.12
Exeter Irrigation District	399	1302	33.72	73.50	132.25
Fair Oaks WD	399	3002	35.36	69.99	128.10
Fall River Valley CSD	399	1309	46.23	96.37	160.46
Fallbrook PUD	399	1013	33.72	69.09	122.90
Firebaugh Canal WD	399	1007	46.23	94.11	164.17
Florin Resource Conservation Dist.	399	3002	35.36	69.99	128.10
Foothill MWD	399	1302	33.72	73.50	132.25
Frazier Park PUD	399	1009	46.23	90.21	147.39
Fresno Metro Flood Control Dist.	399	1007	46.23	94.11	164.17
Friant Power Authority	399	1012	33.72	65.20	106.12
Friant Water Authority	399	3007	47.86	94.96	169.30
Glenn Colusa ID	399	1002	33.72	69.09	122.90
Golden Hills CSD	399	1012	33.72	65.20	106.12
Goleta WD	399	3302	35.36	74.40	137.45
Grassland Basin Authority	399	1307	46.23	100.27	177.24
Grassland WD	399	3002	35.36	69.99	128.10
Greenfield CWD	399	1009	46.23	90.21	147.39
Helix WD	399	1302	33.72	73.50	132.25
Hidden Valley Lake CSD	399	1002	33.72	69.09	122.90
Hi-Desert WD	399	1002	33.72	69.09	122.90
Humboldt Bay MWD	399	1012	33.72	65.20	106.12
Humboldt CSD	399	1012	33.72	65.20	106.12

ACWA JPIA 2022 Delta Dental PPO Rates
No change in 2022 rates

Member Agency	Group	Division	Single	2-Party	Family
Idyllwild WD	399	1012	33.72	65.20	106.12
Indian Wells VWD	399	1007	46.23	94.11	164.17
Irvine Ranch WD	399	3002	35.36	69.99	128.10
Irvine Ranch WD	399	3008	56.18	111.46	199.04
Ivanhoe ID	399	1312	33.72	69.61	115.47
James ID	399	1007	46.23	94.11	164.17
Joshua Basin WD	399	3307	47.86	101.16	182.44
Kanawha WD	399	1009	46.23	90.21	147.39
Kaweah Delta WCD	399	1002	33.72	69.09	122.90
Kern CWA	399	1002	33.72	69.09	122.90
Kern Tulare WD	399	1012	33.72	65.20	106.12
Kings County Water District	399	1012	33.72	65.20	106.12
Kings River Conservation District	399	1009	46.23	90.21	147.39
Kinneloa ID	399	1012	33.72	65.20	106.12
Kirkwood Meadows PUD	399	3007	47.86	94.96	169.30
Laguna Beach CWD	399	1012	33.72	65.20	106.12
Lakeside Irrigation WD	399	1312	33.72	69.61	115.47
Lakeside WD	399	1012	33.72	65.20	106.12
Laton Community Services District	399	1309	46.23	96.37	160.46
Le Grand CSD	399	1012	33.72	65.20	106.12
Littlerock Creek ID	399	1012	33.72	65.20	106.12
Los Alamos CSD	399	3007	47.86	94.96	169.30
Madera ID	399	1012	33.72	65.20	106.12
Madera WD	399	1009	46.23	90.21	147.39
Madera/Chowchilla WPA	399	1302	33.72	73.50	132.25
Malaga CWD	399	3302	35.36	74.40	137.45
Mammoth CWD	399	1007	46.23	94.11	164.17
Marina Coast WD	399	1312	33.72	69.61	115.47
Mariposa PUD	399	1009	46.23	90.21	147.39
McKinleyville CSD	399	3002	35.36	69.99	128.10
Mid-Peninsula WD	399	1007	46.23	94.11	164.17
Mission Hills CSD	399	1012	33.72	65.20	106.12
Mojave PUD	399	1012	33.72	65.20	106.12
Mojave WA	399	1002	33.72	69.09	122.90
Montara Water & Sanitary District	399	1012	33.72	65.20	106.12
Montecito Sanitary District	399	1012	33.72	65.20	106.12
Montecito Water District	399	1309	46.23	96.37	160.46
Mountain Gate CSD	399	1012	33.72	65.20	106.12
Nevada ID	399	1002	33.72	69.09	122.90
North Coast CWD	399	1009	46.23	90.21	147.39
North Delta Water Agency	399	1309	46.23	96.37	160.46

ACWA JPIA 2022 Delta Dental PPO Rates
No change in 2022 rates

Member Agency	Group	Division	Single	2-Party	Family
North Kern WSD	399	1302	33.72	73.50	132.25
Oakdale ID	399	1002	33.72	69.09	122.90
Orange Cove ID	399	1007	46.23	94.11	164.17
Orange CWD	399	1309	46.23	96.37	160.46
Orchard Dale WD	399	3007	47.86	94.96	169.30
Orosi PUD	399	3002	35.36	69.99	128.10
Pajaro Valley WMA	399	1009	46.23	90.21	147.39
Pajaro/Sunny Mesa CSD	399	1012	33.72	65.20	106.12
Palm Ranch ID	399	1009	46.23	90.21	147.39
Palmdale WD	399	1012	33.72	65.20	106.12
Panoche WD	399	1007	46.23	94.11	164.17
Paradise ID	399	1003	31.20	64.06	114.59
Patterson ID	399	1001	31.20	60.16	97.81
Pebble Beach CSD	399	1007	46.23	94.11	164.17
Planada CSD	399	3007	47.86	94.96	169.30
Pleasant Valley County Water District	399	3002	35.36	69.99	128.10
Porterville ID	399	1012	33.72	65.20	106.12
Princeton-Codora-Glenn ID	399	1012	33.72	65.20	106.12
Quartz Hill WD	399	1003	31.20	64.06	114.59
Rancho California WD	399	1002	33.72	69.09	122.90
Reclamation District #1000	399	1007	46.23	94.11	164.17
Reclamation District #1004	399	1009	46.23	90.21	147.39
Redwood Valley CWD	399	1307	46.23	100.27	177.24
Richvale ID	399	1001	31.20	60.16	97.81
Rincon Del Diablo MWD	399	1007	46.23	94.11	164.17
Rio Alto Water District	399	1009	46.23	90.21	147.39
Rosamond CSD	399	3007	47.86	94.96	169.30
Rosedale-Rio Bravo WSD	399	3002	35.36	69.99	128.10
Rowland WD	399	1007	46.23	94.11	164.17
San Andreas SD	399	1007	46.23	94.11	164.17
San Benito CWD	399	1302	33.72	73.50	132.25
San Bernardino VMWD	399	1009	46.23	90.21	147.39
San Bernardino VWCD	399	1012	33.72	65.20	106.12
San Francisquito Creek JPA	399	3007	47.86	94.96	169.30
San Gorgonio Pass WA	399	1009	46.23	90.21	147.39
San Juan Water District	399	3307	47.86	101.16	182.44
San Luis & Delta-Mendota WA	399	1007	46.23	94.11	164.17
San Mateo County FSLRRD	399	1312	33.72	69.61	115.47
Santa Ana Watershed PA	399	1012	33.72	65.20	106.12
Santa Clarita Valley WA	399	1007	46.23	94.11	164.17
Santa Margarita WD	444	5555	45.77	104.02	195.98

ACWA JPIA 2022 Delta Dental PPO Rates
No change in 2022 rates

Member Agency	Group	Division	Single	2-Party	Family
Santa Ynez River WCD	399	1012	33.72	65.20	106.12
Saucelito ID	399	1012	33.72	65.20	106.12
Scotts Valley WD	399	1012	33.72	65.20	106.12
Semitropic WSD	399	1012	33.72	65.20	106.12
Serrano WD	399	1007	46.23	94.11	164.17
Shafter-Wasco ID	399	1002	33.72	69.09	122.90
Solano County WA	399	1009	46.23	90.21	147.39
Soquel Creek WD	399	1002	33.72	69.09	122.90
South Feather Water & Power	399	1012	33.72	65.20	106.12
South Montebello ID	399	3007	47.86	94.96	169.30
South Sutter WD	399	1012	33.72	65.20	106.12
Southern San Joaquin MUD	399	1002	33.72	69.09	122.90
Stockton East WD	399	1002	33.72	69.09	122.90
Stone Corral ID	399	3307	47.86	101.16	182.44
Sutter Extension WD	399	1009	46.23	90.21	147.39
Tehachapi-Cummings CWD	399	1007	46.23	94.11	164.17
Terra Bella ID	399	1002	33.72	69.09	122.90
Thermalito WSD	399	3002	35.36	69.99	128.10
Three Valleys MWD	399	1002	33.72	69.09	122.90
Tranquility ID	399	1009	46.23	90.21	147.39
Tri-County Water Authority	399	1012	33.72	65.20	106.12
Tri-Dam Project	399	1001	31.20	60.16	97.81
Tulare ID	399	3007	47.86	94.96	169.30
Tulare Lake Basin WSD	399	1312	33.72	69.61	115.47
Tulelake ID	399	1002	33.72	69.09	122.90
Tuolumne Utilities District	399	1002	33.72	69.09	122.90
Twentynine Palms WD	399	1012	33.72	65.20	106.12
United WCD	399	1003	31.20	64.06	114.59
Vallecitos WD	399	3002	35.36	69.99	128.10
Valley CWD	399	3007	47.86	94.96	169.30
Valley of the Moon WD	399	1002	33.72	69.09	122.90
Vandenberg Village CSD	399	1012	33.72	65.20	106.12
Ventura River CWD	399	1012	33.72	65.20	106.12
Vista ID	399	1002	33.72	69.09	122.90
Walnut Valley WD	399	1007	46.23	94.11	164.17
Water Replenishment Dist of So CA	399	1001	31.20	60.16	97.81
Weaverville CSD	399	1012	33.72	65.20	106.12
West Basin MWD	399	3007	47.86	94.96	169.30
West Kern WD	399	3007	47.86	94.96	169.30
West Stanislaus ID	399	1007	46.23	94.11	164.17
West Valley WD	399	3007	47.86	94.96	169.30

ACWA JPIA 2022 Delta Dental PPO Rates

No change in 2022 rates

Member Agency	Group	Division	Single	2-Party	Family
Western Canal WD	399	1007	46.23	94.11	164.17
Westborough WD	399	1007	46.23	94.11	164.17
Westside Water Authority	399	1312	33.72	69.61	115.47
Willow County WD	399	1012	33.72	65.20	106.12
Yorba Linda WD	399	1012	33.72	65.20	106.12
Yuba County WA	399	3007	47.86	94.96	169.30
Yuima MWD	399	1312	33.72	69.61	115.47

Delta Dental plan summaries are available at www.acwajpia.com. Revised 7/30/2021

ACWA JPIA 2022 DeltaCare USA HMO Rates

No change in 2022 rates

Member Agency	Group	Division	Single	2-Party	Family
ACWA	02017	00030	29.19	45.36	64.72
ACWA JPIA	02017	00032	29.19	45.36	64.72
Berrenda Mesa Water District	02017	00001	29.19	45.36	64.72
East Contra Costa Irrigation District	02017	00036	29.19	45.36	64.72
Helix Water District	02017	00005	29.19	45.36	64.72
Idyllwild Water District	02017	00024	29.19	45.36	64.72
Kern County Water Agency	02017	00027	29.19	45.36	64.72
Laguna Beach County Water District	02017	00007	29.19	45.36	64.72
Orange County Water District	02017	00011	29.19	45.36	64.72
Palmdale Water District	02017	00013	29.19	45.36	64.72
Pescadero Reclamation District #2058	02017	00031	29.19	45.36	64.72
Rosamond Community Service District	02017	00029	29.19	45.36	64.72
Santa Margarita Water District	02017	00017	29.19	45.36	64.72
Three Valleys Municipal Water District	02017	00028	29.19	45.36	64.72
Tulare Irrigation District	02017	00035	29.19	45.36	64.72
Vallecitos Water District	02017	00037	29.19	45.36	64.72
Vista Irrigation District	02017	00034	29.19	45.36	64.72
Walnut Valley Water District	02017	00021	29.19	45.36	64.72
West Valley Water District	02017	00020	29.19	45.36	64.72
Yorba Linda Water District	02017	00023	29.19	45.36	64.72

DeltaCare plan summary available at www.acwajpia.com.

Revised 8/9/2021

ACWA JPIA 2022 VSP Vision Rates
No change in 2022 rates

			Composite Rate (for EE + all Deps) -or-		
Member Agency	**Group**	**Division**	**Single**	**2-Party**	**Family**
ACWA	022	3051		17.21	
ACWA JPIA	022	4029		21.18	
Alameda County Water District	022	4011		23.26	
Alpaugh Irrigation District	022	3029	11.70	18.40	35.54
Alta Irrigation District	022	3043		18.56	
Amador Water Agency	022	3009		23.66	
American River Flood Control	022	3041		24.40	
Angiola Water District	022	3009		23.66	
Antelope Valley-East Kern WA	022	3009		23.66	
Aromas Water District	022	3009		23.66	
Arvin-Edison WSD	022	4017	13.27	21.01	40.77
Banta-Carbona ID	022	3009		23.66	
Bay Area Water Supply &	022	4011		23.26	
Berrenda Mesa WD	022	4029		21.18	
Big Bear City CSD	022	3043		18.56	
Bodega Bay PUD	022	3009		23.66	
Borrego WD	022	4005		28.65	
Browns Valley ID	022	3043		18.56	
Buena Vista WSD	022	3043		18.56	
Byron-Bethany ID	022	3043		18.56	
Cachuma Oper & Maint Board	022	3043		18.56	
Calaveras CWD	022	3043		18.56	
Calaveras PUD	022	3043		18.56	
Calleguas MWD	022	4029		21.18	
Camrosa WD	022	3051		17.21	
Carmichael WD	022	4005		28.65	
Carpinteria Valley WD	022	3043		18.56	
Casitas MWD	022	3043		18.56	
Castroville WD	022	4005		28.65	
Centerville CSD	022	3051		17.21	
Central California ID	022	3043		18.56	
Central WD	022	3051		17.21	
Channel Island Beach CSD	022	3043		18.56	
Chino Basin Desalter Authority	022	3043		18.56	
Chino Basin WCD	022	4029		21.18	
Chowchilla WD	022	3043		18.56	
City of Buellton	022	3043		18.56	
City of San Juan Bautista	022	3029	11.70	18.40	35.54

ACWA JPIA 2022 VSP Vision Rates
No change in 2022 rates

			Composite Rate (for EE + all Deps) -or-		
Member Agency	**Group**	**Division**	**Single**	**2-Party**	**Family**
City of Tehachapi	022	4029		21.18	
Clearlake Oaks CWD	022	4029		21.18	
Coastside CWD	022	3019		21.32	
Consolidated ID	022	3043		18.56	
Contra Costa WD	022	3051		17.21	
Corcoran ID	022	3043		18.56	
Crestline-Lake Arrowhead WA	022	4005		28.65	
Del Paso Manor WD	022	3009		23.66	
Del Puerto WD	022	3051		17.21	
Delano-Earlimart ID	022	3009		23.66	
Delhi County WD	022	3043		18.56	
Desert WA (Hired before 5/1/2007)	022	3043		18.56	
Desert WA (Hired after 5/1/2007)	022	3029	11.70	18.40	35.54
East Contra Costa ID	022	3043		18.56	
East Orange CWD	022	4011		23.26	
El Toro WD	022	3051		17.21	
Elsinore Valley MWD	022	4011		23.26	
Exeter Irrigation District	022	3051		17.21	
Fair Oaks WD	022	4035		24.25	
Fall River Valley CSD	022	4029		21.18	
Fallbrook PUD	022	3051		17.21	
Firebaugh Canal WD	022	4005		28.65	
Florin Resource Conservation Dist.	022	4011		23.26	
Foothill MWD	022	3043		18.56	
Forestville WD	022	4033		26.85	
Frazier Park PUD	022	4011		23.26	
Fresno Metro Flood Control Dist.	022	3043		18.56	
Friant Power Authority	022	3055		15.63	
Friant Water Authority	022	3043		18.56	
Golden Hills CSD	022	3051		17.21	
Goleta WD	022	3009		23.66	
Grassland Basin Authority	022	3043		18.56	
Grassland WD	022	3043		18.56	
Helix WD	022	3043		18.56	
Hi-Desert WD	022	3051		17.21	
Hi-Desert WD (Retirees)	022	3047	10.91	21.35	37.14
Humboldt Bay MWD	022	3043		18.56	
Humboldt CSD	022	3055		15.63	

ACWA JPIA 2022 VSP Vision Rates

No change in 2022 rates

			Composite Rate (for EE + all Deps) -or-		
Member Agency	**Group**	**Division**	**Single**	**2-Party**	**Family**
Idyllwild WD	022	3009		23.66	
Indian Wells VWD	022	3009		23.66	
Ivanhoe ID	022	3043		18.56	
James ID	022	3051		17.21	
Joshua Basin WD	022	4029		21.18	
Kanawha WD	022	3043		18.56	
Kaweah Delta WCD	022	3043		18.56	
Kern CWA	022	3019		21.32	
Kings County WD	022	4033		26.85	
Kings River Conservation District	022	3055		15.63	
Kinneloa ID	022	3043		18.56	
Kirkwood Meadows PUD	022	3043		18.56	
La Habra Heights CWD	022	3043		18.56	
La Puente Valley CWD	022	3009		23.66	
Laguna Beach CWD	022	3051		17.21	
Laguna ID	022	3051		17.21	
Lakeside Irrigation WD	022	3051		17.21	
Laton Community Services District	022	4017	13.27	21.01	40.77
Le Grand CSD	022	3051		17.21	
Littlerock Creek ID	022	3009		23.66	
Los Alamos CSD	022	4029		21.18	
Madera ID	022	3019		21.32	
Madera/Chowchilla WPA	022	3019		21.32	
Malaga CWD	022	3043		18.56	
Marina Coast WD	022	3051		17.21	
Mid-Peninsula WD	022	3019		21.32	
Mission Hills CSD	022	3043		18.56	
Mission Springs WD	022	3043		18.56	
Mojave PUD	022	3043		18.56	
Mojave WA	022	3009		23.66	
Montara Water & Sanitary District	022	4005		28.65	
Montecito WD	022	3029	11.70	18.40	35.54
Mountain Gate CSD	022	3009		23.66	
MWD of Orange County	022	3009		23.66	
MWD of Orange County (Retirees)	022	3003	14.76	23.46	45.71
Nevada ID	022	3055		15.63	
North Coast CWD	022	3043		18.56	
North Delta Water Agency	022	3029	11.70	18.40	35.54

ACWA JPIA 2022 VSP Vision Rates
No change in 2022 rates

			Composite Rate (for EE + all Deps) -or-		
Member Agency	Group	Division	Single	2-Party	Family
North Kern WSD	022	4005		28.65	
Oakdale ID	022	3019		21.32	
Olivenhain MWD	022	3051		17.21	
Orange Cove ID	022	3009		23.66	
Orange CWD	022	3043		18.56	
Orchard Dale WD	022	4029		21.18	
Orosi PUD	022	3043		18.56	
Pajaro Valley WMA	022	3043		18.56	
Pajaro/Sunny Mesa CSD	022	3009		23.66	
Palm Ranch ID	022	3051		17.21	
Palmdale WD	022	4033		26.85	
Panoche WD	022	3043		18.56	
Paradise ID	022	3023		20.21	
Patterson ID	022	3043		18.56	
Pebble Beach CSD	022	3009		23.66	
Pico WD	022	4011		23.26	
Planada CSD	022	3009		23.66	
Pleasant Valley County WD	022	3043		18.56	
Porterville ID	022	3009		23.66	
Princeton-Codora-Glenn ID	022	4017	13.27	21.01	40.77
Quartz Hill CWD	022	4029		21.18	
Rainbow MWD	022	3043		18.56	
Ramona Municipal WD	022	3009		23.66	
Rancho California WD	022	3019		21.32	
Reclamation District #1000	022	3043		18.56	
Reclamation District #1004	022	4029		21.18	
Redwood Valley CWD	022	3055		15.63	
Richvale ID	022	3029	11.70	18.40	35.54
Rincon Del Diablo MWD	022	3051		17.21	
Rio Alto Water District	022	3051		17.21	
Rosamond CSD	022	3051		17.21	
Rosedale-Rio Bravo WSD	022	4029		21.18	
Rowland WD	022	4033		26.85	
San Andreas SD	022	4029		21.18	
San Bernardino Valley MWD	022	4033		26.85	
San Bernardino Valley WCD	022	3009		23.66	
San Francisquito Creek JPA	022	3009		23.66	
San Gabriel CWD	022	3009		23.66	

ACWA JPIA 2022 VSP Vision Rates

No change in 2022 rates

			Composite Rate (for EE + all Deps) -or-		
Member Agency	**Group**	**Division**	**Single**	**2-Party**	**Family**
San Juan Water District	022	3043		18.56	
San Luis & Delta-Mendota WA	022	3009		23.66	
San Mateo County FSLRRD	022	3029	11.70	18.40	35.54
Santa Ana Watershed PA	022	3009		23.66	
Santa Clarita Valley WA	022	3043		18.56	
Santa Margarita WD	022	3043		18.56	
Santa Ynez River WCD	022	3051		17.21	
Saucelito ID	022	3009		23.66	
Scotts Valley WD	022	3043		18.56	
Semitropic WSD	022	3043		18.56	
Serrano WD	022	3055		15.63	
Shafter-Wasco ID	022	3043		18.56	
Soquel Creek WD	022	3043		18.56	
South Feather Water & Power	022	3009		23.66	
South Montebello ID	022	3009		23.66	
South San Joaquin ID	022	3009		23.66	
South Tahoe PUD	022	3009		23.66	
Stockton East WD	022	4011		23.26	
Sutter Extension WD	022	3043		18.56	
Tehachapi-Cummings CWD	022	3009		23.66	
Terra Bella ID	022	3051		17.21	
Three Valleys MWD	022	3051		17.21	
Tranquility ID	022	3043		18.56	
Tri-County Water Authority	022	3009		23.66	
Tri-Dam Project	022	4005		28.65	
Tulare ID	022	3043		18.56	
Tulelake ID	022	4029		21.18	
Tuolumne Utilities District	022	3051		17.21	
Twentynine Palms WD	022	3051		17.21	
United WCD	022	3043		18.56	
Vallecitos WD	022	3051		17.21	
Valley CWD	022	4011		23.26	
Valley of the Moon WD	022	3043		18.56	
Vandenberg Village CSD	022	3051		17.21	
Ventura River CWD	022	3051		17.21	
Walnut Valley WD	022	3041		24.40	
West Stanislaus ID	022	4029		21.18	
West Valley WD	022	4029		21.18	

ACWA JPIA 2022 VSP Vision Rates

No change in 2022 rates

			Composite Rate (for EE + all Deps) -or-		
Member Agency	**Group**	**Division**	**Single**	**2-Party**	**Family**
Westborough WD	022	3043		18.56	
Western Canal WD	022	4033		26.85	
Westside Water Authority	022	4029		21.18	
Wheeler Ridge-Maricopa WSD	022	3051		17.21	
Willow County WD	022	3009		23.66	
Yolo County FC & WCD	022	3043		18.56	
Yuba County WD	022	4033		26.85	
Yuima MWD	022	3009		23.66	

VSP plan summaries at www.acwajpia.com.

Revised 8/2/2021

ACWA JPIA 2022 Employee Assistance Program

Rate	
Per Employee Per Month	$2.38

Participating Agencies	
ACWA	Hi-Desert Water District
Amador Water Agency	Humboldt Bay Municipal Water District
American River Flood Control District	Indian Wells Valley Water District
Antelope Valley East Kern Water Agency	Joshua Basin Water District
Aromas Water District	Kaweah Delta Water Conservation District
Association of California Water Agencies JPIA	Kern County Water Agency
Bay Area Water Supply & Conservation Agency	Kings River Conservation District
Bolinas Community Public Utility District	Kirkwood Meadows Public Utility District
Browns Valley Irrigation District	Laguna Beach County Water District
Byron Bethany Irrigation District	Le Grand Community Service District
Cachuma Operation and Maint. Board	Los Alamos Community Services District
Calaveras County Water District	Main San Gabriel Basin Watermaster
Calleguas Municipal Water District	Mammoth Community Water District
Carmichael Water District	Marina Coast Water District
Carpinteria Valley Water District	McKinleyville Community Services District
Casitas Municipal Water District	Mesa Water District
Castroville Community Services District	Mid-Peninsula Water District
Central Basin Municipal Water District	Mission Hills Community Services District
Channel Islands Beach Community Svs Dist.	Mission Springs Water District
Chino Basin Water Conservation District	Mojave Water Agency
City of Buellton	Montecito Sanitary District
City of San Juan Bautista	Montecito Water District
Clearlake Oaks County Water District	Monterey Peninsula Water Management District
Coastside County Water District	North Coast County Water District
Crescenta Valley Water District	Orchard Dale Water District
Del Paso Manor Water District	Pajaro Valley Water Management Agency
Del Puerto Water District	Palmdale Water District
Desert Water Agency	Paradise Irrigation District
Diablo Water District	Pebble Beach Community Services District
Elsinore Valley Municipal Water District	Planada Community Services District
Fair Oaks Water District	Quartz Hill Water District
Florin Resource Conservation District	Rainbow Municipal Water District
Foothill Municipal Water District	Redwood Valley County Water District
Fresno Metropolitan Flood Control District	Rio Linda Water District
Friant Water Authority	Rosamond Community Service District
Georgetown Divide Public Utility District	Rowland Water District
Golden Hills Community Services District	Sacramento Suburban Water District

Anthem EAP Participating Agencies (continued)	
San Andreas Sanitary District	Stockton East Water District
San Benito County Water District	Tahoe City PUD
San Bernardino Valley Municipal Water Dist.	Tehachapi-Cummings County Water District
San Bernardino Valley Water Conservation Dist	Three Valleys Municipal Water District
San Francisquito Creek Joint Powers Authority	Tulare Irrigation District
San Gabriel County Water District	Tuolumne Utilities District
San Juan Water District	United Water Conservation District
San Luis and Delta Mendota Water Authority	Valley County Water District
Santa Ana Watershed Project Authority	Vandenberg Village Community Services Dist
Santa Clarita Valley Water Agency	Walnut Valley Water District
Santa Margarita Water District	Water Replenishment District of Southern CA
Saucelito Irrigation District	West Basin Municipal Water District
Scotts Valley Water District	West Valley Water District
Semitropic Water Service District	Western Canal Water District
Serrano Water District	Westside Water Authority
Solano Irrigation District	Yolo County Flood Control and WCD
Soquel Creek Water District	Yuba County Water Agency
South Montebello Irrigation District	
South San Joaquin Irrigation District	

ACWA JPIA 2022 Basic and Supplemental Life and AD&D Plan Designs

Basic Life, AD&D	Minimum of 40 employees
2 x annual salary*, maximum of $400,000	X
2 x annual salary*, maximum of $300,000	X
2 x annual salary*, maximum of $200,000	
2 x annual salary*, maximum of $150,000	
2 x annual salary*, maximum of $100,000	
1.5 x annual salary*, maximum of $150,000	
1.5 x annual salary*, maximum of $100,000	
1.5 x annual salary*, maximum of $50,000	
1 x annual salary*, maximum of $350,000	X
1 x annual salary*, maximum of $300,000	X
1 x annual salary*, maximum of $150,000	
1 x annual salary*, maximum of $50,000	
Flat $50,000	
Flat $20,000	
Flat $10,000	
Flat $10,000 of Basic Life only, for Directors (Directors may not be covered under employee plan designs)	

*earnings exclusive of overtime and bonus, rounded up to the next $1,000

Basic Life is guarantee issue, and not subject to medical underwriting. Supplemental Life is subject to medical underwriting approval by the Standard. If a member agency selects a plan design with benefits that are higher than any in-force, approved Supplemental Life coverage, the amount in excess of what was previuosly approved will be subject to medical underwriting. To increase Supplemental Life coverage, the employee must complete a Medical History Statement and submit it to the Standard, via JPIA Employee Benefits Department.

Note: To accomodate privacy concerns, the Employee Benefits Department can facilitate direct submission to the Standard at the employee's request.

Contact benefits@acwajpia.com for policy information. Revised 8/2/2021

ACWA JPIA 2022 Basic and Supplemental Life and AD&D

No change to 2022 rates

Basic Life, AD&D	Employee Age	Monthly	Per
- Plan design chosen by agency - Benefit is multiple of salary with cap - Multiply age-based monthly rates by $1,000 of coverage - Guarantee issue (no underwriting) - 100% employer paid	Under 30	$0.07	$1,000 of Benefit
	30 - 34	$0.08	$1,000 of Benefit
	35 - 39	$0.09	$1,000 of Benefit
	40 - 44	$0.14	$1,000 of Benefit
	45 - 49	$0.17	$1,000 of Benefit
	50 - 54	$0.25	$1,000 of Benefit
	55 - 59	$0.37	$1,000 of Benefit
	60 - 64	$0.54	$1,000 of Benefit
	65 - 69	$0.80	$1,000 of Benefit
	70 - 74	$1.18	$1,000 of Benefit
	75 +	$1.75	$1,000 of Benefit

Supplemental Emp. Life, AD&D	Employee Age	Monthly	Per
- Benefit amount mirrors Basic Life and AD&D - Subject to medical underwriting by Standard - 100% employee paid	Under 30	$0.06	$1,000 of Benefit
	30 - 34	$0.07	$1,000 of Benefit
	35 - 39	$0.08	$1,000 of Benefit
	40 - 44	$0.12	$1,000 of Benefit
	45 - 49	$0.15	$1,000 of Benefit
	50 - 54	$0.22	$1,000 of Benefit
	55 - 59	$0.32	$1,000 of Benefit
	60 - 64	$0.46	$1,000 of Benefit
	65 - 69	$0.68	$1,000 of Benefit
	70 - 74	$0.99	$1,000 of Benefit
	75 +	$1.47	$1,000 of Benefit

Dependent Life		Monthly	Per
- Benefit is $1,500 spouse, $1,000 child - Guarantee issue (no underwriting)	Flat rate per employee regardless of # of dep's	$0.31	Employee; All eligible must enroll, 100% Employer Paid

Supplemental Spouse Life, AD&D	Employee Age	Monthly	Per
- Benefit amount is 50% of Voluntary Employee Life - Employee must be enrolled in Voluntary Employee Life - Subject to medical underwriting by Standard - 100% employee paid	Under 30	$0.06	$1,000 of Benefit
	30 - 34	$0.07	$1,000 of Benefit
	35 - 39	$0.08	$1,000 of Benefit
	40 - 44	$0.12	$1,000 of Benefit
	45 - 49	$0.15	$1,000 of Benefit
	50 - 54	$0.22	$1,000 of Benefit
	55 - 59	$0.32	$1,000 of Benefit
	60 - 64	$0.46	$1,000 of Benefit
	65 - 69	$0.68	$1,000 of Benefit
	70 - 74	$0.99	$1,000 of Benefit
	75 +	$1.47	$1,000 of Benefit

ACWA JPIA 2022 Basic and Supplemental Life and AD&D

No change to 2022 rates

Supplemental Child Life, AD&D		Monthly	Per
- Benefit amount is $5,000 - Employee must be enrolled in Voluntary Employee Life - Subject to medical underwriting by Standard	Flat rate per employee regardless of # of dep's	$0.48	Employee; Voluntary Election by Employee, 100% Employee Paid

After calculating rate, add **$2.00** to the total for the Administrative Fee. This fee covers enrollment in all life plans.

ACWA JPIA 2022 Short & Long Term Disability

The Standard, Policy # 649299

Short Term Disability and Long Term Disability policies are individually underwritten by the Standard, and therefore have rates unique to each employer. However, members of the JPIA pool receive a substantial volume discount. **In 2022, there will be no change to Long-Term Disability or Short-Term Disability rates.**

Three new Short-Term Disability plan designs are available to choose from that feature a 7-day benefit elimination period. Contact Jackie Rech at jrech@acwajpia.com for details.

There is no administrative fee for these plans, which are billed directly to the agencies by the Standard.

Revised 8/3/2021

Changes Allowed at Open Enrollment: ACWA JPIA Medical

Active Plan	Rate Option	Employee Coverage Paid by:	Dependent Coverage Paid by:	Open Enrollment Changes Allowed
Medical	Incentive	100% Employer	100% Employer	Employees may switch medical plans. All employees and dependents should already be enrolled.
			50%+ Employer	Employees may add or delete dependents and/or switch medical plans. All employees should already be enrolled.
Medical	Standard	100% Employer	Varies	Employees may switch medical plans, add or delete dependents, opt out of coverage (with proof of other coverage, as long as employer maintains 75%+ enrollment), or enroll themselves and their dependents for the first time.
Medical (COBRA Enrollees)	ALL	100% Employee	100% Employee	COBRA enrollees may change plans. It is the employer's responsibility to notify COBRA participants of their Open Enrollment rights and responsibilities.

Retiree Plan	Rate Option	Retiree Coverage Paid by:	Dependent Coverage Paid by:	Open Enrollment Changes Allowed
Medical, Dental & Vision, for Retirees at agencies not offering Retiree Open Enrollment (default option)	Incentive Standard	50%+ Employer 25%+ Employer	Varies	Retirees have no Open Enrollment Rights. They cannot switch plans or add dependents. There are 4 changes that retirees can make at any time: 1) A retiree can disenroll in coverage, but cannot ever re-enroll. 2) A retiree can drop dependents, but those dependents may not re-enroll (except upon loss of coverage, if employer written policy allows). 3) A retiree can switch from a higher cost plan to a lower cost plan, but cannot ever switch back. 4) If a retiree moves out of an area serviceable by an HMO, he/she may switch to a PPO medical plan. Retiree may switch back upon moving back into the HMO service area.
Medical, Dental & Vision, for Retirees at agencies electing to offer Retiree Open Enrollment	Incentive Standard	50%+ Employer 25%+ Employer	Varies	Retirees may switch medical plans. Retirees may not add dependents or enroll if coverage was previously waived. #1, 2 and 4 above are changes allowable at any time. However, #3 above is forfeited if an agency chooses to allow Retiree Open Enrollment.

Percent is of the lowest cost medical plan for which the Employee/Director or retiree is eligible. Newly enrolled dependents must provide proof of relationship. Acceptable documents include marriage certificate, birth certificate, California filed declaration of domestic partnership, adoption or court paperwork.

Changes Allowed at Open Enrollment: ACWA JPIA Dental

Active Plans	Employer Pays	Who is covered?	Rate Option	Open Enrollment Changes Allowed
Dental HMO & Dental PPO	100% Employer Paid for Employee and Dependents	All Employees, All Dependents	Non-voluntary (Refers to dependets. All employees must enroll.)	Employee & family can change plans
1 Dental Plan				Open Enrollment does not apply
Dental HMO & Dental PPO	100% Employer Paid for Employee; Employee Contributes for Dependent Coverage	All Employees, Some Dependents	Voluntary (Refers to dependets. All employees must enroll.)	Employee & family can change plans, and/or add/delete dependents
1 Dental Plan				Employee can add/delete dependents
Dental HMO & Dental PPO	100% Employer Paid	All Employees, No Dependents	Employee Only Plan	Employee can change plans
1 Dental Plan				Open Enrollment does not apply

Changes Allowed at Open Enrollment: ACWA JPIA Vision

Active Plan	Employer Pays	Who is covered?	Rate Option	Open Enrollment Changes Allowed
Vision	100% Employer Paid	All Employees, All Dependents	Composite Rate (Same cost per employee regardless of # of dependents enrolled)	Open Enrollment does not apply
Vision	100% Employer Paid for Employee; Employee Contributes for Dependent Coverage	All Employees, Some Dependents	Tiered Rate (3 rates based on # erolled)	Employee can add/delete dependents
Vision	100% Employer Paid	All Employees, No Dependents	Employee Only Plan	Open Enrollment does not apply

Notes:
Directors may drop any plan at Open Enrollment.
Percent applies to all plans when more than one is available. Newly enrolled dependents must provide proof of relationship. Acceptable documents include marriage certificate, birth certificate, state filed declaration of domestic partnership, adoption or court paperwork.

Employer Participation Requirements

Medical

STANDARD RATES

All employers in the ACWA JPIA pool must follow the following practices.

ELIGIBILITY

- Employees must be full-time employees of the district (minimum of 20 hours per week, or in compliance with employer policy as long as it exceeds 20 hours, or as required by the Affordable Care Act).
- Directors **may** be covered in addition to employees, at the district's option. Directors alone may not be covered. If Directors are covered, they are subject to the same participation requirements as Active employees.
- Retirees may be covered if employees are covered. Retirees alone may not be covered.
- Dependents may be covered only if the subscriber is covered (with qualified COBRA participants and qualified retiree surviving spouses being the only exception).
- All employees that are eligible for enrollment in a JPIA medical plan must enroll, with the **exception** that employees with other coverage can waive coverage (district must obtain written documentation of other group coverage). A maximum of **25% of benefits-eligible employees can waive coverage.**
- If any class of individuals is offered coverage, all individuals within that class must be **offered** coverage.
- Waiting period for new hire enrollment in medical plans must be the 1st of the month following 60 days or less.

PLANS OFFERED

- District may offer a non-JPIA HMO at the same time as a JPIA HMO, but may **not** offer a non-JPIA PPO at the same time as a JPIA PPO. If **any** non-JPIA plan is offered, it must be offered to all the same classes of employees as the JPIA plan(s).

EMPLOYER CONTRIBUTION TO PREMIUM

- Contribution shall be no less than the employee-only portion of the premium for the least expensive JPIA medical plan for which the active employee or Director is eligible.
- Contribution for single coverage shall be the same for Directors as it is for employees. If retirees are covered, the employer contribution may be as little as 25% of the retired single retiree rate for the least cost plan for which the retiree is eligible.
- Contribution to coverage for dependents of active employees and dependents of Directors must be identical, but may be less for dependents of retirees.
- District may not be reimbursed for the full cost of coverage by an active or retired participant. This is considered “self-pay,” which is prohibited, with COBRA being the only exception.

OTHER CRITERIA

- Medicare-eligible **retirees** must enroll in Medicare Parts A **and** B upon eligibility.
- Employer cannot have any personnel policies or union contracts that do not adhere to the plan contract provisions or that create selection against the JPIA plans such as:
  - Deferred retiree coverage
  - Extension of coverage to part-time employees (less than 20 hours/week, except as required by the Affordable Care Act) or contractors
  - Any policy or practice or agreement that creates selection against the JPIA medical plans
- Member district admittance to the pool is subject to underwriting approval by JPIA.

Revised 3/11/2020

Employer Participation Requirements

Medical

INCENTIVE RATES

Employers implementing these additional policies will receive a 4% discount on all **Anthem** medical plans.[1]

ELIGIBILITY

- All Employees who are eligible for enrollment in the JPIA medical plans must enroll.[2]
- District does not offer cash in lieu of benefits.

PLANS OFFERED

- District offers only JPIA-sponsored medical plans.

EMPLOYER CONTRIBUTION TO PREMIUM

- Contribution for dependents of employees must be at least 50% of the additional premium.

OTHER CRITERIA

- If retirees are covered, the employer must contribute at least 50% of the retiree only monthly premium for the least cost plan for which the retiree is eligible.
- Early retiree population[3] is less than 20% of total enrollment.

[1] Must apply for and be approved for Incentive Rates using the Incentive Rate Application.

[2] Directors, if covered by the district, may individually opt out of the medical plan, in accordance with the participation requirements set forth under the Standard Rates.

[3] Early retirees are age 50-64, and not eligible for Medicare.

Revised 3/11/2020

Retirement Policy Requirements

ACWA JPIA permits employers to provide qualifying employees with post-employment health benefits. Employers are required to establish and maintain a Retiree Policy that meets the requirements established by JPIA and the Insurance Carriers. JPIA staff does not retain each employer's retiree policy information, but may do so upon request to ensure plans are administered consistent with employer policies. All retirement policies require member Board approval and must be presented to JPIA at implementation or when changes are enacted.

JPIA has established base requirements for Retirement Policies. Employer policies may be more or less generous, so long as they do not violate the requirements provided here. Employer policy must be documented and adhered to without exception. The following is a summary of JPIA retiree health plan requirements:

- Employee must be at least age 50 at the time of retirement. Exceptions to the minimum age requirement are not available for early disability retirements.
- Retirees must meet years of service and age requirements in employer's written policies to be eligible for retiree coverage. Employer must require a minimum of five years of service.
- Employer must contribute at least 25% of the retiree only premium for the least cost plan for which the retiree is eligible. (If the employer is on the Incentive rating system, the employer must contribute 50% of the retiree only premium for the least cost plan for which the retiree is eligible.)
- Retirees may not reimburse the employer for the employer share of the premium. This is considered "self-pay" and is prohibited in all JPIA plans, except in the case of COBRA.
- Employer contributions for the retiree's dependents may be at any level.
- Employees must enroll in the plan they wish to retire into during the Open Enrollment period prior to retirement, unless the employer's policy offers Open Enrollment annually to all retirees.
- There can be no lapse in coverage between loss of Active coverage and the date retiree benefits begin. The employee must transfer from active status directly to retired status. Unless on a short-term medical leave allowed by documented employer policy, the employee may not go from Active to COBRA to Retiree benefits eligible.
- If at any time a retiree is removed from the policy, he/she will not be eligible for reinstatement.
- Employer may provide a Surviving Spouse Policy. This should be documented clearly in employer policies. If a Surviving Spouse Policy is not

documented in an Employee Handbook, MOU, or Administrative Code, coverage for a Surviving Spouse is not permitted.

There are many options when constructing a Retirement Policy. It is imperative for an employer, in the process of implementing a *new* policy, to be aware that JPIA will not enroll past retirees who are not currently enrolled in the employer's health plans at the time of transition in JPIA health plans. However, once a policy is in-force the employer should apply the policy consistently and without discrimination to all employees who meet the established criteria. If a retiree does not meet the criteria set forth in the employer’s retirement policy, the retiree may exercise his/her applicable COBRA rights.

PLAN SELECTION

Option A: Employees must enroll in the medical plan they wish to remain on post-employment during the Open Enrollment period prior to retirement. Allowed changes:

1. A retiree may disenroll at any time but may not reenroll at a later date.
2. A retiree may delete a dependent at any time but may not reenroll the dependent at a later date, unless #4 below applies.
3. If a retiree is on an Anthem HMO or Kaiser HMO plan and relocates to an address outside of the HMO service area, he/she will be given an opportunity to enroll in a nationwide PPO plan that is available to your retirees. If the retiree moves back into the HMO service area, the retiree may reenroll in the HMO.
4. The retiree may add dependents not previously enrolled only *if* the employer’s existing written policy permits the addition *and* there is a HIPAA qualifying event *and* the dependent can show proof of continuous coverage since loss of coverage under JPIA’s plan.
5. The retiree may change from the plan with higher monthly retiree premium cost to the plan with lower retiree monthly premium cost *at any time*, but may not switch back.

Option B: Employers may choose to offer Open Enrollment rights to retirees. This must be documented in the employer's written policies. The employer is responsible to distribute all required notices, including Summary of Benefits and Coverages (SBCs) for every plan for which the retiree is eligible, during the annual Open Enrollment period. **Open Enrollment does not permit enrollment of new retirees or new dependents that were not previously enrolled.** Open Enrollment simply permits plan changes for enrolled retirees and dependents. **Should the employer elect to offer Open Enrollment to retirees, all of the above changes are still permissible except #5.** If

Open Enrollment is available, mid-year changes due solely to premium differences are not permitted.

SURVIVING SPOUSE / DEPENDENT PROCEDURES

Participating employers may institute a policy to provide coverage for surviving family members of a retiree who dies while covered under this plan. When such coverage is available, the employer will then provide premium contribution at the same level provided for the enrollee. The surviving spouse becomes the primary enrollee and must receive the same contribution as was given to the retiree. Enrollment of a surviving child is not permitted unless the surviving spouse is and was also enrolled. Coverage will then continue for the enrolled family members until one of the following occurs:

1. Subscription charges are not paid for on the members behalf, or
2. The group cancels coverage for the class of subscribers to which the member belongs, or
3. The agreement between the employer and JPIA terminates, or
4. The child no longer meets all of the conditions of coverage.

Although JPIA provides the option to implement a surviving spouse policy that best suits the individual employer's needs, it is recommended that employers limit the extension of surviving spouse benefits to the spouse who was enrolled on the plan at the time the employee retired.

The following surviving spouse exclusions do not automatically apply to JPIA plans, but may be applied by documented employer policy. These optional employer policies are commonly used to limit ongoing financial liability.

- Employers may choose to limit benefits for surviving spouses so that eligibility ceases upon 1) remarriage or 2) enrollment in another group medical plan.

DIRECTOR RETIREMENT BENEFITS

Government Code Section 53201 states that any director, who takes office on or after January 1, 1995, will not be eligible for benefits upon retirement, regardless of the number of years served. A director who took office prior to that date and whose local employer was providing benefits for retired directors prior to January 1, 1994, would be eligible for benefits upon completion of 12 years of service. The law does allow for the extension of benefits to retired directors providing public funds are not utilized. However, JPIA plans do not permit “self-pay” by any enrollees.

DENTAL AND VISION REQUIREMENTS

For any retiree that is offered continuation of dental and/or vision benefits, the employer must pay at least 50% of the retiree-only portion. The retiree may not reimburse the member agency for the full cost of premiums. This is considered “self-pay” which is prohibited.

MEDICARE ENTITLED RETIREES

Enrollment in both Medicare Part A and Medicare Part B are required upon a retiree's eligibility for Medicare. This must occur when both criteria are met: Medicare eligible and retired. This is true even if the retiree is not eligible for premium-free Medicare Part A due to not having enough qualifying quarters. This applies to spouses of retirees, whether they reach Medicare eligibity before or after the retiree. When the retiree and spouse have different Medicare enrollment status from one another, this is considered a “Mixed Medicare” couple. The pre-Medicare retiree or dependent will remain in the non-Medicare plan, while the Medicare enrolled retiree or dependent will transition to the plan for retirees with Medicare.

Retirees enrolled in post-employment medical coverage will be enrolled in the same plan design as actives until reaching Medicare eligibility.

Anthem Blue Cross / UnitedHealthcare (UHC) – Upon enrollment in Medicare Parts A and B, retirees enrolled in an Anthem plan will automatically transition to the UnitedHealthcare (UHC) Medicare Advantage PPO. These retirees will also be enrolled in Medicare Part D for prescription coverage as part of the ACWA JPIA plan. No action is required on the part of the retiree unless the retiree wishes to waive medical or prescription benefits. Medicare permits enrollment in only one Part D plan. The retiree has the option to keep existing Part D coverage elsewhere, maintain UHC medical coverage and waive only the prescription coverage.

Kaiser – Upon enrollment in Medicare Parts A and B, enrolled retirees must assign Medicare benefits to Kaiser and complete a Kaiser Senior Advantage Application to maintain eligibility for the plan. Should the retiree not assign Medicare benefits and complete the Senior Advantage Application form, benefits eligibility will cease. Prescription coverage cannot be separated from medical coverage in the Kaiser Senior Advantage plan. Enrollment in another Part D plan after enrollment in Kaiser Senior Advantage will disenroll the retiree from the Kaiser Senior Advantage plan.

Contact List

ACWA JPIA Employee Benefits Team

(800) 736-2292 Toll free
(916) 786-0906 Fax

(916) 774-7055 Local
benefits@acwajpia.com

Sandra Smith, Employee Benefits Manager
Jackie Rech, Account Manager
Ben Hayden, Lead Benefits Analyst
Sonya Baker, Benefit Systems Analyst

Allison Hartill, Benefits Analyst
Veronica Cobian, Benefits Administrator
Michelle Stites, Benefits Administrator

Carrier	Phone Number	Website
Anthem Blue Cross PPO Medical Benefits	800-284-2466	www.anthem.com/ca
MedImpact PPO Pharmacy Benefits	888-728-5056	www.medimpact.com/acwajpia
Anthem Blue Cross HMO Medical Benefits	800-227-3641	www.anthem.com/ca
IngenioRx HMO Pharmacy Benefits	866-876-0333	www.anthem.com/ca
Anthem 24/7 Nurse Line	800-700-0197	N/A
Anthem Live Health Online	N/A	www.livehealthonline.com
Kaiser Permanente	800-464-4000	www.kp.org
Carrum Health	888-855-7806	carrum.me/acwajpia
Modern Health mental health benefit	help@joinmodernhealth.com	my.joinmodernhealth.com circles.modernhealth.com
Delta Dental PPO	888-335-8227	www.deltadentalins.com
DeltaCare HMO	800-422-4234	www.deltadentalins.com
Vision Service Plan	800-877-7195	www.vsp.com
Anthem EAP	800-999-7222	www.anthemeap.com
Standard Life & Disability	800-368-2859 800-628-8600	www.standard.com
Standard Travel Assist.	800-872-1414 +1-609-986-1234	medservices@assistamerica.com
UnitedHealthcare Medicare Advantage PPO	855-785-0490	www.uhcretiree.com

Effective 1/1/2022