

# CITY OF CHINO

# BENEFITS GUIDE

January 1, 2026 – December 31, 2026

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## Eligibility and Enrollment

Eligibility for health benefits is based on your employment status and date of hire (appointment). You must work a minimum of 30 hours per week on a regular basis to be eligible for health insurance. Part-time employees who qualify for health insurance through the Affordable Care Act (ACA) may receive a City subsidy to assist with premium payments.

Eligible family members for health insurance include: Spouse, registered domestic partner, children up to the age of 26 (natural, adopted, domestic partner's or step), children up to the age of 26 if there is a parent child relationship and the employee is the primary care parent, and certified disabled dependent children aged 26 and older (must be enrolled prior to age 26). **If you plan to enroll dependents, be prepared to provide supporting documentation to Human Resources/Risk Management, such as copies of a marriage certificate, birth certificate, etc. CalPERS also requires you to provide social security numbers for each enrollee.**

Ineligible family members include: Former spouses, dependent children aged 26 and older (who is not a certified disabled dependent), children of a former spouse (unless there is a certified parent-child relationship), foster children, grandparents, parents. Note: It is against the law to enroll ineligible family members.

## Additional Enrollment Opportunities

New employees and their eligible dependents may initially enroll in a CalPERS health plan upon date of appointment (date of hire) and within 60 days. However, additional enrollment options and guidelines are described below.

### Open Enrollment

The annual Open Enrollment period is typically in the fall, from September to October. This is the time to make any changes to your health coverage without experiencing any qualifying life events. The changes become effective on January 1<sup>st</sup> of the following calendar year. Human Resources/Risk Management sends out communication regarding the Open Enrollment period to all eligible employees before it commences, and it is the employee's responsibility to submit their changes and supporting documentation before the deadline.

### Special Enrollment Periods

Refers to certain types of enrollments after your initial enrollment, and outside of the annual Open Enrollment period. You may be eligible for a special enrollment under the following circumstances:

- **Loss of other health coverage:** If you initially declined or cancelled enrollment for yourself or your dependents because you had other health coverage at the time, you may be eligible to enroll in a CalPERS health plan if the other coverage is ending. To qualify you will need to request enrollment within 60 days after the other coverage ends and provide supporting documentation to Human Resources/Risk Management.
- **You have new family members:** Upon initial enrollment, you must enroll yourself and all eligible family members. If you later have a new dependent as a result of marriage, domestic partnership registration, birth, change of custody adoption, or placement for adoption, you may enroll all eligible dependents within 60 days of that event. The effective date for a Special Enrollment is the first day of the month following the date Human Resources/Risk Management receives your enrollment form (with an exception for birth of a child).

**NOTE: Employees are responsible for ensuring that all health enrollment information is accurate and for reporting any changes to Human Resources/Risk Management in a timely manner.**

## Medical Plans (2026 Calendar Year)

The City of Chino contracts with CalPERS for medical insurance and offers HMO and PPO plans, rates are provided below. For additional information on each plan's coverage, refer to the City's intranet, where individual plan summaries are available. You may also contact Human Resources/Risk Management at (909) 334-3274 to request this information.

### Monthly Benefit Bank: \$2,599.32

MEDICAL PLANS	Employee Only	Employee + 1 Dependent	Family (Employee + 2 or more)	REGION/COUNTY
<b>Anthem Select</b>	<b>\$962.68</b>	<b>\$1,925.36</b>	<b>\$2,502.97</b>	Region 3 - Los Angeles/San Bernardino/Riverside
<i>HMO</i>	<b>\$1,016.32</b>	<b>\$2,032.64</b>	<b>\$2,642.43</b>	Region 2 - Orange
<b>Anthem Traditional</b>	<b>\$1,128.53</b>	<b>\$2,257.06</b>	<b>\$2,934.18</b>	Region 3 - Los Angeles/San Bernardino/Riverside
<i>HMO</i>	<b>\$1,158.26</b>	<b>\$2,316.52</b>	<b>\$3,011.48</b>	Region 2 - Orange
<b>Blue Shield Access +</b>	<b>\$917.91</b>	<b>\$1,835.82</b>	<b>\$2,386.57</b>	Region 3 - Los Angeles/San Bernardino/Riverside
<i>HMO</i>	<b>\$1,052.89</b>	<b>\$2,105.78</b>	<b>\$2,737.51</b>	Region 2 - Orange
<b>Blue Shield Trio</b>	<b>\$852.56</b>	<b>\$1,705.12</b>	<b>\$2,216.66</b>	Region 3 - Los Angeles/San Bernardino/Riverside
<i>HMO</i>	<b>\$936.58</b>	<b>\$1,873.16</b>	<b>\$2,435.11</b>	Region 2 - Orange
<b>Health Net Salud y Más</b>	<b>\$740.11</b>	<b>\$1,480.22</b>	<b>\$1,924.29</b>	Region 3 - Los Angeles/San Bernardino/Riverside
<i>HMO</i>	<b>\$879.57</b>	<b>\$1,759.14</b>	<b>\$2,286.88</b>	Region 2 - Orange
<b>Kaiser CA</b>	<b>\$969.05</b>	<b>\$1,938.10</b>	<b>\$2,519.53</b>	Region 3 - Los Angeles/San Bernardino/Riverside
<i>HMO</i>	<b>\$987.69</b>	<b>\$1,975.38</b>	<b>\$2,567.99</b>	Region 2 - Orange
<b>Sharp Performance Plus</b>		<b>Not Offered</b>		Region 3 - Los Angeles/San Bernardino/Riverside
<i>HMO</i>	<b>\$916.20</b>	<b>\$1,832.40</b>	<b>\$2,382.12</b>	Region 2 - San Diego Only
<b>UnitedHealthcare Alliance</b>	<b>\$870.76</b>	<b>\$1,741.52</b>	<b>\$2,263.98</b>	Region 3 - Los Angeles/San Bernardino/Riverside
<i>HMO</i>	<b>\$950.99</b>	<b>\$1,901.98</b>	<b>\$2,472.57</b>	Region 2 - Orange
<b>UnitedHealthcare Harmony</b>	<b>\$765.51</b>	<b>\$1,531.02</b>	<b>\$1,990.33</b>	Region 3 - Los Angeles/San Bernardino/Riverside
<i>HMO</i>	<b>\$857.14</b>	<b>\$1,714.28</b>	<b>\$2,228.56</b>	Region 2 - Orange
<b>PERS Gold</b>	<b>\$960.03</b>	<b>\$1,920.06</b>	<b>\$2,496.08</b>	Region 3 - Los Angeles/San Bernardino/Riverside
<i>PPO</i>	<b>\$956.28</b>	<b>\$1,912.56</b>	<b>\$2,486.33</b>	Region 2 - Orange
<b>PERS Platinum</b>	<b>\$1,431.81</b>	<b>\$2,863.62</b>	<b>\$3,722.71</b>	Region 3 - Los Angeles/San Bernardino/Riverside
<i>PPO</i>	<b>\$1,426.24</b>	<b>\$2,852.48</b>	<b>\$3,708.22</b>	Region 2 - Orange
<b>PORAC (Sworn Personnel Only)</b>	<b>\$1,057.00</b>	<b>\$2,127.00</b>	<b>\$2,708.00</b>	Region 3 - Los Angeles/San Bernardino/Riverside
<i>PPO</i>	<b>\$1,057.00</b>	<b>\$2,127.00</b>	<b>\$2,708.00</b>	Region 2 - Orange

Note: Employees may use the employer zip code (Region 3: San Bernardino County) for eligibility, contact HR/Risk Mgmt for additional information. If you reside in a county not listed above, please check your individual zip code for available health plans in your area: [www.calpers.ca.gov](http://www.calpers.ca.gov)

## Dental and Vision Rates (2026 Calendar Year)

DENTAL PLANS	Employee Only	Employee + 1 Dependent	Family (Employee + 2 or more)
DeltaCare HMO	\$21.64	\$41.83	\$57.37
Delta Dental PPO	\$53.41	\$102.98	\$191.88
<b>VISION PLANS</b>			
VSP Choice	\$9.10	\$14.13	\$22.42
VSP Choice with LightCare	\$9.38	\$14.57	\$23.11
VSP Signature (includes contact lens allowance)	\$15.37	\$23.88	\$37.89

### Dental Insurance

All full-time employees and their dependents are eligible for dental insurance. The City of Chino offers two dental plans, HMO and PPO. The HMO plan is through DeltaCare USA and the PPO plan is through Delta Dental PPO. The HMO plan gives you a choice of skilled, primary dentists from the DeltaCare USA network, and you are required to select a primary care dentist. The PPO, or Preferred Provider Plan, offers the convenience and flexibility of visiting any licensed dentist anywhere. Covered services are paid based on a percentage.

### Vision Insurance

All full-time employees and their dependents are eligible for vision insurance through VSP. The City of Chino offers three plans: VSP Choice, VSP Choice with LightCare, and VSP Signature. The Choice with LightCare plan is nearly identical to the Choice plan, with the difference being an allowance for blue light filtering glasses. The Signature plan is also similar to the Choice plan, with the addition of an allowance for contact lenses in addition to glasses.

### CalPERS Retirement Plans

The City has 3-tier retirement plans as follows:

#### For Non-Safety:

- First Level Miscellaneous (hired with Chino before 10/16/11) – 2.7% @ 55 (employee rate of 8%)
- Second Level Miscellaneous (hired on or after 10/16/11) – 2.0% @ 55 (employee rate of 7%)
- PEPR New Members (hired on or after 1/1/13) – 2.0% @ 62 (employee rate of 7.25%)

#### For Safety (Sworn Police)

- First Level Police (hired before 10/16/11) – 3.0% @ 50 (employee rate of 9%)
- Second Level Police (hired on or after 10/16/11) – 3.0% @ 55 (employee rate of 9%)
- PEPR New Police (hired on or after 1/1/13) – 2.7% @ 57 (employee rate of 13.75%)

Part-time staff who do not have current CalPERS membership will be enrolled in a retirement plan through MissionSquare (formerly ICMA) and contribute 7.5% of pre-tax earnings to this retirement plan. The City does not contribute to Social Security.

## Additional Voluntary Benefits

Additional benefits offered (through payroll deductions) include Flexible Spending Plans, Dependent Day Care Accounts, Accident, Cancer, Critical Illness, Hospital, Short-Term Disability, and Life Insurance plans. For information regarding these policies, please inform your Benefits Advisor during your Open Enrollment appointment.

## Important Numbers and Websites

Contact	Phone Number	Website/Email
CalPERS – Retirement and Medical Plans	(888) 225-7377	<a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>
Human Resources/Risk Management	(909) 334-3274	<a href="mailto:hr@cityofchino.org">hr@cityofchino.org</a>
Payroll	(909) 334-3284	<a href="mailto:payroll@cityofchino.org">payroll@cityofchino.org</a>
Colonial EASE Portal for Benefits	(301) 583-5180	<a href="https://citychino.ease.com/">https://citychino.ease.com/</a>
Delta Dental PPO	(888) 335-8227	<a href="http://www.deltadentalins.com/enrollees">www.deltadentalins.com/enrollees</a>
DeltaCare USA HMO	(800) 422-4234	<a href="http://www.deltadentalins.com/enrollees">www.deltadentalins.com/enrollees</a>
VSP Choice, VSP Choice with LightCare, and VSP Signature	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Colonial Life (Voluntary Benefits)	(800) 325-4368	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
Ameriflex (Flexible Spending Accounts and Dependent Day Care)	(888) 868-3539	<a href="http://www.myameriflex.com">www.myameriflex.com</a>
MissionSquare Representative for Chino – Marcus Marshall	(202) 759-7203	Manage your Account Online: <a href="http://www.missionsq.org/">www.missionsq.org/</a>
The Counseling Team International	(800) 222-9691	<a href="http://www.thecounselingteam.com">www.thecounselingteam.com</a>
Employee Hotline (Report It)	(877) 700-7020	<a href="http://www.reportit.com">www.reportit.com</a> and use code CITYOFCHINO (all caps) or Text CITYOFCHINO to 63975

## **Additional Resources**

A health plan directory is provided below for reference. You may contact your health plan with questions about: ID cards, verification of provider participation, service area boundaries, benefits, deductibles, limitations, and Evidence of Coverage booklets. You may also visit the City's intranet page for additional health resources, side-by-side plan comparisons, and current year plan summaries.

### **Anthem Blue Cross HMO**

**(855) 839-4524**

[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

### **Blue Shield of California**

**(800) 334-5847**

[www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)

### **Health Net of California**

**(888) 926-4921**

[www.healthnet.com/calpers](http://www.healthnet.com/calpers)

### **Kaiser Permanente**

**(800) 305-1220 :**

[www.kp.org/calpers](http://www.kp.org/calpers)

### **PERS Gold and PERS Platinum**

**(Administered by Blue Shield of California)**

**(855) 633-4436**

[www.includedhealth.com/calpers](http://www.includedhealth.com/calpers)

### **Peace Officers Research Association of California (PORAC)**

**(Administered by Anthem Blue Cross PPO and only available to Police/Sworn staff)**

**(800) 655-6397**

<http://ibtofporac.org>

### **UnitedHealthcare**

**(877) 359-3714**

[www.uhc.com/calpers](http://www.uhc.com/calpers)

### **CVS Caremark**

**Pharmacy Benefits Manager**

<https://info.caremark.com/oe/calpers>