

Open Enrollment Frequently Asked Questions

(Updated 09/16/2024)

I. [General Information](#)

Question: When is the 2025 open enrollment period?

Answer: *The 2025 open enrollment period is being held from Monday, September 16th, 2024 through Friday, October 11th, 2024.*

Question: What is the purpose of open enrollment?

Answer: *Open enrollment allows employees to make any changes to their benefits that are outside of the normal qualifying life events. These changes can include enrolling in any insurance plans the City of Torrance offers, changing any insurance plans, and adding/removing eligible dependents.*

Question: Are rates increasing this year?

Answer: *Costs may have increased, depending on your chosen plan and coverage level. Both plan rates and city contributions are increasing as of January 1st, 2025. Please refer to the rate sheets posted on the [HR Open Enrollment webpage](#).*

Question: When will any changes I make be effective?

Answer: *Any changes made during the open enrollment period will go into effect January 1st, 2025.*

Question: Will I receive a new medical card if I change my medical plan? When will it arrive?

Answer: *Medical cards will be sent out once the open enrollment change is entered into CalPERS by Human Resources, and may be received around mid-November. **Timelines vary per carrier and cannot be accurately predicted.***

II. [Plan Changes](#)

Question: Are any medical plan coverages changing this year?

Answer: *Yes, the PERS PPO plan carrier is changing from Anthem Blue Cross to Blue Shield of California. Blue Shield ensures that they will provide a one-year out-of-network exception program for any physicians not covered under the new plan, but please follow up with Blue Shield for further confirmation. For more information on the change, please visit the [CalPERS announcement](#).*

Question: Where can I compare different plan coverages (i.e. deductibles, copays, etc.)?

Answer: *You can read through the 2025 CalPERS Health Benefits Summary posted on the [HR Open Enrollment webpage](#).*

Question: How can I find out if my doctor will be covered by the new medical plan carrier I select?

Answer: *Please reach out to the new carrier you have chosen to confirm which doctors are in their network. For carrier contact information, use the 2025 CalPERS Health Benefits Summary posted on the [HR Open Enrollment webpage](#).*

Question: When and how can I select my new primary care doctor?

Answer: *Once the new carrier receives your open enrollment election, you can select your new primary care doctor; this may be around mid-November. **Timelines vary per carrier and cannot be accurately predicted.***

Question: What does “elect my employer’s zip code” mean?

Answer: *For those employees that live outside of LA, Riverside, or San Bernardino County, you may elect to use your employer’s LA County zip code to pay a cheaper premium, but you must receive medical attention in LA County, Riverside, or San Bernardino County. Please check with carriers for availability. **If you have already done this in the past, you do not need to do so every year subsequent year.***

Question: How do I elect to use my employer’s zip code for Los Angeles Region eligibility?

Answer: *You can submit a request to HRBenefits@TorranceCA.Gov and we will follow up with any additional needed information.*

Question: What is the difference between HealthCare FSA and Dependent Care FSA?

Answer: *HealthCare FSA is used for any health (medical, dental, vision) expenses for yourself and any dependents on your covered plans. Dependent Care FSA is only intended for after-school childcare and daycare expenses. Please visit the list of FSA eligible expenses, per category, on the [HR Open Enrollment webpage](#).*

Question: Will my 2024 FSA roll over to the 2025 plan year?

Answer: *FSA does not roll over from plan year to plan year. You will need to elect a new amount for the 2025 plan year, and you will need to use all 2024 plan year funds by December 31st, 2024.*

Question: How can I update the maximum FSA amount I elected if the new FSA maximum amount is released after open enrollment?

Answer: *If you elect the current maximum for 2025, HR will reach out to you once the new FSA maximum is announced, to see if you are interested in electing the new maximum amount.*

Question: How can I add Voluntary Life Insurance?

Answer: *You may elect any amount of voluntary life insurance during open enrollment. Any election under \$20,000 does not require Evidence of Insurability; any election over \$20,000 may require Evidence of Insurability.*

Question: How do I complete Evidence of Insurability?

Answer: *Evidence of Insurability is handled between the employee and The Standard, through a linked form. Please reach out to HRBenefits@TorranceCA.Gov, letting us know you need access to the Evidence of Insurability link.*

Question: Can I add voluntary life insurance for my spouse and/or children?

Answer: *You may add voluntary life insurance for your spouse and/or children as long as you elect voluntary life insurance for yourself first.*

Question: How much does voluntary life insurance cost?

Answer: *Voluntary life insurance costs are dependent on the amount you elect and your age; more information can be found on our [General Employee Benefits webpage](#).*

Question: If I opted out during 2024, do I have to fill out another opt-out form for 2025?

Answer: *Yes, please use the 2025 opt-out form on the [HR Open Enrollment webpage](#) and provide a hard copy to HR, along with proof of your coverage (i.e. medical insurance card, letter from medical carrier with effective date of coverage).*

Question: If I am not making any changes to my current coverage, do I need to do anything during open enrollment?

Answer: *No, if you are not making any changes, you do not need to do anything during the open enrollment period.*