

**myCalPERS Health Aid**  
**Health Event Types and Reasons for Employers**  
 (Gray rows are commonly used)  
 Informational purpose only and subject to change

SCENARIO (Not an all-inclusive list of scenarios for each health event reason)	myCalPERS HEALTH EVENT REASON	EVENT DATE (Permitting Event Date)	EFFECTIVE DATE METHOD
<b>HEALTH EVENT TYPE: NEW ENROLLMENT</b>			
Employee who meets eligibility based on their <i>appointment's</i> time base (how much they are hired to work, e.g., half-time, full time, etc.) and <i>tenure</i> (length of the appointment, e.g., 6 months & 1 day, permanent, etc.)	Time Base & Tenure	Date of qualifying appointment	Permissive, HIPAA*
Employee requesting a late enrollment (effective 1st of the month following a 90 day wait period) or involuntary loss of other coverage.	Late or Loss of Coverage (Emp)	Late: Original eligibility date; Loss: Last day other coverage ends	Permissive, HIPAA*
<b>State</b> PI employee who met 480 hours within a control period or 960 hours within two consecutive control periods.	Time Base, Tenure, Hours	July 1 or January 1	Permissive, Permanent Intermittent*
Employee was deleted from another CalPERS health enrollment without a lapse in coverage.	Enroll Own right Employees	Date dependent coverage terminates	Permissive, HIPAA*
<b>Public agency/school</b> employee whose appointment is less than 1/2 time and their agency contracts for this eligibility requirement.	Enroll < half time Emp	Date of appointment	Permissive, HIPAA*
Employee returned to work after their health benefits were cancelled due to an unpaid leave of absence.	Return from Off Pay Status	Date of return to pay status	Mandatory, 1st day of month following event date
<b>State</b> employee is continuing dental into retirement. This must be keyed prior to the permanent separation.	State Retiree-Dental Enrollment	Last day of employment	Permissive, HIPAA for retirement*
Employee acquires a new dependent through marriage, birth, adoption, placement for adoption, or child in a parent-child relationship.	Non-Enrolled Emp Acquiring a Dep (Active)	Date dependent is acquired	Permissive, HIPAA*
Employee re-enrolling after reinstating from retirement.	Reinstatement	Date of appointment	Permissive, HIPAA*
Employee has returned to work (health benefits were cancelled while on military duty).	Military - New Enrollment	Date employee returns to work	Permissive, HIPAA*
<b>State</b> PI employee who was on leave.	Off Pay eligible PI	Date of return to pay status	Permissive, Permanent Intermittent*
Employee who was on leave during the Open Enrollment period.	Off Pay during O/E	Date of return to pay status	Permissive, 1st day of month or normal OE effective date
<b>Public agency/school</b> nonPERS employee enrolling due to retirement. Process a permanent separation, then process this new enrollment, so the nonPERS retiree's health continues into retirement.	Retirement	Date of retirement	Permissive, HIPAA for retirement*
Direct pay for an employee whose retirement is being delayed. They will be responsible for making direct payments to their health carrier until they go on retirement roll.	Pending Retirement	Date of separation	Permissive, 1st day of 2nd month following event date
Direct pay for an employee to continue their health benefits while appealing their employment dismissal.	Appealing dismissal	Date after prior termination date	Mandatory, Event date
Direct pay for an employee to continue their health benefits while laid off from employment.	Layoff: Enroll Direct Pay	Date of layoff	Permissive, 1st day of 2nd month following event date
Employee enrolling due to a special enrollment period. Use only when authorized by CalPERS. CalPERS will communicate all special enrollment periods to employers with applicable dates.	Special Enrollment Employees	User provided	Permissive, Special Enrollment effective date
<b>State</b> employees' survivors labor code 19849.15. Direct pay for the enrolled dependents on an active state safety employee's death. The state employer pays for 120 days of premiums in a lump sum to the health carrier. The employer should also cancel this enrollment effective the first of the month after the 120 days at the same time, so that the enrollment doesn't continue.	Surv Benefits Paid by ER	Date of member's death	Mandatory, 1st day of month following event date
<b>State</b> Employee Survivor (SES)/Public Agency (PA) Firefighter Police Officer (FFPO). <i>Contact CalPERS to determine eligibility and to process.</i>	Re-enroll SES/PA FFPO Survivor**	Date of member's death	Mandatory, 1st day of the month following 120 days after event date
<b>State</b> bargaining unit 6 employee enrolling when hired.	BU 06 PI Cadet New Enroll	Date of appointment	Permissive, HIPAA*
Employee re-enrolling after an administrative remedy to return to work, e.g., a disability retired employee who by administrative remedy had their retirement voided and is returning to work.	Re-employment	Date of appointment	Permissive, HIPAA*
Direct pay for certain groups who separate and retire more than 120 days from each other, e.g., members of the legislature, constitutional officers, etc.	Pending Retirement - Deferred Retirees	Date of separation	Permissive, 1st day of 2nd month following event date
<b>HEALTH EVENT TYPE: NEW ENROLLMENT for new health contracting public agencies (PA) &amp; schools</b>			
<b>Public agency/school</b> employee works for an agency with a new health contract with CalPERS.	New contracting employee	Date of contract	Permissive, HIPAA for new contracting health agency*
<b>Public agency/school</b> employee on direct pay enrolling due to their agency's new health contract with CalPERS.	New Contracting LOA	Date of contract	Permissive, Event date
<b>Public agency/school</b> employee whose appointment is less than 1/2 time and their agency contracts for this eligibility requirement with their new health contract with CalPERS.	NC EE Enroll < half time Emp	Date of contract	Permissive, HIPAA for new contracting health agency*

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<b>HEALTH EVENT TYPE: OPEN ENROLLMENT (OE)</b>			
Employee enrolling during the Open Enrollment period and effective Jan. 1 of the following year.	Open Enrollment Employees New Enrollment	Date within OE period	Permissive, Normal OE effective date*
Employee adding a dependent during the Open Enrollment period and effective Jan. 1 of the following year.	Open Enrollment Add Dep	Date within OE period	Permissive, Normal OE effective date*
Employee changing health plans during the Open Enrollment period and effective Jan. 1 of the following year.	Open Enrollment Change Health Plan	Date within OE period	Permissive, Normal OE effective date*
<b>Public agency/school</b> that contract for less than 1/2 time eligibility and enrolling an employee during the OE period.	OE Enroll < half time Emp New Enrollment	Date within OE period	Permissive, Normal OE effective date*
Employee deleting a dependent during the Open Enrollment period and effective Jan. 1 of the following year.	Open Enrollment Delete Dependent	Date within OE period	Permissive, Normal OE effective date*
Employee is cancelling their health benefits during the Open Enrollment period and effective Jan. 1 of the following year.	OE Cancel Coverage	Date within OE period	Permissive, Normal OE effective date*
<b>HEALTH EVENT TYPE: COBRA** NEW ENROLLMENT</b>			
Employee enrolling due to the permanent separation of employment.	COBRA Loss of Employment	Last day of employment	Mandatory, 1st day of 2nd month following event date*
Dependent enrolling due to the employee's permanent separation of employment.	COBRA Subscriber Loss of Employment - Dep	Day before health cancellation date	Mandatory, 1st day of month following event date*
Spouse/former spouse enrolling due to a divorce, separation of marriage, or moved out of household.	COBRA Div/Sep/Mv from Household	Date of divorce, separation, or move from household	Mandatory, 1st day of month following event date*
Dependent enrolling due to losing eligibility as a dependent, e.g., turning 26, loss of parent-child relationship eligibility, etc.	COBRA Loss of Dependent Status	Date dependent loses dependent status	Mandatory, 1st day of month following event date
Employee enrolling after their health was cancelled due to an appointment change to an ineligible time base.	COBRA Reduction in Hours	Date of when hours reduced	Mandatory, 1st day of 2nd month following event date*
Dependent enrolling due to loss of coverage after the subscriber passes away.	COBRA Death of Subscriber	Date of death	Mandatory, 1st day of month following event date*
<b>Public agency/school</b> employee or former employee continuing COBRA due to their agency's new health contract with CalPERS.	COBRA New Contract Agency Sub	Date of new contract	Mandatory, Event date*
<b>Public agency/school</b> employee's dependent continuing COBRA due to the employee's agency's new health contract with CalPERS.	COBRA New Contract Agency - Subscriber Loss of Employment - Dep	Date of new contract	Mandatory, Event date*
<b>Public agency/school</b> former or current employee's dependent continuing COBRA due to their agency's new health contract.	COBRA New Contract Agency Dep	Date of new contract	Mandatory, Event date*
Dependent enrolling due to losing eligibility (employee didn't provide required documentation, e.g., copy of a marriage certificate, birth certificate, etc.) as a result of the Dependent Eligibility Verification (DEV) process.	COBRA Dependent Eligibility Verification	Effective date of cancellation of coverage	Mandatory, Event date*
<b>HEALTH EVENT TYPE: ADD DEPENDENT</b>			
Employee adding a child due to birth or placement for adoption.	Birth/placement	Date of birth, date of adoption or placement for adoption	Mandatory, 1st day of month following event date
Employee adding a spouse due to marriage.	Marriage	Date of marriage	Permissive, HIPAA*
Employee adding a child when the employee assumes the parental role or is considered a primary care parent.	Parent-Child Relationship	Date of legal custody or date dependent is acquired	Permissive, HIPAA*
Employee adding a domestic partner due to a new domestic partner relationship.	Domestic Partner Add	Date of registration of domestic partnership	Permissive, HIPAA*
Employee adding a domestic partner's child due to a new domestic partner relationship.	Domestic Partner Child Add	Date of registration of domestic partnership	Permissive, HIPAA*
Employee adding a child due to legal custody.	Custody	Date dependent is acquired	Permissive, HIPAA*
Employee adding a dependent who lost other coverage.	Loss of Coverage	Date other coverage terminates	Permissive, HIPAA*
Employee adding a dependent who has returned from the military.	Return from Military Leave	Date of return from military leave	Permissive, HIPAA*
Employee adding a dependent due to Open Enrollment after they return to work after being off pay during the OE period.	Off pay Open Enrollment	Date of return to pay status	Permissive, 1st day of the month following the received date or normal OE effective date

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<b>HEALTH EVENT TYPE: ADD DEPENDENT (CONTINUED)</b>			
Employee adding a spouse (until the divorce) or child because the employee is court ordered.	Court Order	Date court order received	Mandatory, 1st day of month following received date. If a court order specifies an effective date of coverage, coverage may possibly be retroactive. Contact CalPERS.
Employee adding a dependent due to a CalPERS approved Special Enrollment period.	Special Enrollment Dependent	User provided	Permissive, Special Enrollment effective date*
Employee re-enrolling a dependent who has been verified to remain as a dependent and was previously deleted due to the Dependent Eligibility Verification (DEV) process.	Dependent Eligibility Verification Re-Enrollment	Effective date the dependent was deleted	Permissive, 1st day of month following the received date
<b>State</b> myCalPERS user added a dependent after the employee provided documentation to verify their relationship with their dependent. This is after the dependent deletion due to the employee not verifying timely.	Re-Enrollment of Verified Dependent	Date of request	Permissive, 1st day of month following the received date
<b>HEALTH EVENT TYPE: DELETE DEPENDENT</b>			
Employee deleting an ex-spouse due to divorce.	Divorce	Date of divorce	Mandatory, 1st day of month following event date
Employee deleting a child who is no longer in a parent-child relationship with the employee.	Loss Parent-Child Relationship	Date dependent loses eligibility	Mandatory, 1st day of month following received date
Employee deleting a deceased dependent.	Death of Dependent	Date of death	Mandatory, 1st day of month following event date
Employee deleting a dependent who is enrolling in other CalPERS coverage as a subscriber.	Enroll Own Right Dependent	Day before effective date of enrollment	Mandatory, 1st day of month following event date
Employee deleting a dependent who is gaining other non-CalPERS coverage (optional).	Gains other coverage	Date other coverage begins	Permissive, 1st day of month following received date
Employee deleting a spouse due to a legal separation (optional).	Legal separation	Date of legal separation	Permissive, 1st day of month following received date
Employee deleting a dependent who is in the military and using their health coverage (optional).	Military - Del Dependent	Date of military leave	Permissive, 1st day of month following received date
Employee deleting a dependent when there's no other suitable health event reason (optional).	Optional Delete	Date of request	Permissive, 1st day of month following received date
Employee deleting a child due to a custody change (optional).	Change of custody	Date custody changes	Permissive, 1st day of month following received date
Employee deleting a dependent due to leaving the employee's household (optional).	Vacates household	Date of move	Permissive, 1st day of month following received date
Employee deleting a domestic partner after their domestic partner relationship legally terminates.	Domestic Partner Term	Date partnership terminates	Mandatory, 1st day of month following event date
Employee deleting a domestic partner's child after a domestic partner relationship legally terminates.	Domestic Partner Child Term	Date partnership terminates	Mandatory, 1st day of month following event date
Employee deleting a 26 year old child if dependent isn't automatically deleted in myCalPERS.	26 year old delete	Dependent's 26th birth date	Mandatory, 1st day of month following event date
Employee deleting a dependent due to not providing documentation, e.g., copy of a marriage certificate, birth certificate, tax records, etc. required of the Dependent Eligibility Verification (DEV) process.	Dependent Eligibility Verification	User defined	Permissive, 1st day of month following received date
<b>State</b> myCalPERS user deleted a dependent because the employee did not provide documentation to verify their relationship with their dependent.	Did not Verify - Online	Verification end date	Mandatory, 1st day of month following event date
<b>HEALTH EVENT TYPE: CHANGE HEALTH PLAN</b>			
Employee changing plans 31 days prior or 60 days after a residential move.	Move	Date of move	Permissive, 1st day of month following received date
Employee changing plans because they were off pay during the Open Enrollment period.	Off Pay during Open Enrollment	Date of return to pay status	Permissive, 1st day of month following the received date or normal OE effective date
Employee changing to an association plan because they've joined an association.	Association membership	Date of membership	Permissive, 1st day of month following received date
Employee changing out of an association plan due to no longer being a member of an association.	Out of association plan	Date of subscriber loses membership	Mandatory, 1st day of month following event date
Employee changing plans due to CalPERS granting a special enrollment period.	Special Enrollment - Change Health Plan	User provided	Permissive, Special Enrollment effective date*
Employee electing a new plan due to the health carrier no longer providing services in the eligibility ZIP code.	Change Plan due to Eligibility ZIP Code Change	Date of request	Permissive, 1st day of month following received date

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<b>HEALTH EVENT TYPE: CHANGE PREMIUM PAYMENT METHOD</b>			
Direct pay for an employee on an unpaid leave of absence.	LOA	Last day on pay status	Permissive, 1st day of 2nd month following event date
Standard deduction (employer is being billed). After a direct pay employee's appointment has been updated that they have returned to work, myCalPERS should change their premium payment from direct pay to standard deduction. If this doesn't occur, the employer can process using this reason.	Chg to deduct-Return to Work	Date of return to work	Mandatory, 1st day of month following event date
Direct pay for an employee on workers compensation pending a claim.	Worker Comp/Claim Pending	Date of comp/claim pending	Mandatory, 1st day of 2nd month following event date
<b>State</b> PI employee who is on off pay status and going on direct pay.	PI/off pay	Date PI employee off pay status	Mandatory, 1st day of 2nd month following event date
Direct pay for a suspended employee.	Suspension	Date of suspension	Mandatory, 1st day of 2nd month following event date
<b>State</b> CSU employee who is on a leave of absence and going on direct pay.	CSU Inactive	Date of CSU Inactive	Mandatory, 1st day of 2nd month following event date
Direct pay for an employee who isn't working enough hours to cover their portion of the premium.	Insufficient earnings	Date of insufficient earnings	Mandatory, 1st day of 2nd month following event date
Direct pay for an employee who is pending approval of nonindustrial disability insurance (NDI).	Pending NDI	Date employee goes on NDI	Mandatory, 1st day of 2nd month following event date
Standard deduction (employer is being billed). When an employee is on Family Medical Leave (Act) (FMLA) and the employer should still be paying for their health premiums. myCalPERS will continue to bill the employer for an employee on FMLA; however, if this doesn't occur, the employer can process using this reason. For example, if the employee was on an LOA that got corrected/changed to FMLA, the billing needs to change to the employer.	Chg to deduct-FMLA	Date on FMLA	Mandatory, 1st day of month following event date
Employee continuing active health benefits while they are on leave due to an authorized strike and not receiving pay.	Chg to deduct-Auth Strike	Last day on pay status	Permissive, 1st day of 2nd month following event date
<b>HEALTH EVENT TYPE: CANCEL COVERAGE</b>			
Employee voluntarily canceling without a reason.	Subscriber request	Date of request	Permissive, 1st day of month following received date
Employee voluntarily canceling because they are enrolling in other health benefits.	Gains Other Coverage (Cancel Coverage)	Date of request	Permissive, 1st day of month following received date
<b>State</b> PI employee loses eligibility because they didn't work enough hours.	Insufficient Hours	Date is end of control period (June 30th or December 31st)	Mandatory, Permanent Intermittent*
<b>State</b> employee whose bargaining unit changes and they are no longer eligible for the CPOA, CHP, PORAC association plan.	Change in appt. outside b/u	Date of change in appointment	Mandatory, 1st day of month following event date
Employee who loses eligibility due to a reduction in their ineligible time base of their appointment.	Time base/tenure chg	Date prior to appointment change	Mandatory, 1st day of 2nd month following event date
Employee whose appeal got denied, e.g., a state employee's dispute over termination of employment case with CalHR.	Appeal denied	Date of appeal denied	Mandatory, 1st day of month following event date
<b>Public agency/school</b> CalSTRS employee voluntarily declining health into retirement.	STRS Decline Health into Retirement-Online	Last day of employment (permanent separation date minus one day)	Permissive, 1st day of 2nd month following event date
Employee cancelling due to a permanent separation if it isn't automatically cancelled in myCalPERS.	Cancel: Perm Separation	Last day of employment (permanent separation date minus one day)	Mandatory, 1st day of 2nd month following event date
Employee who got laid off from employment.	Layoff Cancel	Date of layoff	Mandatory, 1st day of 2nd month following event date
Employee who passed away.	Subscriber Death	Date of death	Mandatory, 1st day of month following event date
<b>Public agency/school</b> employee's health cancelling with one agency because they are transferring to another, e.g., an active school employee is leaving their district to go work for another.	Cancel; PA/Sch Site Chg	Date of PA/School site change	Mandatory, 1st day of 2nd month following event date
myCalPERS will automatically cancel health for a <b>public agency/school</b> employee on an unpaid leave (except for FMLA and maternity/paternity leave); however, if this doesn't occur, use this reason. <b>State</b> employee cancelling while on a leave of absence.	Off Pay Status Cancel	Date of off pay status	Mandatory, 1st day of 2nd month following event date
Employee serving in the military (optional).	Military Leave	Date of military leave	Mandatory, 1st day of month following event date
<b>Public agency/school</b> employee who is reinstating from retirement to active.	Reinstatement (Non-PERS)	Date of reinstatement	Mandatory, 1st day of month following event date
COBRA subscriber voluntarily canceling.	Subscriber Request - COBRA	Date of request	Mandatory, 1st day of month following received date

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<b>HEALTH EVENT TYPE: UPDATE ENROLLMENT</b>			
Public agency/school employee changing to a different medical group (bargaining unit). March 10, 2014 CL 600-005-14	Change Medical Group	User defined	Permissive, 1st day of month following event date
Add a work ZIP code for health eligibility or change a work ZIP code that was used for the employee's eligibility.	Change Eligibility Zip	Date of request	Permissive, 1st day of month following event date
Cancellation of the work ZIP code that was used for the employee's eligibility.	Cancel Eligibility Zip	Date of request	Permissive, 1st day of month following event date
Public agency/school employee who is opting in their agency's health vesting requirements.	Opt in Vesting	Event is date of request	Permissive, 1st day of month following event date
Public agency/school employee who is opting out of their agency's health vesting requirements.	Opt out Vesting	Event is date of request	Permissive, 1st day of month following event date
<b>HEALTH EVENT TYPE: RECERTIFY DEPENDENT</b>			
The parent-child dependent needs to be recertified annually to remain covered; otherwise, the dependent will be automatically deleted the 1st day of the month following the employee's birth date.	Recertification of Parent-Child Relationship	1st day of the month following the employee's birth date (date of the certification expiration date)	Mandatory, Event date
<b>HEALTH EVENT TYPE: DEPENDENT ADDRESS CHANGE</b>			
Adding or changing a dependent's address, e.g., employee's child moves out and has a new address.	Address Update	Day before the effective date	Mandatory, Event date
<b>HEALTH EVENT TYPE: VERIFY DEPENDENT</b>			
State myCalPERS user verified a dependent's health eligibility.	Verification of Dependent	Dependent verification end date	Mandatory, 1st of the month following event date

**\* Effective Date Method Description**

**Permissive:** These transactions are voluntary and effective the first of the month following the HBO received date if received in the employing office within 60 days, e.g., new health enrollment, add dependent due to marriage, change plans due to a move, voluntary cancellation, etc. Exceptions would be for health events that require specific effective dates or no lapse in coverage such as Open Enrollment and direct pay.

**Mandatory:** These transactions are required by law and *most* are effective the 1st day of the month following the event date, e.g., add dependent due to birth unless they have other coverage, deletion of a former spouse due to divorce or death, etc. COBRA: Electing to enroll in COBRA is voluntary; however, the effective date is the 1st day of the month after the other coverage ends. There cannot be a lapse in coverage.

**HIPAA:** Health Insurance Portability and Accountability Act. The 90 day wait period will apply to the transaction if the received date is more than 60 days from the event date, and it will be effective the 1st day of the month following the 90 days.

**Permanent Intermittent: State PI employees:** 1st day of the month following the received date if within 60 days of the event date. If the received date is beyond the 60th day, the effective date is the 1st day of the month following a 90 day wait period (HIPAA). To meet eligibility, the PI's hours must be monitored for the 480 hours within a control period or 960 hours within two consecutive control periods.

**Special Enrollment Effective Date:** The received date is within the specified Special Enrollment timeframe.

**Annual OE Effective Date:** Open Enrollment effective date is January 1 of the calendar year.

**HIPAA for Retirement. State employees:** Health into retirement is effective the 1st day of the month following the event date if the separation date and retirement date are less than one pay period and the separation date is between the 1st and the 10th of the month. The effective date is the 1st day of the 2nd month following the retirement/event date if the separation date and retirement date are less than one pay period and the separation date is after the 10th.

**HIPAA for Retirement. Public agency/school employees:** Health into retirement is effective the 1st day of the 2nd month following the retirement date if the separation date and retirement date are less than one pay period. The effective date is the 1st day of the month following the received date if the difference between the separation date and the retirement/event date is more than one pay period and the separation date and retirement/event date are less than 120 days apart.

**HIPAA for New Contracting Health Agency. Public agency/school employees:** Health is effective the 1st day of the month following the received date if within 60 days of the contract date. If the received date is beyond the 60th day, the effective date is the 1st day of the month following a 90 day waiting period from the received date (permissive event). *Ensure the received date is within the month prior to the event date/contract date if the employee is to be effective as of the contract effective date.*

**\*\* Definitions and Examples**

**Consolidated Omnibus Budget Reconciliation Act (COBRA)** is federally administered and continues group health benefits to employees/dependents under certain qualifying events, e.g., employment loss (not gross misconduct), divorce, 26-year-old delete, etc.

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**\*\*Definitions and Examples (Continued)**

**1. TYPES OF SITUATIONS THAT MAY BE ELIGIBLE FOR DIRECT PAY:**

- Leave of absence without pay
- On temporary disability leave and do not use leave credits for supplementation
- Pending approval of disability retirement or service retirement
- Pending approval of non-industrial or state disability insurance benefits
- Suspended from their job or they institute legal proceedings appealing a dismissal from their job
- State Permanent Intermittent employee eligible for health benefits but in a non-pay status
- 120-day death benefit for eligible dependents enrolled on the date of employee's death

**2. EMPLOYEES WHO DO NOT ELECT TO ENROLL IN DIRECT PAY ARE SUBJECT TO THE FOLLOWING:**

- Health insurance will be terminated.
- Employee must submit a Health Benefits Plan Enrollment form (HBD-12) to re-enroll in a health plan upon return to pay status.

**3. EMPLOYEES WHO ELECT TO ENROLL IN DIRECT PAY WHILE ON NON-PAY STATUS ARE SUBJECT TO THE FOLLOWING:**

- It is the employee's responsibility to provide the carrier with a copy of the Direct Payment Authorization form (HBD-21) and all payments by the established due dates. Do not send this form to CalPERS.
- Payments must be received by the carrier by the 10th of each month that precedes the coverage month.
- If the employee wishes to delete or add eligible dependents, they must submit a Health Benefits Plan Enrollment form (HBD-12) to their agency's personnel office.
- The employee must contact their personnel office if they wish to discontinue their direct pay.
- If an employee returns to pay status and has paid premiums that they are eligible for a refund, they must contact the carrier to request the refund.