

# Health Open Enrollment

**Disclaimer:** *CalPERS is governed by the Public Employees' Retirement Law. The statements in this document are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this document, any decisions will be based on the law and not this document.*

## Agenda

The topics covered are:

- What is Open Enrollment?
- Open Enrollment Resources
- Dental and Vision Open Enrollment

## What is Open Enrollment?

Open Enrollment is a yearly event, held in the fall, for those eligible for CalPERS health coverage.

The specific dates of Open Enrollment change every year, so you'll want to check Open Enrollment for [active](#) members or [retirees](#) to confirm when it's happening. Any changes made during Open Enrollment take effect January 1<sup>st</sup> of the following year.

During Open Enrollment you can:

- Enroll in a plan.
- Change your plan.
- Add or delete dependents.
- Cancel coverage.

You don't need to wait until Open Enrollment to delete dependents or cancel your coverage as those transactions can be done any time.

In some situations, cancellation of a dependent is mandatory. A child turning age 26 is no longer eligible. Cancellation is automatic unless they can be certified as a disabled dependent.

## Open Enrollment Resources

There are several Open Enrollment resources available to assist you in making informed decisions.

### Open Enrollment Materials

The Open Enrollment packet is available a few weeks prior to Open Enrollment in your [myCalPERS](#) account and mailed to those who have elected to receive it by mail. It includes the **Health Plan Statement** and the **Open Enrollment Newsletter** which contains health program highlights, health benefit changes and other important information.

Even if you aren't making any changes for Open Enrollment, review your health plan [rates](#) every year.

## The Health Plan Statement

Your Health Plan Statement is available in your [myCalPERS](#) account and is sent to those who have elected to receive it by mail. [A Guide to Understanding Your Health Plan Statement](#) explains the sections of your statement.

The statement shows the health plan you're enrolled in, the eligibility zip code used to determine what plans are available to you, and who's enrolled in your plan. It will also provide an all-inclusive list of the health plans we offer and some resources and tools available to you.

The **Health Plan Statement** is a snapshot of your health enrollment as of **August 1** so any changes made after this date will not reflect in your statement. Your health plan statement can be found in your myCalPERS account.

## Health Plan Changes

Health plan changes can happen every year. This includes premium, benefit and service changes. Find more information by visiting [Annual Health Plan Changes](#).

A checklist of items to consider, tools, and resources you can use if you plan to add a new health plan or change your existing plan can be found in the **Your Guide to Choosing a Health Plan**. You can access this guide from the Open Enrollment page once it becomes available.

## The Health Benefit Summary

The **Health Benefit Summary (HBD-110) (PDF)** is one of the most useful publications available for Open Enrollment. It includes:

- An explanation of the differences between the types of health plans.
- The **Health Plan Availability by County chart** which includes the list of health plans and counties they cover.
- The **Health Plan Directory** provides contact information for the individual health plans to find out more about ID cards, deductibles, limitations, or if you have specific coverage questions.
- The **Health Benefit Comparison** charts are side-by-side descriptions of what each plan covers. Charts are separated by basic and Medicare plans.

These are summaries of the plan benefits and while they do include the most common benefit features, they are only summaries. If you have additional questions not covered by the summary, you should contact the plans directly.

## Evidence of Coverage Publications

The Evidence of Coverage publications provide more detail of the plan's benefits and limitations. These publications are generated by the plans themselves; they are not CalPERS publications.

You'll find the Evidence of Coverage publications under [Forms & Publications](#) as they become available.

## CalPERS Website

Some CalPERS members may be able to make health plan changes through their myCalPERS account. Visit [Online Health Enrollment for Active Members](#) for more information.

[Open Enrollment for Active Members](#) or [Retirees](#) provides information about the Open Enrollment process, important health enrollment reminders and more.

[Active Member Plans & Rates](#) or [Retiree Plans & Rates](#) provide the health plan rates for all our health plans. They are separated by year and by employment category. Public agency and school employer contributions are not posted on our website so contact your employer.

State and California State University retirees will find their plan rates and the state contribution amounts. Public agency and school retirees will find their rates separated by region.

The [Health Plan Search by ZIP Code](#) tool is available throughout the year to locate the plans available in your area. For public agency and school members it will also show you the region you're in.

Even if you don't plan on making any changes during Open Enrollment, make sure to always check the health plan rates and employer contributions.

State employees can also use the [Benefits Calculator](#) from [California Department of Human Resources \(CalHR\)](#) to assist you in calculating out of pocket costs for health, dental, and vision benefits.

## myCalPERS

Your [myCalPERS](#) account provides your account balances as well as tools that you can use to plan for retirement such as the Retirement Estimate Calculator, service credit balance, applying for retirement and your health benefits information if eligible. Find out more about what your account offers on the [Using myCalPERS](#) page.

The **Health Summary** page provides information about your current health enrollments including the plan you're currently enrolled in, total premium, and who's currently covered on your plan. This is a great way to get a real-time view of your health enrollment.

Use the:

- **Change or Cancel Your Health Plan** tool may allow an active member the ability of changing or canceling their health plan through their myCalPERS account.
  - If you're an active California State University employee, you must continue to make changes through your benefits office.
  - All other employees should check with their employer to validate if they are participating. If not, then you'll continue to make health plan changes directly through them. The [Health Enrollment in myCalPERS](#) video provides step-by-step instructions on changing or canceling your plan through myCalPERS.
- **Search Health Plans** tool to search and compare the features of available health plans. You can include your doctors or specialist to see what plans they are part of.

- **Health into Retirement Calculator** to find out how much health benefits will cost you in retirement.
  - It's only available to state and CSU members who are eligible to retire and is intended to provide an *estimate only*. Your actual health benefits will be determined when you formally apply for retirement.
  - If you're a public agency or school member, check with your employer regarding what they pay towards health in retirement.
- **Open Enrollment** page to discover information about the changes possible during Open Enrollment, helpful publications, and other resources available.

## Other Ways to Make Changes as a Retiree

If you don't want to or can't make your changes online there are other ways for retirees to make changes during Open Enrollment.

- Call us at **888 CalPERS** (or **888-225-7377**). Most requests can be completed over the phone.
- Submit the [Health Benefit Plan Enrollment for Retirees and Survivors \(HBD-30\) \(PDF\)](#) by mail or fax.

## Canceling an Open Enrollment Change

Retirees can cancel any Open Enrollment plan change:

- During the Open Enrollment period you can update through your [myCalPERS](#) account or call us
- After Open Enrollment: Call us to return to the plan you were previously enrolled in, if eligible

**Note:** If you're an active employee, you may be able cancel your health plan through myCalPERS. If your employer does not participate then you'll need cancel through your employer.

If you change your plan, you can still change to a different plan or back to your previous plan during the Open Enrollment period.

## Open Enrollment for Dental & Vision Benefits

Open Enrollment may also include changes to dental and vision benefits. For those eligible for dental through the state, CSU, or CAHP, Open Enrollment for dental is at the same time as for health.

## Dental Coverage

To make dental changes as an **active** employee:

- State employees contact your personnel office.
- California State University (CSU) contact your campus benefits office.
- School & public agency employees contact your personnel office.

To make dental changes as a **retiree**:

- School & public agency retirees contact your personnel office, or if you have a dental or vision plan rider through one of our Medicare coordinated health plans, contact CalPERS.
- State and CSU retirees contact CalPERS.

- Retirees who have the [California Association of Highway Patrolmen \(CAHP\)](#) dental plan contact CAHP. Once enrolled in the CAHP dental plan you cannot change to any state-sponsored plan.

For state retirees, dental information, including a summary of dental plan choices, coverage and cost information, and premiums can be found on [CalHR Retiree Dental Benefits](#).

CSU retirees can find a plan comparison chart, benefit information, and the **CSU Retiree Dental Change/Enrollment** form by visiting [CSU Retiree Dental Benefits](#).

If you've been enrolled in dental as a State or CSU retiree before, most Open Enrollment requests can be processed over the phone, but if you're enrolling for the *first time* as a retiree, you must submit your request in writing.

Visit [California Association of Highway Patrolmen \(CAHP\)](#) for more information about their dental plan.

## Retiree Vision

For state retirees, [vision benefits](#) are administered by CalHR.

For CSU retirees, your [vision benefits](#) are administered by the Chancellor's Office.

All coverage, benefit, and enrollment information are handled by Vision Services Plan (VSP).

To make changes contact VSP:

- State retirees call (800) 877-7195
- CSU retirees call (800) 400-4569

School & public agency retirees contact your personnel office unless you have a dental/vision plan rider through one of our Medicare coordinated health plans, you'll need to contact us.

Open Enrollment for vision happens at the same time as health and dental. VSP will send you Open Enrollment materials and complete any changes.

You commit minimum to a 12-month enrollment during Open Enrollment and can only cancel if a permitting event occurs. If you sign up at the time of retirement your commitment is 12 months plus the time until the next Open Enrollment. Your premium payments can be withdrawn from your retirement check as a direct authorization.

This video is available on our [CalPERS YouTube Channel](#).