Today’s Topics:

- Health Benefit Officers (HBO)
- Eligibility
- Employer Contribution
- Enrollment
- COBRA
- Direct Pay
- Health and Dental Plans
- Health into Retirement
- Online Tools & Resources
Health Benefit Officers
Health Benefit Officer – Role

• Provides information on enrollment, eligibility, and costs
• Assures eligible family members are covered
• Requests supporting documentation
• Maintains records for all employees
• Processes health enrollments
Health Benefit Officer – Active Employee vs. Retiree

Active Employee
• Health Benefit Officer located in your personnel office

Retiree
• CalPERS becomes your Health Benefit Officer once you retire
Eligibility
Your Eligibility

Based on **tenure** and **time base** of an employee’s qualifying appointment

- Appointment of 6 months and one day (tenure)
- Half-time or greater (time base)

State Permanent Intermittent
Eligible Family Members

- Spouse
- Registered Domestic Partner
- Children (Natural, Adopted, Step)
- Certified Disabled Dependent
- Parent-Child Relationship
Employer Contribution
Public Agency and School Contributions

• Employer contributions are established by contract
• Resolution changes and cancellations can occur as initiated by the agency
• Contribution amounts are available through your HBO
State and CSU Contributions

• The monthly employer contributions are subject to collective bargaining
• Contribution amounts are available through CalHR/CSU Chancellor’s Office and your HBO
CalPERS Health Benefits Enrollment Form (HBD-12)

Complete this form to:

• Enroll in a health plan
• Add eligible family members
• Change health plans
• Cancel health plan enrollments
• Decline enrollment
Open Enrollment

• Held annually in the fall
• Potential plan changes:
  – Enroll in a health or dental plan
  – Change health plans
  – Add or delete eligible family members
  – Cancel all coverage
Special or Late Enrollment

• Special Enrollment
  – Must be requested within 60 days of the event
  – Effective date is the first day of the following month

• Late Enrollment
  – 90-day waiting period is required
  – Effective date is the first day of the month following the waiting period
Qualifying Enrollment Events

Report to Health Benefit Officer as soon as possible

• New employment
• Marriage / Domestic Partnership
• Change of residential address
• Divorce / Termination of Domestic Partnership
• Death of a dependent family member
• Death of a member
Unlawful Enrollments

• Dual Coverage
• Split Enrollments
Continuing Health/Dental Coverage

- Separation from employment
- Extended leave without pay
- Layoff
COBRA
Continuation of Coverage

• How to continue coverage?
  – COBRA Election form
  – Employer

• What does it cost?
  – 102%
  – Paid directly to the health/dental plan
Coverage

• Member – coverage for 18 months
  – Separation from employment
  – Reduction in work hours (including layoff)
• Military leave – coverage for 24 months
Dependent Coverage

Coverage for 36 months

• Divorce or domestic partnership termination
• Legal separation
• Child that ceases to be a dependent
• Death of an employee or annuitant
  – unless dependent qualifies for continued coverage as a survivor
Direct Pay
Direct Pay

• How to continue coverage?
  – Direct Payment Authorization Form
  – Employer

• What does it cost?
  – 100%
  – Paid directly to the health/dental plan
Health and Dental Plans
CalPERS Health Plan Types

Health plan types offered:
- Preferred Provider Organization (PPO)
- Health Maintenance Organization (HMO)
- Exclusive Provider Organization (EPO)

Association plans are also available

Health Plan Search by ZIP Code Tool available on CalPERS Website
Changing Health Plans

You may change your health plan:

• During Open Enrollment period
• Qualifying event
  – When you move
  – Change employment
Dental and Vision Coverage

• Speak to your employer about enrollment options
Health into Retirement
Requirements to Continue Health into Retirement

You are eligible to enroll or continue enrollment as a retiree if you:

• Separate and retire within 120 days
• Receive a monthly retirement allowance
• Eligible for health benefits on the date of separation
Health Vesting for Retirement

Health vesting for retirement

• CSU and State – Based on year of hire
• Public Agency and School – speak to your employer
Online Tools & Resources
Online Tools & Resources

Health benefits online resources:

• Health Plan Search by ZIP Code
• Find a Medical Plan
• Health Program Guide
• Health Benefit Summary
• Evidence of Coverage
How to Contact CalPERS

- Message Center in myCalPERS
- By mail
- By phone **888 CalPERS** (or **888-225-7377**)
- Visit a Regional Office

- Available 8:00 a.m. to 5:00 p.m., M-F
- Busiest times:
  - Mondays
  - First day of the month
  - Day after a holiday
Questions?
www.calpers.ca.gov

or

888 CalPERS (or 888-225-7377)

Please complete the session evaluation