Know...

CalPERS Health Benefits – Early thru Mid-Career
Class Overview

- Health Benefit Officers (HBO)
- Eligibility
- Employer Contribution
- Enrollment
- COBRA

- Direct Pay
- Health Plans
- Health into Retirement
- 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 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 (Up to age 26)
- 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
    • Use the Benefits Calculator
  – CSU Chancellor’s Office
  – Your HBO
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 qualifying 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 - Voluntary

Report to Health Benefit Officer as soon as possible

- New employment
- Marriage / Domestic Partnership
- Change of residential address
Qualifying Enrollment Events - Mandatory

Report to Health Benefit Officer as soon as possible

• Divorce / Termination of Domestic Partnership
• Death of a dependent family member
• Death of a member
Unlawful Enrollments

Dual Coverage

Split Enrollments
Continuing Health Coverage

- Separation from employment
- Extended leave without pay
- Layoff
Consolidated Omnibus Budget Reconciliation Act (COBRA)
COBRA - Continuation of Coverage

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

• What does it cost?
  – Direct pay at 102% of premium
  – Paid directly to the health/dental plan
COBRA - Coverage

• Member – coverage for 18 months
  – Separation from employment
  – Reduction in work hours (including layoff)

• Military leave – coverage for 24 months
COBRA - Dependent Coverage

Coverage for 36 months

- Divorce or domestic partnership termination
- Legal separation
- Child that ceases to be a dependent (Age 26)
- 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 (HBD-21)
  – Employer

• What does it cost?
  – 100%
  – Paid directly to the health plan
Health 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
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

Determines the amount your employer contributes towards your premiums.

- Public agencies and schools
  - Speak to your employer
- CSU and state is based on:
  - Year of hire
  - Bargaining unit contract
Health Benefits

- Affordable Care Act (ACA)
  - Eligibility & Enrollment
  - Long-Term Care
  - Medicare
  - Plans & Rates

CalPERS Health Program Guide

You’ll learn about health plan eligibility, enrollment, and choices with our comprehensive guide.

Get the Guide (PDF)

Members Impacted by the California Wildfires: View Important Health Plan Information

Overview

- CalPERS offers 12 health plans.
- Open Enrollment is held each fall to allow members to make health plan changes.
- You can continue coverage into retirement if you retire within 120 days of your separation date.
- You can enroll in the CalPERS Health Program if your employer contracts for it and you meet the eligibility requirements.
- You may also be eligible for Dental & Vision Benefits.
Forms & Publications

Browse or search forms, publications, and other documents.

**Members:** If you'd like a form or publication mailed to you, log in to my CalPERS and select Education Resources and then Publications, or contact us.

**Employers:** To order a publication, log in to my CalPERS and select Requests above the left navigation column to access the Publication Ordering List. Email us to request bulk quantities.

Forms are subject to our Privacy Notice.

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**Filter Documents**

Clear All

**Active Members**

- All Active Members Documents (95)
  - Beneficiaries (8)
  - Community Property (4)
  - Deferred Compensation (1)
  - Health Benefits (14)
  - Judges' Retirement Systems (10)
  - Member News (5)
  - Refunds & Reciprocity (3)
  - Retirement Benefits (29)
  - Service Credit (17)
  - Trusts & Power of Attorney (3)

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**Show** 25 entries

Search: Search

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<tr>
<th>Title</th>
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<tr>
<td>2018-19 Open Enrollment Newsletter (PDF)</td>
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<td>2019 Health Benefit Summary (HBD-110) (PDF)</td>
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<td>Affidavit of Marriage/Domestic Partnership (HBSD-1965) (PDF)</td>
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<td>Health Benefits Plan Enrollment for Active Employees Form (HBD-12) (PDF)</td>
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<td>Health Program Guide (HBD-120) (PDF)</td>
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**Health Plans**

*Health Plan Events & Resources:* Take advantage of wellness events and resources offered by our health plans. Many of these events are free and open to the public.

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Health Plan Search by ZIP Code

To find CalPERS health plans available in your area, enter the ZIP code of your home or work address, choose Member Category, and select a Search Year.

Search Criteria

ZIP Code (required)

Member Category (required)  Explain This
- State/CSU
- Public Agency/School

Search Year

20XX

Search

Advanced Health Plan Search Tool

Log in to myCalPERS and use Find a Medical Plan. Customize your search and review:

- Monthly premiums for each plan
- Side-by-side benefit comparisons

Health Eligibility

Active Members, you may use:

- Your physical address
- Your CalPERS-covered employer’s ZIP code

Retirees, you may use:

- Your physical address
- Your non-CalPERS covered employer’s ZIP code (if you work for a non-CalPERS covered employer)
What Type of Retirement Plan Is CalPERS?

We're a defined benefit plan — we use age, years worked, and pay to calculate a fixed retirement payment.

View More on Retirement Benefits

I Want To . . .
- Attend Training & Events
- Calculate My Retirement Estimate
- Estimate Service Credit Cost
- Find a Job

Life Events
- Birth or Adoption
- Death or Terminal Illness
- Domestic Partnership
- Injury/Disability

Forms & Publications
- Health Benefit Summary (PDF)
- Health Benefit Plan Enrollment Form (Active) (HBD-12) (PDF)
- PERSpective Newsletter  

CalPERS Benefits Education Events
Health Plan Summary

Current Health Coverage  as of 05/10/20XX

<table>
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<tr>
<th>Medical Plan</th>
<th>Coverage Type</th>
<th>Enrolled Since</th>
<th>Premium</th>
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<td>Kaiser Permanente</td>
<td>You only (Basic)</td>
<td>01/01/2016</td>
<td>$708.39</td>
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Need premium details?

Subscriber and Dependents

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Health Plan Summary

Current Health Coverage as of 05/10/20XX

Medical Plan: Kaiser Permanente
Coverage Type: You only (Basic)
Enrolled Since: 01/01/2016
Premium: $708.39

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Health Plan Changes

To make changes outside of Open Enrollment, view Special Enrollment Opportunities.

Questions about your dental & vision benefits?
Dental & Vision
How to Contact CalPERS

- Message Center in my|CalPERS
- By phone 888 CalPERS (or 888-225-7377)
- Visit a regional office