



Know...

CalPERS Health Benefits – Early thru Mid-Career



Objectives:

- Health Benefit Officers (HBO)
- Eligibility
- Employer Contribution
- Enrollment
- COBRA
- Direct Pay
- Health Plans
- State Dental and Vision Coverage
- 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

Eligibility Basis

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)

Eligibility for State Permanent Intermittent employees

- Eligible if they accumulate 480 or more hours worked during a control period
- Control periods are:
 - January 1 through June 30
 - July 1 through December 31
- Enroll within 60 days following qualifying control period

Eligible Family Members

- Spouse
- Registered Domestic Partner
- Children
- Certified Disabled Dependent
- Parent-Child Relationship

Ineligible Family Members

- Children age 26 and older
- Spouse of adult children
- Former spouses
- Parents
- Grandparents



Employer Contribution

State and CSU

- The monthly employer contributions are subject to collective bargaining
- Contribution amounts are available through CalHR/CSU Chancellor's Office and your HBO

Public Agency and School

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



Enrollment

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

New Employees

New employees must:

- Enroll within 60 days following qualifying appointment
- Accurately complete the HDB-12 Form
- Submit to your HBO
- Health plan effective the first of the month following submission of the form

Life Events

Report to Health Benefit Officer as soon as possible

- Marriage / Domestic Partnership
- Divorce / Termination of Domestic Partnership
- Change of residential address
- Medicare – eligible due to age 65 or disability
- Death of a dependent family member
- Death of a member

Open Enrollment

- Held annually in the fall
- Transactions:
 - 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

What is not permitted?

- Dual Coverage
- Split Enrollments

Changing Health Plans

You may change your health plan

- When you move or change employment
- Upon retirement
- Upon Medicare Eligibility
- During the CalPERS Open Enrollment period

Transactions

Permissive

- Move
- Dependent reaches age 18
- Retirement

Mandatory

- Divorce
- Death of a dependent
- Dependent who is age 26 or older

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 long?
- How to continue coverage?
 - Direct Payment Authorization Form
 - Employer
- What does it cost?
 - 100%
 - Paid directly to the health/dental plan



Health Plans

CalPERS Health Plans

Health plan types offered:

- Preferred Provider Organization (PPO)
- Health Maintenance Organization (HMO)
- Exclusive Provider Organization (EPO)

Association plans are also available

Preferred Provider Organizations (PPOs)

- PERSCare
- PERS Choice
- PERS Select

Health Maintenance Organizations (HMOs)

- Blue Shield of California
- Health Net
- Kaiser Permanente
- Sharp
- United Health Care
- Anthem Blue Cross

Exclusive Provider Organization (EPO)

- Blue Shield of California
- Anthem Blue Cross

Association Plans

- Peace Officers Research Association of California (PORAC)
- California Association of Highway Patrolmen (CAHP)
- California Correctional Peace Officers Association (CCPOA)



State Dental & Vision Coverage

Basic Information

- Administered by
 - CalHR
 - CSU Chancellor's Office
 - California Association of Highway Patrol (Dental only)
- Public Agency and School members
 - Not eligible



Online Tools & Resources

Online Tools & Resources

- CalPERS On-Line:
www.calpers.ca.gov

The screenshot shows the CalPERS website homepage. At the top left is the CalPERS logo. To the right are navigation links: INVESTMENTS | NEWSROOM | CONTACT | ABOUT, and a search bar. Below this is a blue navigation bar with links for Home, Active Members, Retirees, and Employers, and a my|CalPERS Log In button. The main content area features a large banner with the text "Welcome to Your New CalPERS Website" and a sub-headline "Developed with you in mind, you'll find what you're looking for when you want it, at home or on the go." Below the banner is a button labeled "Explore What's New". The page is divided into three columns of services, each with an icon and a list of links. The "I Want To" column has a lightbulb icon and lists 10 items. The "Life Events" column has a family icon and lists 10 items. The "Forms & Publications" column has a document icon and lists 6 items. At the bottom of each column is a "View All" link with a right-pointing arrow.

CalPERS

INVESTMENTS | NEWSROOM | CONTACT | ABOUT

SEARCH

Home Active Members Retirees Employers my|CalPERS Log In

Welcome to Your New CalPERS Website

Developed with you in mind, you'll find what you're looking for when you want it, at home or on the go.

Explore What's New

I Want To

- Attend Training & Events
- Calculate My Retirement Estimate
- Change My Address
- Estimate Service Credit Cost
- Find a Job
- Learn About Long-Term Care
- Review Health Plan Rates
- Update My Beneficiary
- View Board Meeting Agendas
- Visit a Regional Office

Life Events

- Birth or Adoption
- Death or Terminal Illness
- Domestic Partnership
- Injury/Disability
- Leave of Absence
- Leaving CalPERS Membership
- Marriage or Divorce
- Name or Address Changes
- Retirement
- Returning to Work

Forms & Publications

- Beneficiary Designation (PDF)
- Facts at a Glance (PDF)
- Health Benefit Summary (PDF)
- Planning Your Service Retirement (PUB 1) (PDF)
- Service Credit Purchase Options (PUB 12) (PDF)
- Service Retirement Application (PUB 43) (PDF)
- Tax Withholding Election (PDF)

View All →

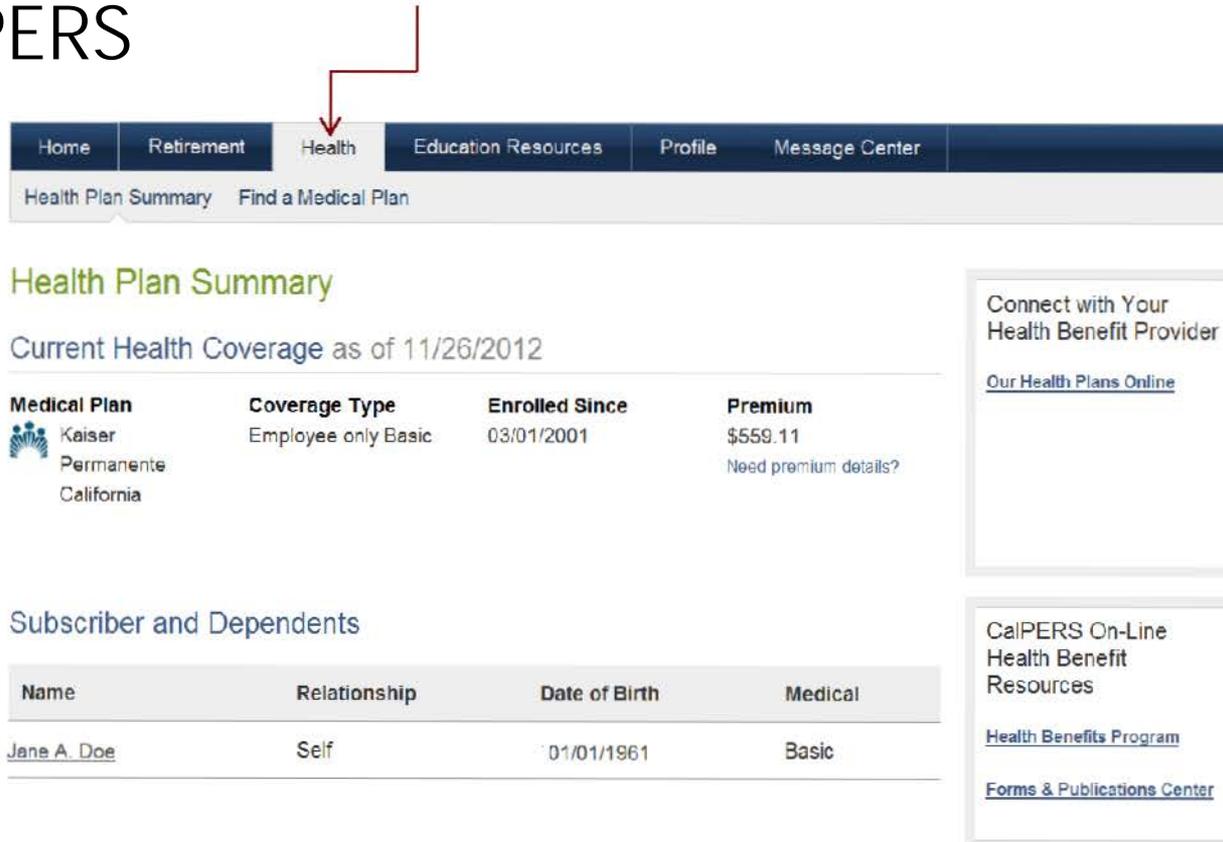
View All →

Online Tools & Resources

Health benefits online resources:

- Health Plan Search by Zip Code
- Health Plan Chooser
- Health Program Guide
- Health Benefit Summary
- Evidence of Coverage





Home Retirement **Health** Education Resources Profile Message Center

Health Plan Summary Find a Medical Plan

Health Plan Summary

Current Health Coverage as of 11/26/2012

Medical Plan	Coverage Type	Enrolled Since	Premium
 Kaiser Permanente California	Employee only Basic	03/01/2001	\$559.11 Need premium details?

Subscriber and Dependents

Name	Relationship	Date of Birth	Medical
Jane A. Doe	Self	01/01/1961	Basic

Connect with Your Health Benefit Provider

[Our Health Plans Online](#)

CaIPERS On-Line Health Benefit Resources

[Health Benefits Program](#)

[Forms & Publications Center](#)

How to Contact CalPERS

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

- 24 hour automated phone system
- 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