myCalPERS Health Contract

Student Guide

August 15, 2020

CalPERS

Introduction

This student guide will assist you with viewing your CalPERS health contract details and updating your Employer Identification Number (EIN).

Disclaimer

As a security safeguard, business partner and participant information has been masked within the figures in this procedure guide.

Training Opportunities

Prior to taking a myCalPERS system training instructor-led class, new users should review the Introduction to myCalPERS for Business Partners (PDF) guide.

Contents

Unit 1: Contract for CalPERS Health Benefits 2

Unit 2: View Your Agency Health Contract 3

Unit 3: Amend Your Agency Health Contract 10

Unit 4: Update Your Agency Employer Identification Number (EIN) 11

Unit 5: OPEB Data Extract 12

CalPERS Resources 14

CalPERS Contacts 15

Unit 1: Contract for CalPERS Health Benefits

Public Employees' Medical and Hospital Care Act (PEMHCA)

The Public Employees' Medical and Hospital Care Act (PEMHCA) governs the CalPERS Health Program which enables you to provide a quality health benefits program to your employees while reducing financial risk. Local public agencies and school employers can contract to have CalPERS provide health benefits to their employees, regardless of whether they contract for our retirement program.

New Health Contract for your Agency

If your agency is interested in contracting for health benefits with CalPERS, contact the Health Program Consultation Services by email or phone:

- Email: CalPERSHealth@calpers.ca.gov
- Phone: (916) 795-1233
- CalPERS Contact Center: **888 CalPERS** (or **888**-225-7377)

A Health Program Consultation Services representative will provide you with the necessary information and guide you through the onboarding process.

Resolution

To join our health program, agencies must file a resolution (provided by CalPERS) to become subject to PEMHCA. For the smoothest transition, resolutions should be completed at least four months before you want coverage to begin.

An agency must have separate contract resolutions if they will have health enrollees in both CalPERS and a non-CalPERS retirement system. California State Teachers' Retirement System (CalSTRS) would be included in the same resolution with CalPERS.

- **PEMHCA CalPERS Health Contract** covers PERS and STRS employees and retirees.
- **PEMHCA Non-CalPERS Health Contract** covers employees outside the PERS and STRS retirement systems.

Unit 2: View Your Agency Health Contract

System Access

Business Partner Health Contracts is the myCalPERS system access role needed to view health contract information. Contact your agency's System Access Administrator (SAA) to grant this access role to you if you do not see the **Health Contract** local navigation link.

Contents

Scenario 1: View Health Contract Information....4

Scenario 2: View Medical Group Summary and Details....5

Scenario 3: View Employer Contribution....7

Scenario 4: View Subscriber List....8

Scenario 5: View Contract History....9

Scenario 1: View Health Contract Information

Scenario

You will view your agency's health contract information which includes the following:

- **Contract Type:** CalPERS or Non-CalPERS
- **Status:** Initial, Active, Amended, Cancelled, or Terminated
- **Date Status Change/ Submission Date**
- **Effective Date**

System Logic

Your agency's high-level health contract information is viewable within the following:

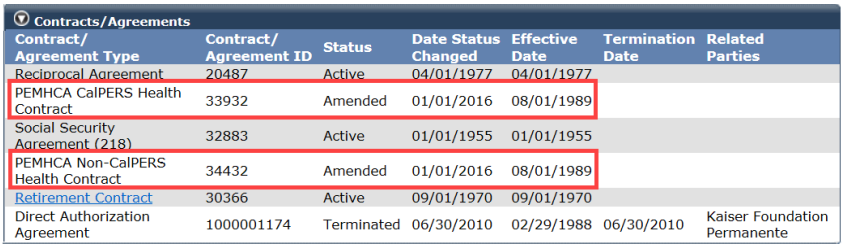
- **Business Partner Summary page:** Displays the applicable dates if your agency had contract amendments or terminations
- **Contract Summary page:** Populates the Submission Date field after CalPERS enters a new contract or change into myCalPERS

Step Actions

View from the Business Partner Summary Page

Step 1 Select the **Profile** global navigation tab.

Step 2 Within the Contracts/Agreements section, view your agency's health contract.



Contracts/Agreements

Contract/ Agreement Type	Contract/ Agreement ID	Status	Date Status Changed	Effective Date	Termination Date	Related Parties
Reciprocal Agreement	20487	Active	04/01/1977	04/01/1977		
PEMHCA CalPERS Health Contract	33932	Amended	01/01/2016	08/01/1989		
Social Security Agreement (218)	32883	Active	01/01/1955	01/01/1955		
PEMHCA Non-CalPERS Health Contract	34432	Amended	01/01/2016	08/01/1989		
Retirement Contract	30366	Active	09/01/1970	09/01/1970		
Direct Authorization Agreement	1000001174	Terminated	06/30/2010	02/29/1988	06/30/2010	Kaiser Foundation Permanente

View from the Contract Summary Page

Step 3 Select the **Health Contract** local navigation link.

Step 4 Select the **Health Contract** link for the contract you want to view.

Step 5 View the Contract Summary page.

Health Contract Information

Contract Number: 33932 **Contract Type:** By Group
Contract Category: PEMHCA CalPERS Health Contract

Contract Summary

Contract State: Amended **Contract Status:** Active
Submission Date: 01/01/2016 **Effective Date:** 01/01/2016

Maintain Contract

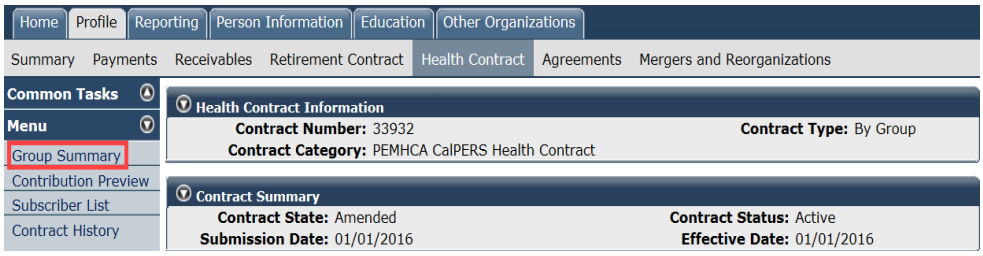
You have completed this scenario.

Scenario 2: View Medical Group Summary and Details

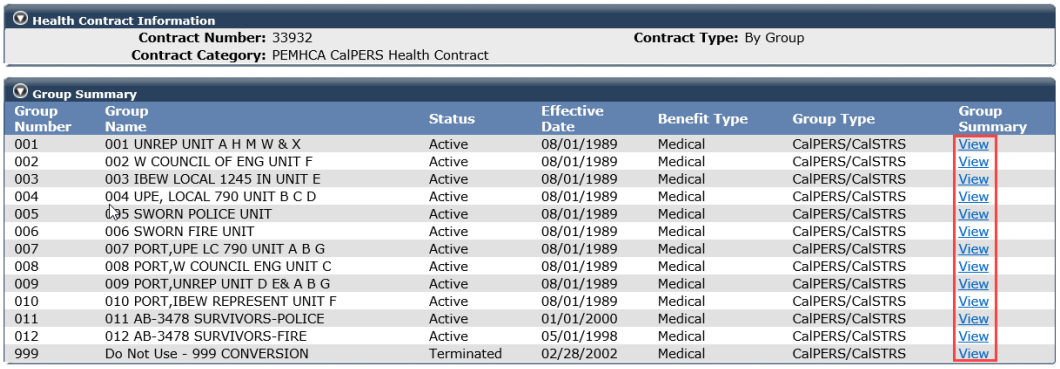
- **Medical Group:** A recognized employee organization (e.g., All Employees, Unrepresented Unit, Sworn Police Unit, etc.) subject to PEMHCA. Each medical group may have a different employer contribution and adopt optional provisions separately. The medical group is attached to an employee's appointment when they enroll in health benefits and determines the employer contribution received as an active employee and as a retiree.
- **Contribution Type: Equal** contribution is when active employees and retirees within a medical group receive the same employer contribution. **Unequal** contribution is when employers initially contribute less to retirees than active employees. The contribution for retirees will increase annually by formula provided by law, until the two contribution amounts become equal. Once the contribution for active employees and retirees become equal, they cannot become unequal.

Step Actions

Step 1	Select the **Profile** global navigation tab.
Step 2	Select the **Health Contract** local navigation link.
Step 3	Select the appropriate **Health Contract** link.
Step 4	Under the Menu left-side navigation, select the **Group Summary** link.



Step 5	Within the Group Summary section, select the **View** link in the Group Summary column for the applicable group.



Group Number	Group Name	Status	Effective Date	Benefit Type	Group Type	Group Summary
001	001 UNREP UNIT A H M W & X	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
002	002 W COUNCIL OF ENG UNIT F	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
003	003 IBEW LOCAL 1245 IN UNIT E	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
004	004 UPE, LOCAL 790 UNIT B C D	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
005	005 SWORN POLICE UNIT	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
006	006 SWORN FIRE UNIT	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
007	007 PORT,UPE LC 790 UNIT A B G	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
008	008 PORT,W COUNCIL ENG UNIT C	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
009	009 PORT,UNREP UNIT D E& A B G	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
010	010 PORT,IBEW REPRESENT UNIT F	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
011	011 AB-3478 SURVIVORS-POLICE	Active	01/01/2000	Medical	CalPERS/CalSTRS	View
012	012 AB-3478 SURVIVORS-FIRE	Active	05/01/1998	Medical	CalPERS/CalSTRS	View
999	Do Not Use - 999 CONVERSION	Terminated	02/28/2002	Medical	CalPERS/CalSTRS	View

Step 6	View the Health Contract Information section.

Health Contract Information

Contract Number: 33932 **Contract Type:** By Group
Contract Category: PEMHCA CalPERS Health Contract

Group Summary Details

Group Number:* 001 **Group Start Date:** 08/01/1989
Group Name:* 001 UNREP UNIT A H M W & X **Group End Date:**
Group Change Date:* 01/01/2005 View Current Subscribers

Medical Benefit Types

Benefit Start Date: 08/01/1989 **Contribution Type:** Equal
Benefit End Date: **Share Type:** Minimum PA Contribution

Subscriber Summary

Active Subscribers: N/A **Active Covered Lives:** N/A
Retired Subscribers: N/A **Retired Covered Lives:** N/A

View Summary Counts

Provision Name	Schedule Name	Start Date	End Date

Group Notes

No notes exist for this group.

Step 7	View the Group Summary Details section. The **View Current Subscribers** link is the same as the **Subscriber List** left-side navigation link. Refer to Scenario 4: View Subscriber List for details.
Step 8	View the Medical Benefit Types section: **Share Type** link (Minimum PA Contribution, Fixed Amount, Custom Formula, 100% Single Party Basic/Medicare, etc.) will display the employer contribution method elected by the employer. Selecting the link will display further details, such as dollar amount, health plan used for contribution, or formula. Subscriber Summary sub-section: – **View Summary Counts** button displays the number of active/retired subscribers and covered lives (subscribers and dependents). N/A will display until the button is selected. – **Provision Name** link will sort the column alphabetically. These are optional provisions (e.g., vesting, survivor) adopted by the employer for this medical group. – **Start Date** link will sort the optional provisions by their start dates
Step 9	View the Group Notes section for additional CalPERS information on your health contract. **You have completed this scenario.**

Scenario 3: View Employer Contribution

- Contracting agencies are required to provide an employer health contribution toward the cost of the monthly premium for all eligible employees and retirees. PEMHCA allows for various contribution methods.
- After searching for employer share contribution details, you may export the list to Excel.
- To make changes to your employer health contribution, email the Health Resolutions and Compliance Unit at HealthContracts@calpers.ca.gov or call CalPERS at **888 CalPERS** (or **888**-225-7377) and request to speak to a Health Resolutions and Compliance Unit analyst.

Step Actions

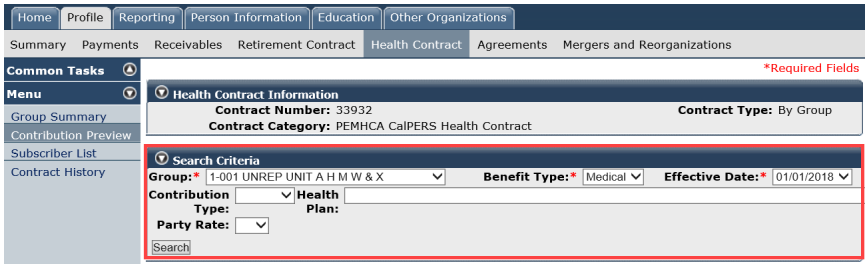
Step 1 Select the **Profile** global navigation tab.

Step 2 Select the **Health Contract** local navigation link.

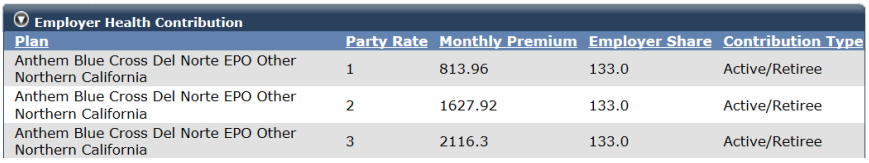
Step 3 Select the appropriate **Health Contract** link.

Step 4 Under the Menu left-side navigation, select the **Contribution Preview** link.

Step 5 Use the Search Criteria section to filter the Employer Health Contribution section, then select the **Search** button.



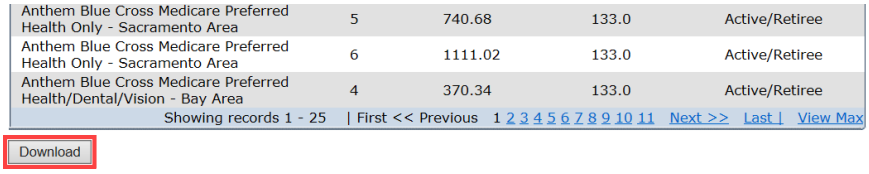
Step 6 View the Employer Health Contribution section.



Employer Health Contribution

Plan	Party Rate	Monthly Premium	Employer Share	Contribution Type
Anthem Blue Cross Del Norte EPO Other Northern California	1	813.96	133.0	Active/Retiree
Anthem Blue Cross Del Norte EPO Other Northern California	2	1627.92	133.0	Active/Retiree
Anthem Blue Cross Del Norte EPO Other Northern California	3	2116.3	133.0	Active/Retiree

Step 7 **Optional:** Select the **Download** button to export the list to Excel.



Anthem Blue Cross Medicare Preferred Health Only - Sacramento Area	5	740.68	133.0	Active/Retiree
Anthem Blue Cross Medicare Preferred Health Only - Sacramento Area	6	1111.02	133.0	Active/Retiree
Anthem Blue Cross Medicare Preferred Health/Dental/Vision - Bay Area	4	370.34	133.0	Active/Retiree

Showing records 1 - 25 | First << Previous 1 2 3 4 5 6 7 8 9 10 11 Next >> Last | View Max

Download

You have completed this scenario.

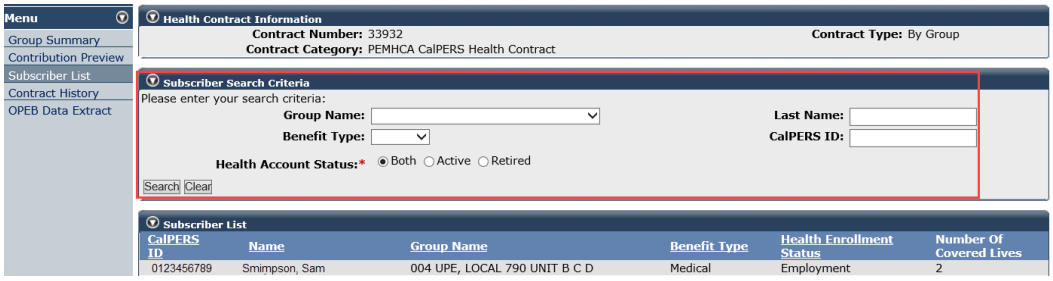
Scenario 4: View Subscriber List

A subscriber is the eligible person who is enrolled in health benefits, and anyone covered under them are dependents.

System Logic

- **Subscriber List page:** Displays all your active and retired subscribers. The Subscriber List section updates after a new subscriber has been added. This is the only area where the number of covered lives (how many are enrolled) per enrollment is shown and is updated in real time.
- **Number of Covered Lives column:** Represents the number of covered persons who receive the corresponding benefit. Covered persons include subscribers and their dependents who are enrolled in health benefits.
- **Next>>**, **Last**, and **View Max** links: Navigate through pages of a long list of subscribers. These links are located at the bottom right of the page.

Step Actions

Step 1	Select the **Profile** global navigation tab.
Step 2	Select the **Health Contract** local navigation link.
Step 3	Select the appropriate **Health Contract** link.
Step 4	Under the Menu left-side navigation, select the **Subscriber List** link.
Step 5	Use the Subscriber Search Criteria section to filter the Subscriber list section, then select the **Search** button. 
	You have completed this scenario.

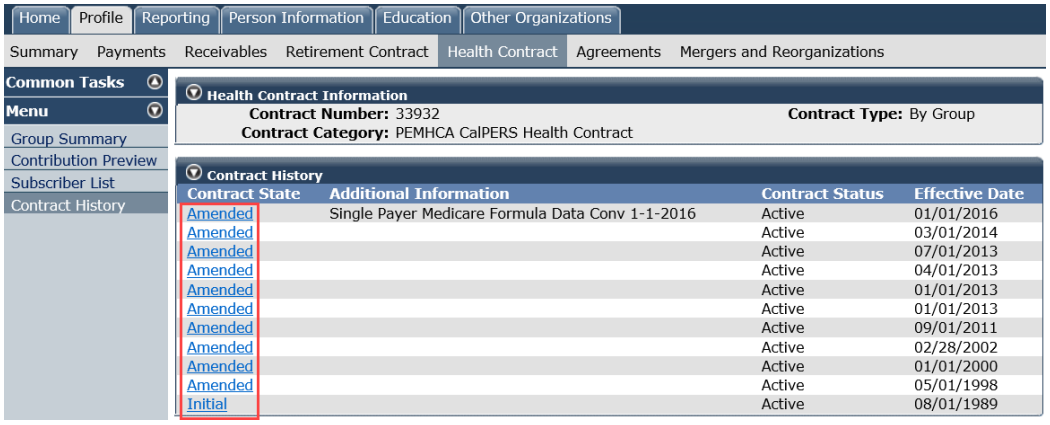
Scenario 5: View Contract History

System Logic

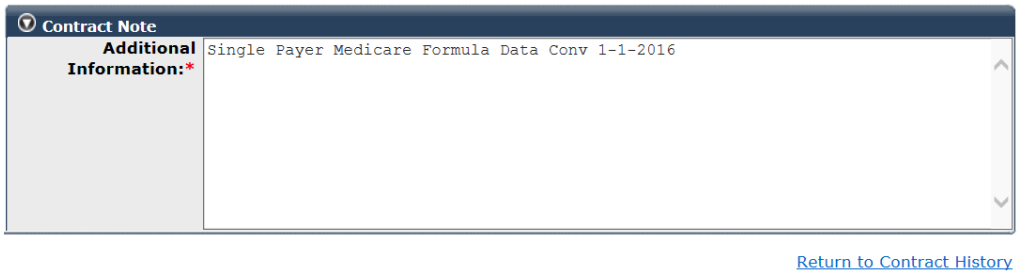
- **Contract Status column:** Displays your agency's health contract status of Active, Pending, Submitted, etc.
- **Contract Note section:** Contains additional CalPERS information on your health contract

Step Actions

Step 1	Select the **Profile** global navigation tab.
Step 2	Select the **Health Contract** local navigation link.
Step 3	Select the appropriate **Health Contract** link.
Step 4	Under the Menu left-side navigation, select the **Contract History** link.
Step 5	In the Contract History section, select a link in the **Contract State** column.



Step 6	View the Contract Note section for additional CalPERS information on your health contract.



Step 7	Return to the Contract History page by either: • Selecting the **Return to Contract History** bottom right-side link, or • Repeating step 4 **You have completed this scenario.**

Unit 3: Amend Your Agency Health Contract

Contact CalPERS to request a health contract amendment. Some examples would be to:

- Change your employer health contribution
- Extend health eligibility for less than half-time employees or survivors without an allowance
- Adopt a health vesting schedule

To contact the Health Resolutions and Compliance Unit for changes, email HealthContracts@calpers.ca.gov or call CalPERS at **888 CalPERS** (or **888**-225-7377) and request to speak to a Health Resolutions and Compliance Unit analyst.

Unit 4: Update Your Agency Employer Identification Number (EIN)

An agency may add or modify their employer identification numbers (EIN) stored in myCalPERS. This will ensure that CalPERS health plans are using the correct EIN when reporting minimum essential coverage (MEC) to the Internal Revenue Service (IRS), as required by the Affordable Care Act (ACA).

System Logic

- **Health Contracts** myCalPERS access role gives you read-only access to the Minimum Essential Coverage section
- **Health Contracts Maintenance** myCalPERS access role allows you to update the MEC EIN

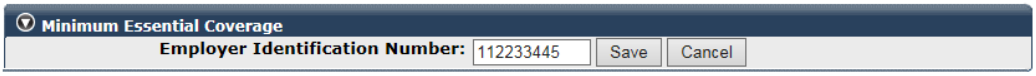
Step Actions

Step 1 Select the **Profile** global navigation tab.

Step 2 Select the **Health Contract** local navigation link.

Step 3 Under the Minimum Essential Coverage section, select the **Edit** button.

Step 4 Enter your agency's nine-digit employer identification number (EIN) to add or correct it.



Step 5 Select the **Save** button.

Step 6 **Optional:** Select the History of Minimum Essential Coverage section heading to expand and view the history of your agency's EIN.

You have completed this scenario.

Unit 5: OPEB Data Extract

You may request and view Other Post-Employment Benefits (OPEB) health census data. Within a Microsoft Excel format, view information on active and retired employees covered, and those eligible but not enrolled, in a health plan by your agency. This information may be used to support an agency's requirements to report OPEB liability under Governmental Accounting Standards Board (GASB) Statement No. 75 for financial reporting.

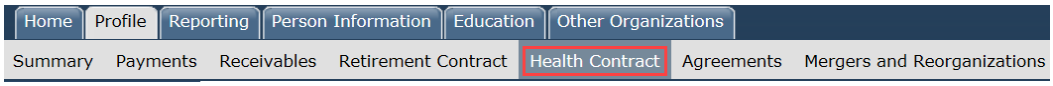
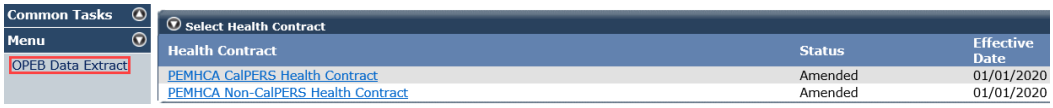
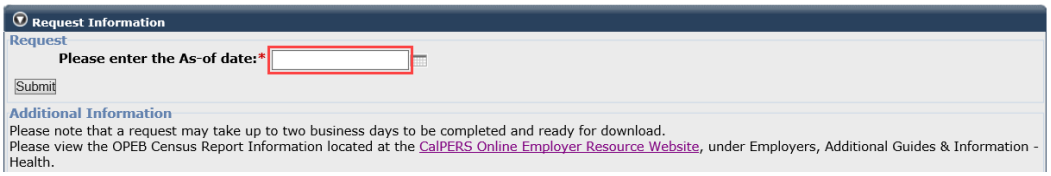
For OPEB extraction inquiries, email CERBT4U@CalPERS.CA.GOV.

System Logic

- You may submit more than one request a day; however, you may request the same as-of date data once per day.
- The report may take up to two business days to be available to download.
- You must have two system access roles: **Business Partner Health Contracts** and **Business Partner AR/Billing.**

Step Actions

Part I: Request Information

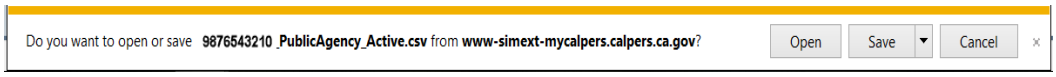
Step 1	Select the **Profile** global navigation tab.
Step 2	Select the **Health Contract** local navigation link. 
Step 3	Select the **OPEB Data Extract** left-side link. 
Step 4	Read the Confidentiality and Non-Disclosure Agreement.
Step 5	Select the **I Agree** button.
Step 6	Complete the **Please enter the As-of date** field. 
Step 7	Select the **Submit** button.

Step 8 Within the OPEB Census Data section, the request will have a Pending status.

Part II: View Report(s)

Step 9 Within the OPEB Census Data section, select a **View Report** link.

Step 10 Select the **Open** button in the dialogue box.



Step 11 View the Microsoft Excel spreadsheet with your agency's data.

You have completed this scenario.

CalPERS Resources

Obtain more information by visiting the CalPERS website at www.calpers.ca.gov.

- Health Benefits
  Pathway: CalPERS website > Active Members > Health Benefits
- myCalPERS Student Guides & Resources
  Pathway: CalPERS website > Employers > I Want To…: Find myCalPERS Student Guides
- Employer Education Schedule (PDF)
  Pathway: CalPERS website > Employers > I Want To…: Find myCalPERS Student Guides > Employer Education Schedule (PDF)
- Online Classes for Employers (PDF)
  Pathway: CalPERS website > Employers > I Want To…: Find myCalPERS Student Guides > Online Classes for Employers (PDF)
- myCalPERS Health Aid Health Event Types and Reasons for Employers (PDF)
  Pathway: CalPERS website > Employers > I Want To…: Find myCalPERS Student Guides>scroll down to the Supplemental Materials section > myCalPERS Health Aid: Health Event Types and Reasons for Employers (PDF)
- Frequently Asked Questions (FAQ)
  Pathway: CalPERS website > About > Resources: Frequently Asked Questions
- Policies & Procedures
  Pathway: CalPERS website > Employers > Policies & Procedures
- myCalPERS Technical Requirements
  Pathway: CalPERS website > Employers > myCalPERS Technical Requirements
- Public Agency & Schools Health Benefits Guide (PDF)
  Pathway: CalPERS website > Employers > Policies & Procedures> Reference & Health Guides >Public Agency & Schools Health Benefits Guide (PDF)
- Health Program Guide (HBD-120) (PDF)
  Pathway: CalPERS website > In the Search box at top right, enter “HBD-120”> select **Health Program Guide** link
- Circular Letters
  Pathway: CalPERS website > Employers > Policies & Procedures > Circular Letters
- California Public Employees' Retirement Law (PERL)
  Pathway: CalPERS website > About > Laws, Legislation & Regulations > Public Employees’ Retirement Law (PERL)

CalPERS Contacts

Email

- To contact employer educators for questions and requests, email CalPERS_Employer_Communications@CalPERS.CA.GOV.
  To receive information on participating in the CalPERS Health Benefits Program, contact Health Program Consultation Services, email CalPERSHealth@calpers.ca.gov.
- If your agency would like to make changes to its monthly employer health contribution, add or remove an optional provision such as vesting, or terminate your health contract, contact the Health Resolutions and Compliance Unit, email HealthContracts@calpers.ca.gov.
- For Other Post-Employment Benefits (OPEB) extraction inquiries, email CERBT4U@calpers.ca.gov.

Phone or Fax

You can reach CalPERS at **888 CalPERS** (or **888**-225-7377), Monday through Friday, 8:00 a.m. to 5:00 p.m., except on state holidays.

- Health Program Consultation Services: (916) 795-1233
- TTY: (877) 249-7442 (This number does not accept voice calls)
- CalPERS centralized fax number: (800) 959-6545

Submit Inquiry

You can send secure messages through myCalPERS. Expand the **Common Tasks** left-side navigation folder, then select the **Submit Inquiry** link to submit a question or request.