myCalPERS Health Contract

Student Guide

April 27, 2024



Introduction

This student guide will assist public agencies and schools with reviewing your CalPERS health contract details, updating your employer identification number, and accessing your Other Post-Employment Benefits (OPEB) health census data.

Disclaimer

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

System Access

If you are unable to complete these scenarios and you are not your agency's system access administrator (SAA), contact your SAA to grant the Business Partner Health Contracts access role to you.

Amend Your Agency Contract

If you need a health contract amendment, send an email to the <u>Health Resolutions and Compliance Unit</u> 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. Some examples of changes to your contract 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

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Unit 1: New Health Benefits Contract

Public Employees' Medical and Hospital Care Act (PEMHCA)

The Public Employees' Medical and Hospital Care Act (PEMHCA) governs the CalPERS Health Program. This enables you to provide a quality health benefits program to your active and retired employees while reducing financial risk. You may contract for CalPERS health benefits, regardless of whether you 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 <u>Health Program Consultation Services</u> by email or phone:

• Email: calpershealth@calpers.ca.gov

• Phone: (916) 795-1233

CalPERS Contact Center: 888 CalPERS (or 888-225-7377)

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 (includes California State Teachers' Retirement System) and a non-CalPERS retirement system.

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

Unit 2: Review Your Agency Health Contract

System Access

To access your agency's health contract information, you must have the *Business Partner Health Contracts* myCalPERS access role. If you do not have the **Health Contract** local navigation link after selecting the **Profile** global navigation tab and you are not your agency's System Access Administrator (SAA), contact your SAA to grant this access role to you.

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Scenario 1: Health Contract Information

You will review 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 displayed within the following:

- **Business Partner Summary page:** On step 2, the applicable dates display if your agency had contract amendments or terminations.
- **Contract Summary page:** On step 5, the Submission Date field populates after CalPERS enters a new contract or change into myCalPERS.

Step Actions

Access From the Business Partner Summary Page

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

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

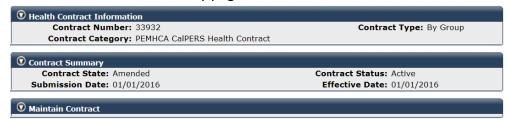
◯ Contracts/Agreements						
Contract/ Agreement Type	Contract/ Agreement ID	Status	Date Status Changed	Effective Date	Termination Date	Related Parties
Reciprocal Agreement	20487	Active	04/01/1977	04/01/1977		
PEMHCA CalPERS Health Contract	33932	Amended	01/01/2016	08/01/1989		
Social Security Agreement (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

Access From the Contract Summary Page

Step 3 From the **Profile** tab, select the **Health Contract** local navigation link.

Step 4 Depending on your agency's contract, select the **PEMHCA CalPERS Health Contract** or **PEMHCA Non-CalPERS Health Contract** link to review.

Step 5 Review the Contract Summary page.

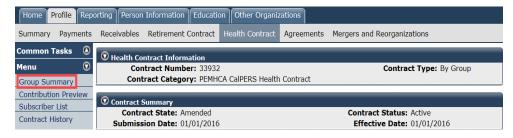


Scenario 2: Medical Group Summary and Details

A medical group is 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 your employer contribution for your active employees and retirees.

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.



Step 6 Review the Health Contract Information section.



Step 7 Review 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).



Step 8 Review the top of the Medical Benefit Types section:

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 a
 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.

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.



Step 9 In the Medical Benefit Types section, review the Subscriber Summary 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. After selecting the button, it displays the totals:



- **Provision Name** link will sort the column alphabetically. These are optional provisions (e.g., vesting, survivor) adopted by the employer for this group.
- Start Date link will sort the optional provisions by their start dates.
- Step 10 Review the Group Notes section for additional information on your health contract.



Scenario 3: 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. To make changes to your employer health contribution, email the Mesolutions and Compliance Unit at healthcontracts@calpers.ca.gov or call 888 CalPERS (or 888-225-7377) and request to speak to a Health Resolutions and Compliance Unit analyst.

System Logic

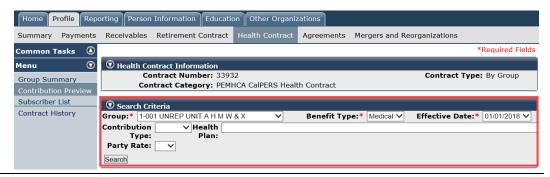
- After searching for employer share contribution details, you may export the list to Microsoft Excel (review step 7).
- Party rates reflect how many people are on a health plan and if it is a Basic (non-Medicare), Medicare, or combination (at least one on Basic and one on Medicare) plan. To better understand your employer contributions, the following table provides a list of the party rates and their descriptions:

Party Rate	Description of Plan Types (Basic, Medicare, Combination of Both)
1	Member on Basic
2	Member and 1 dependent on Basic
3	Member and 2 or more dependents on Basic
4	Member on Medicare
5	Member and dependent on Medicare
6	Member and 2 or more dependents on Medicare
7	Member on Medicare and 1 dependent on Basic
8	Member on Medicare and 2 dependents on Basic
9	Member and 1 dependent on Medicare and 1 or more dependents on Basic
10	Member on Basic and 1 dependent on Medicare
11	Member on Basic and 2 or more dependents on Medicare
12	Member and 1 dependent on Basic and 1 or more dependents on Medicare

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 Review the Employer Health Contribution section.

© Employer Health Contribution				
<u>Plan</u>	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 To export the list to Microsoft Excel, select the **Download** button.



Download

Scenario 4: Subscriber List

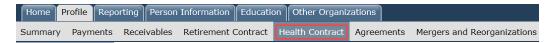
You will access a list of all your agency's active and retired subscribers. A subscriber is the person who is enrolled in health benefits, and a dependent is anyone covered under the subscriber.

System Logic

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.

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.



Number of Covered Lives column: The number of covered persons includes subscribers and their dependents who are enrolled in health benefits.

Scenario 5: Contract History

You will review the Contract History page which includes:

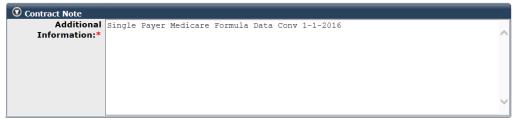
- Contract Status column: Displays your agency's health contract status of Active, Pending,
 Submitted, etc.
- Contract Note section: Contains additional information on your health contract

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 Review the Contract Note section for additional CalPERS information on your health contract.



Return to Contract History

- Step 7 Return to the Contract History page by either:
 - Selecting the Return to Contract History bottom right-side link, or
 - Repeating step 4

Scenario 6: Health Resolution

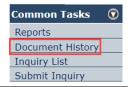
You will access your signed health resolution that is on file with CalPERS.

Step Actions

Step 1 From the homepage, select **Common Tasks** from the left-side navigation.



Step 2 Select the **Document History** left-side link.

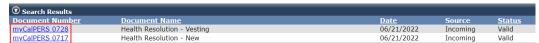


Step 3 Within the Search Results section, does your agency's resolution(s) display? **Yes:** Skip to step 5.

No: In the top Document History Search section, filter by entering *resolution* in the Document Name field.



- Step 4 Select the **Search** button.
- Step 5 In the Search Results section, select the **Document Number** link for the health resolution you want to review.



- Step 6 Select the resolution PDF in your browser window to open it.
- Step 7 Review your health resolution details. Below is a partial sample:

RESOLUTION NO. 22-17

ELECTING TO BE SUBJECT TO THE PUBLIC EMPLOYEES' MEDICAL AND HOSPITAL CARE ACT
AT AN UNEQUAL AMOUNT FOR EMPLOYEES AND ANNUITANTS
WITH RESPECT TO A RECOGNIZED EMPLOYEE ORGANIZATION

HEREAS, (1) A contracting agency meeting the eligibility requirements set forth in
Government Code Section 22920, may obtain health benefit plan(s), as defined

Unit 3: Update Your Agency Employer Identification Number (EIN)

Your agency may add or modify your employer identification number (EIN) 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).





Unit 4: Other Post-Employment Benefits (OPEB) Data Extract

You may request and access Other Post-Employment Benefits (OPEB) health census data, including information on covered active and retired employees 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.

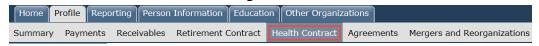
System Logic

- You may submit more than one request a day; however, you may only request the same asof-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 to generate the data: Business Partner Health Contracts and Business Partner AR/Billing.

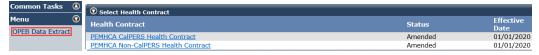
Step Actions

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 Select the **I Agree** button after reading the Confidentiality and Non-Disclosure Agreement.
- Step 5 Complete the *Please enter the As-of date* field.



- Step 6 Select the **Submit** button.
- Step 7 Within the OPEB Census Data section, the request will have a Pending status.

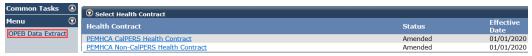


Within Two Days, You May Access the Report(s)

- Step 8 Select the **Profile** global navigation tab.
- Step 9 Select the **Health Contract** local navigation link.



Step 10 Select the **OPEB Data Extract** left-side link.



- Step 11 Select the **I Agree** button after reading the Confidentiality and Non-Disclosure Agreement.
- Step 12 Within the OPEB Census Data section, select a **View Report** link.



Step 13 Select the **Open** button in the dialogue box.



Step 14 Review the spreadsheet with your agency's data.

CalPERS Resources

Obtain more information by visiting the <u>CalPERS website</u> at www.calpers.ca.gov.

• Business Rules & myCalPERS Classes

Pathway: CalPERS website > Employers > I Want To...: Attend Training & Events > Business Rules & myCalPERS Classes

• Health Benefits

Pathway: CalPERS website > Active Members > Health Benefits

• myCalPERS Student Guides & Resources

Pathway: CalPERS website > Employers > I Want To...: Access myCalPERS Student Guides

• myCalPERS Health Aid: Health Event Types and Reasons for Employers (PDF)

Pathway: CalPERS website > Employers > I Want To...: Access myCalPERS Student Guides > **Health** > myCalPERS Health Aid: Health Event Types and Reasons for Employers (PDF)

• Frequently Asked Questions (FAQ)

Pathway: CalPERS website > About > Resources: Questions, Comments, & Complaints > 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 > **CalPERS 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 <u>employer educators</u> 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 <u>Other Post-Employment Benefits (OPEB)</u> extraction inquiries, email certbt4u@calpers.ca.gov.
- To <u>order health publications</u>, email
 ossd_public_agency_requests_publication_fulfillment@calpers.ca.gov.
- To <u>request a custom Cognos health report</u>, email <u>hamd_data_services@calpers.ca.gov</u>. It can take 6-10 weeks to fulfill each request. Additional information and approval may be required.

Phone or Fax

Contact 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.