

Revision Date: April 2022 – State Health Benefits Guide

Topic: Summary of Health Benefit Forms & Publications

Page: 11

Legend: Deleted/Replaced – Added/Revised

Form	CalPERS Form Name	Description
HBD-12	Health Benefits Plan Enrollment for Active Employees (PDF)	For active employees, to enroll, change, or cancel enrollment in a CalPERS health plan.
HBD-30	Health Benefits Plan Enrollment for Retirees/Survivors (PDF)	For retirees or survivors, to enroll, change, or cancel enrollment in a CalPERS health plan.
HBD-34	Medical Report for the CalPERS Disabled Dependent Benefit (PDF) Disabled Dependent Member Questionnaire and Medical Report (PDF)	For enrollment or continuation of a disabled child over age 26. This form provides medical information to CalPERS and is to be completed and submitted to CalPERS by a medical doctor.
HBD-98	Member Questionnaire for the CalPERS Disabled Dependent (PDF)	For enrollment or continuation of a disabled child over age 26. This form provides medical information to CalPERS and is to be completed by the member.

Topic: Health Benefits Officer (HBO)

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Legend: Deleted/Replaced – Added/Revised

Education:

- Educate all newly eligible and existing employees with relevant information regarding eligibility and enrollment
 - Inform employees about disabled dependent certification requirements upon an employee's initial enrollment in CalPERS health benefits
 - Provide all required disabled dependent certification forms to their employee if they request CalPERS disabled dependent benefit information when their child is nearing age 26 or nearing their disabled dependent recertification end date
 - Inform employees that a review of eligibility can occur at any time
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Topic: Health Eligibility Requirements

Pages: 24 – 28, 37

Legend: Deleted/Replaced – Added/Revised

Notification of Deletion of 26-Year-Old Dependents

Twelve months prior to the 26th birthday of a dependent child enrolled in CalPERS health benefits, CalPERS will mail a disabled dependent informational letter to the employee notifying them of the disabled dependent eligibility and enrollment process.

Three months prior to the dependent's 26th birthday, CalPERS will mail a notice to the employee advising that the child dependent is reaching age 26. A similar notice will also be mailed out one month prior to the dependent's 26th birthday. The notices provide:

- Current enrollment data
- Dependent deletion information
- ~~Referral to the employer for Certified Disabled Dependent or COBRA information and documents~~
- Disabled dependent eligibility and enrollment process

CalPERS will notify the health plan of the pending deletion during the month the dependent reaches age 26. COBRA notification and forms will also be mailed during this month. To view the roster of pending 26-year-old deletions, download the Employer Health Event Transaction report in myCalPERS which will show the 26-year-old deletion transaction. Note: It is required to offer COBRA to deleted dependents.

If you have a new employee who adds a 25-year-old child, the automatic deletion system and the disabled dependent notification may not work if the enrollment is not in our system prior to the three-month lead time. Contact CalPERS at **888 CalPERS** (or **888-225-7377**) if you are in doubt about the deletion system time frame.

Certification of Disabled Dependent Age 26 and Over

~~Employees are required to complete and submit the [Member Questionnaire for the CalPERS Disabled Dependent Health Benefit \(HBD-98\) \(PDF\)](#) form to CalPERS.~~

Employees are required to complete their portion of the Disabled Dependent Member Questionnaire and Medical Report (HBD-34) (PDF) and the Authorization to Disclose Protected Health Information form and submit both forms to the dependent's physician.

CalPERS Approval of a Certified Disabled Dependent Enrollment

Upon approval of eligibility by CalPERS, the disabled dependent's health enrollment will continue without a gap in coverage and a notification stating the certification period will be mailed to the employee and employer. If the HBD-34 is not received by CalPERS within specified timeframes, the dependent will be deleted and will not be eligible for future reinstatement.

Recertification of a Disabled Dependent Age 26 and Over

Upon certification of eligibility, the dependent's CalPERS health coverage must be continuous and without lapse. ~~Upon expiration of the certification, the employee will be required to submit an updated questionnaire and the dependent's physician must submit a medical report to CalPERS for re-certification. These documents must be received no earlier than 90 days prior to the expiration date and no later than the expiration date.~~ For a dependent already enrolled as a disabled dependent, CalPERS will mail recertification reminder notices along with the HBD-34 and Authorization to Disclose Protected Health Information form to the employee 90 and 60 days prior to the recertification end date. The completed HBD-34 must be submitted to CalPERS by the dependent's physician and received no earlier than 90 days prior to the expiration date, and no later than the expiration date. It is the employee's responsibility to ensure timeframes are met.

A dependent enrolled as a parent-child relationship (PCR) is eligible to enroll as a disabled dependent, but they must be recertified as a PCR annually. If a PCR disabled dependent is not recertified as a PCR, they will no longer be eligible for CalPERS health benefits even if their disabled dependent certification is still current.

~~Enrollment of a Certified Disabled Dependent Is Subject to CalPERS Approval~~

~~The medical report must be completed by the dependent's physician, who must mail the form to CalPERS directly for processing. The medical report must be received by CalPERS within 60 days following the initial enrollment or 90 days prior to or within 60 days after the child's 26th birthday.~~

Circular Letter 600-016-22

For more information, refer to [Eligibility Criteria and Updated Disabled Dependent Benefit Certification Forms \(PDF\)](#).

Certified Parent-Child Relationship Eligibility & Supporting Documentation, Continued

A dependent enrolled as a PCR is eligible to enroll as a disabled dependent, however, they must be recertified as a PCR annually. If a PCR disabled dependent is not recertified as a PCR, they will no longer be eligible for CalPERS health benefits even if their disabled dependent certification is still current.

PI Deferred Enrollment, Continued

Following the cancellation of coverage, the PI employee is then eligible for the COBRA continuation coverage. Refer to the "[Consolidated Omnibus Budget Reconciliation Act \(COBRA\)](#)" section of this guide. ~~To be eligible for health into retirement, a PI employee nearing retirement must enroll in COBRA upon active health cancellation if they do not meet the hours requirements of a control period. The COBRA enrollment while the PI employee is still active will establish continued enrollment in CalPERS health benefits and will be continued into retiree health upon retirement if they meet all retiree health eligibility requirements.~~

PI Continued Enrollment

To be eligible for health into retirement, a PI employee nearing retirement must meet the hours requirement and be eligible for health benefits prior to separation. If they do not meet the hours requirements of a control period, a PI employee nearing retirement must enroll in COBRA upon active health cancellation resulting from insufficient hours. The COBRA enrollment while the PI employee is still active will establish continued enrollment in CalPERS health benefits prior to separation. Upon retirement, the PI employee's COBRA enrollment will be cancelled and health into retirement will be processed if they meet all retiree health eligibility requirements. The employer is responsible for informing a PI employee of these requirements.

End of Health Eligibility Requirements

Topic: Health Enrollment

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Changing Health Plans

Health plans may be changed at the following times:

Note: Financial hardship is not a qualifying event to change health plans.

Topic: Consolidated Omnibus Budget Reconciliation Act (COBRA)

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CalPERS will mail COBRA notification and form when a deletion or cancellation is processed in myCalPERS.
