

Revision Date: August 2016 – State Health Benefits Guide

Topic: Health Plan Options

Page: 11

Legend: Deleted/Replaced – Added/Revised

- If a work ZIP Code is used, all enrolled family members must receive all covered services (except emergency and urgent care) within the health plan's service area, even if they do not reside in that service area.
 - A subscriber may choose to use the employer ZIP code:
 - Upon initial enrollment
 - During the annual Open Enrollment period
 - Upon a move
 - Working retirees may use the ZIP Code of their current employer for basic health plan eligibility.
 - If enrolled in a Medicare Advantage plan, the member's residential address must be used.
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Topic: Health Eligibility Requirements

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Legend: Deleted/Replaced – Added/Revised

Note: If the disabled child has a Social Security approved disability the ~~employee must provide CalPERS with a copy of his or her Medicare card. This enrollment is subject to CalPERS approval.~~ health coverage is determined by the employee's employment status:

- If the member is actively employed and covered by an EGHP, the Medicare eligible member's health coverage will be in a CalPERS basic health plan.
 - When the employee retires, the employee must provide CalPERS with a copy of the Medicare eligible member's Medicare card and transfer the Medicare eligible member to a CalPERS Medicare health plan once the coordination of benefits period is completed.
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Legend: Deleted/Replaced – Added/Revised

The following are considered ineligible family members:

- Former spouse/former domestic partner
 - Former spouses/domestic partners cannot be enrolled as a dependent on the employee's state health coverage under any circumstance
 - If an employee is court-ordered to provide coverage, it is the employee's obligation to provide that coverage, not CalPERS
 - Children age 26 or older
 - Disabled dependents age 26 or older who were never enrolled or were deleted from coverage
 - ~~Foster children~~
 - Spouse of adult children
 - Parents
 - Grandparents
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Topic: Health Enrollment

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Legend: Deleted/Replaced – Added/Revised

Events that qualify for Special Enrollment include:

- Loss of other non-CalPERS coverage
 - Marriage/domestic partnership
 - Birth/adoption
 - Court-ordered coverage
 - Exception for divorce/termination of domestic partnership
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Topic: Medicare

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Legend: Deleted/Replaced – Added/Revised

Turning Age 65

Four months prior to the active or retired member's and/or dependent(s) 65th birth month, they will receive notification from CalPERS of the requirements to continue CalPERS health coverage after turning age 65. that includes a [Certification of Medicare Status](#) form to complete.

The notification includes:

- Ineligibility of Medicare Certification form
- Medicare Plan Options
- ~~The notification informs the member of the requirements they will have to meet to continue their health coverage after age 65.~~

When a member is actively employed past age 65 and their health coverage is based on this employment, they will remain enrolled in a CalPERS basic health plan.

- An active member and/or an active member's spouse dependent who is working past the age of 65 may defer Medicare enrollment through SSA if they are covered under an active employer group health plan (EGHP).
 - An active member and/or dependent may enroll in Medicare; however the basic health plan is the primary payer while the member is actively working and covered by an EGHP.
 - When a member is retired and is turning age 65, the member and/or dependent turning age 65 must enroll in Medicare if they are Medicare eligible or provide supporting documentation from the SSA that they are ineligible for Medicare. This action must be taken prior to their 65th birth month or their CalPERS health coverage will be cancelled.
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Topic: Post - Retirement Health Vesting

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Legend: ~~Deleted/Replaced~~ – Added/Revised

First hired by the State on or after 1/1/2011 for Bargaining Unit 12 (G.C. 22874.1):

- “State service” is defined in this section of the law to only include service with a state agency.

Some bargaining units have a 25 year vesting schedule for State employees that are hired on or after certain dates. These bargaining units and hire dates are as follows:

- Bargaining unit 12 -- January 1, 2011
- Bargaining units 9 and 10 -- January 1, 2016
- Bargaining unit 6 -- January 1, 2017

If you are a member of one of these bargaining units and were hired on or after the date indicated above, then once you reach 25 years of State service, you are fully vested and qualify for 100% of the State’s contribution toward your health premium.

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Topic: Survivor Benefits

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Legend: ~~Deleted/Replaced~~ – Added/Revised

Upon the death of an employee while in State service, the law requires you, as the State employer, to pay the total amount of the health premium for up to 120 days of coverage for all enrolled dependents covered at the time of death. You may elect to bill the survivor for the amount that exceeds the State Contribution.
