myCalPERS Health Enrollment Supplement

Student Guide

August 28, 2026

CalPERS

Introduction

This guide contains additional health enrollment transactions that you may process in myCalPERS. For step actions on more common transactions, refer to the myCalPERS Health Enrollment (PDF) student guide.
For confirming employee-submitted transactions in myCalPERS, refer to the myCalPERS Health Transaction Verification student guide (PDF).

Disclaimer

- Business partner and participant information has been masked in this procedure guide.
- We strive to provide accurate information within this guide; however, the Public Employees' Retirement Law is the authoritative source for CalPERS policies.

System Access

If you are unable to process these scenarios, contact your agency's system access administrator to update your myCalPERS access.

Training Opportunities

We offer self-paced online classes based on this guide. Follow these steps to ensure your CalPERS education experience is comprehensive and well-structured:

1. Take Business Rules instructor-led classes.
2. Review the Introduction to myCalPERS for Business Partners (PDF) student guide.
3. Attend a myCalPERS instructor-led class.
4. Refresh your knowledge with self-paced online classes as needed.

Log in to your myCalPERS business partner account and then select the **Education** tab.

Contents

Unit 1: Affidavit of Parent-Child Relationship (HBD-40)

In this unit, you will learn how to recertify a parent-child relationship and how to verify a parent-child relationship expiration date. The employee must provide a new HBD-40 and supporting documents for each dependent in a parent-child relationship.

For steps on adding a parent-child relationship dependent, refer to the myCalPERS Health Enrollment (PDF) student guide, Unit 1, Scenario 2: Add Dependent.

Expiration Date

If the parent-child relationship dependent is not recertified before the first of the month of the subscriber's birthday, then the system will automatically delete the dependent from the health benefits effective the first of the month following the subscriber's birthday.

Health Reports

- *Parent-Child Relationship Dependent With Expiring Certification Report*
- *Employer Health Enrollee Report-Ext* includes a Parent-Child Relationship Certification End Date column for all dependents in a parent-child relationship

Timeframes

90 Days

Recertify no earlier than 90 days before the parent-child relationship certification renewal date.

30 days

- If recertification is not completed at least 30 days before the parent-child relationship certification renewal date, the system will apply a termination date.
- If you approve the employee's recertification after the system applies a termination with a future date, you can rescind the termination, then recertify the dependent.
- If the termination date has recently passed and you approve the recertification, you must contact CalPERS to request a rescission, then recertify the dependent.

Contents

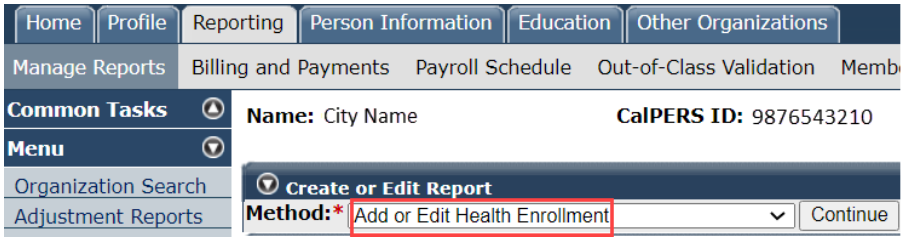
Scenario 1: Recertify a Dependent in a Parent-Child Relationship

Step Actions (13 steps)

Add Health Enrollment Transaction

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

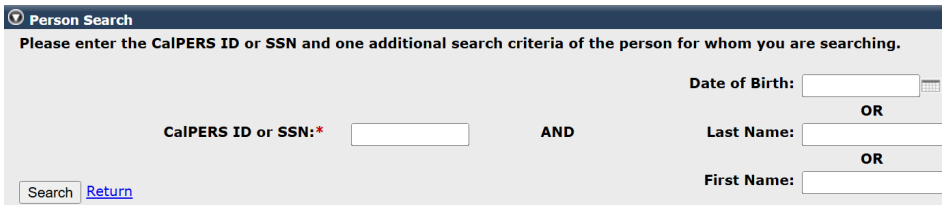
Step 2 Within the Create or Edit Report section, select Add or Edit Health Enrollment from the Method drop-down list.



Step 3 Select the **Continue** button.

Search for the Subscriber

Step 4 Enter the employee's CalPERS ID or SSN and populate one field on the right.



Step 5 Select the **Search** button.

Step 6 Are you recertifying more than 30 days prior to the first of the month of the subscriber's birthday (dependent hasn't been deleted)?

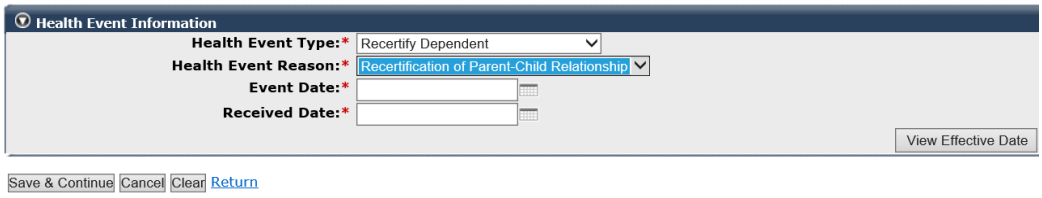
Yes: Continue to step 7.

No: Rescind the deletion before recertifying the dependent. For step actions, refer to the myCalPERS Health Enrollment (PDF) student guide, Unit 2: Rescission.

Recertify Parent Child Relationship

Step 7 Complete the Health Event Information section.

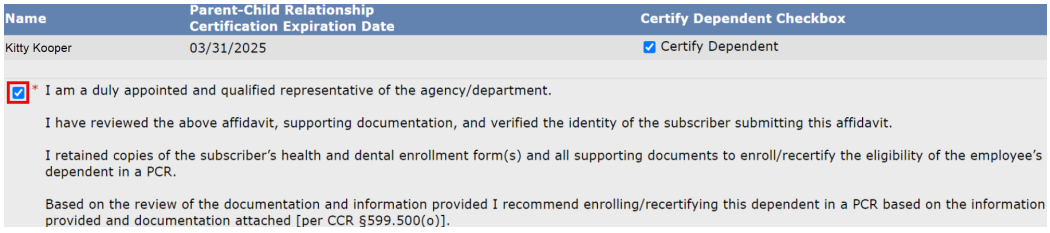
Event Date: 1st of the month following the subscriber's birth date.



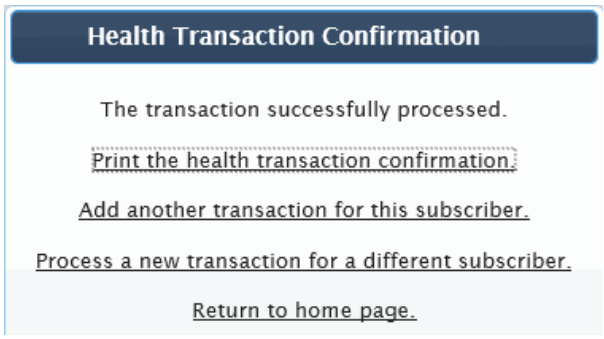
Step 8 Select the **View Effective Date** button at bottom right.

Step 9	Select the **Save & Continue** button.
Step 10	Within the Parent-Child Relationship Certification section, select the Certify Dependent check box.

Step 11	Select the disclaimer check box.



Step 12	Select the **Save & Continue** button.
Step 13	Select the first link in the health transaction confirmation to verify the transaction updated correctly.

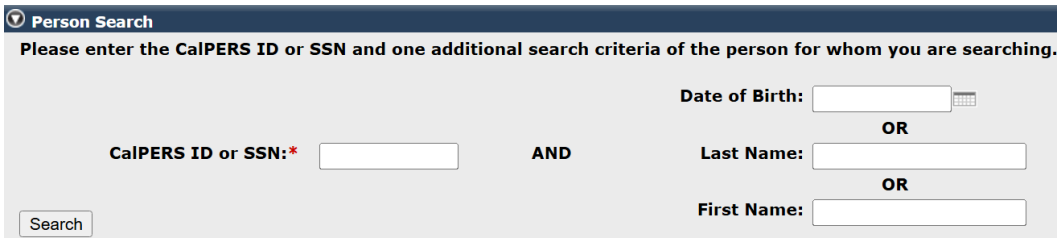
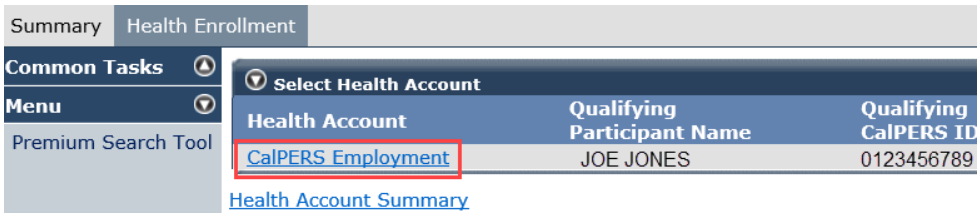
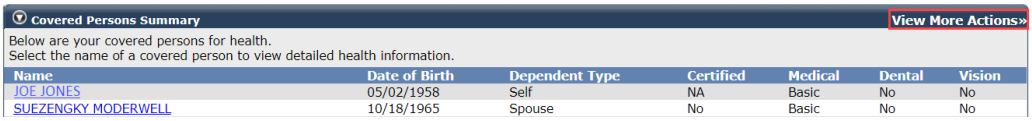
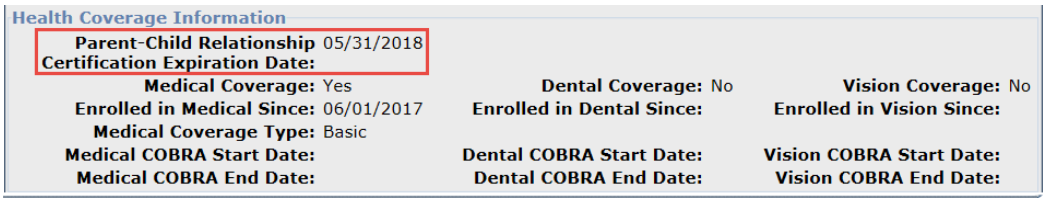


You have completed this scenario.

Scenario 2: Review Parent-Child Relationship and Certification Expiration Date

Verify the parent-child certification expiration date for the dependent.

Step Actions (8 steps)

Step 1	From the homepage, select the **Person Information** global navigation tab.
Step 2	Enter the employee's CalPERS ID or SSN and populate one field on the right. 
Step 3	Select the **Search** button.
Step 4	Select the **Health Enrollment** local navigation link.
Step 5	Select the **CalPERS Employment** link. 
Step 6	Within the Covered Persons Summary section, is the dependent listed? **Yes:** Continue to step 7. **No:** Within the Covered Persons Summary section, select the **View More Actions** link to display the full list of dependents. 
Step 7	Select the **name** link for the dependent that has a parent-child relationship.
Step 8	Confirm the Parent-Child Relationship Certification Expiration date is updated.  **You have completed this scenario.**

Unit 2: Change Medical Group

This unit is for public agencies and schools that have a health contract with CalPERS.

A medical group is the employee group under which an employer contracts for CalPERS health benefits. A medical group may include the entire agency or a specific employee group (such as a bargaining unit or non-represented employees) and determines the applicable employer contribution for health benefits.

It's your responsibility to ensure that your subscribers have the correct medical group attached to their health profiles.

Resource: Circular Letter 600-005-14 Maintaining Accurate Employee Medical Groups (PDF)

Note: Similar step actions can be used for the following Update Enrollment health event types:

- Canceling or changing employer work ZIP code for health eligibility
- Opt in or out of vesting
- Relationship updates, e.g., parent-child relationship to adopted child, domestic partner to spouse, etc.

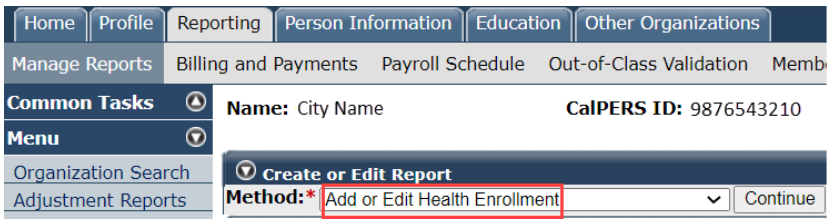
Scenario

Your agency contracts for a variety of employer contributions. One of your employees changed positions which has a different medical group. You will change your employee's medical group, so when they retire, your agency will be billed for the appropriate employer contribution, and the retiree will have the correct portion of the premium deducted from their warrant.

System Logic

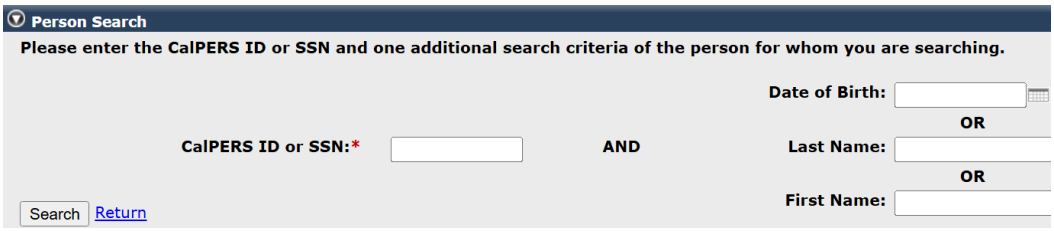
The effective date cannot be more than 90 days in the past.

Step Actions (11 steps)

Step 1	Select the **Reporting** global navigation tab.
Step 2	Within the Create or Edit Report section, select Add or Edit Health Enrollment from the Method drop-down list. 
Step 3	Select the **Continue** button.

Search for the Subscriber

Step 4 Enter the employee's CalPERS ID or SSN and populate one field on the right.



Step 5 Select the **Search** button.

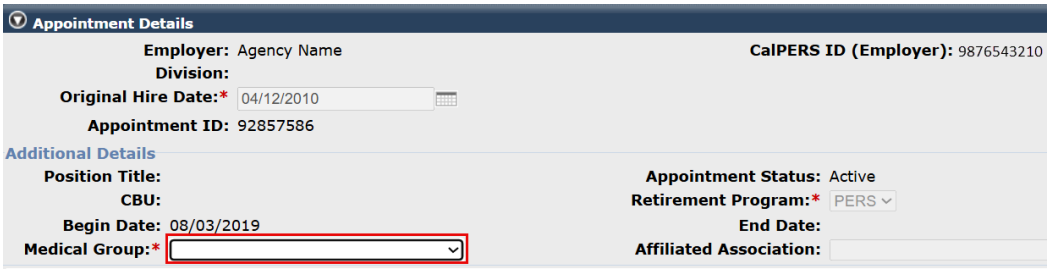
Step 6 Complete the Health Event Information section.

- **Health Event Type**: Update Enrollment
- **Health Event Reason**: Change Medical Group

Step 7 Select the **View Effective Date** button at bottom right.

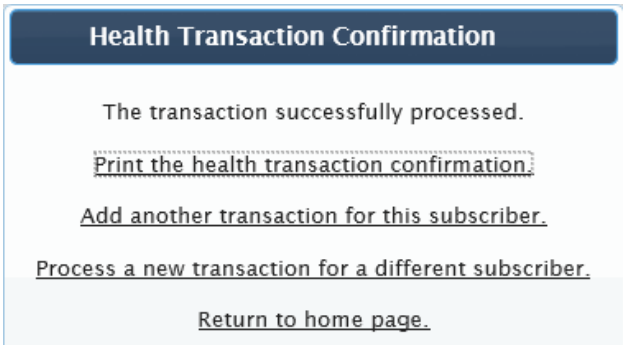
Step 8 Select the **Save & Continue** button.

Step 9 At the bottom left of the page, from the Medical Group drop-down list, select the new medical group.



Step 10 Select the **Save & Continue** button.

Step 11 Select one of the four option links in the health transaction confirmation.



You have completed this scenario.

Unit 3: Direct Payment Authorization (CalPERS-2608)

In this unit, you will learn how to continue a subscriber's health benefits with direct pay. Direct pay is voluntary, and the subscriber is responsible for paying the full monthly premium directly to their health plan. Some examples of when someone may elect to go on direct pay:

- An employee on an unpaid leave of absence
- An enrolled state permanent intermittent or part-time employee has no earnings for one or more months
- A permanently separated employee is pending retirement

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Scenario 1: Direct Pay for an Employee

Your employee is going on an unpaid leave and has elected to go on direct pay.

System Logic

- For *public agencies and schools*, most leaves of absence will automatically cancel health benefits the first day of the second month. For example, if the employee's last day is 12/15/25 before their leave, health benefits will automatically cancel 2/1/26.
  For *state agencies*, a leave of absence doesn't automatically cancel health benefits.
- Family Medical Leave and Maternity/Paternity Leave do not change the employee's health coverage or employer deductions. Change Premium Payment Method health event type and Chg to deduct-FMLA-Batch health event reason will display in the health enrollment history.
- For a *public agency or school employee with* cancelled health benefits, you must rescind the cancellation prior to processing a direct pay.
- For direct pay employees, if the end leave date is entered prior to the Change Premium Payment Method is processed, the Chg to deduct-Return to Work will not automatically update when the employee returns to work.

All Agencies-Return to Work

Update the employee's appointment to reflect the end of their leave. After their return from leave is reflected in myCalPERS and the employee was:

- On direct pay: myCalPERS will change the subscriber from direct pay to standard deduction.
  Note: If your employee's premium payment method isn't automatically changed from direct pay to a standard deduction, process the change.
  Health Event Type: Change Premium Payment Method
  Health Event Reason: Chg to deduct-Return to Work
- Not on direct pay (health benefits is cancelled): After the employee submits an HBD-12 to enroll, process their re-enrollment.
  Health Event Type: New Enrollment
  Health Event Reason: Return from Off Pay Status

Step Actions (29 steps)

Leave of Absence

Step 1 Is the employee's leave of absence event reflected in myCalPERS?

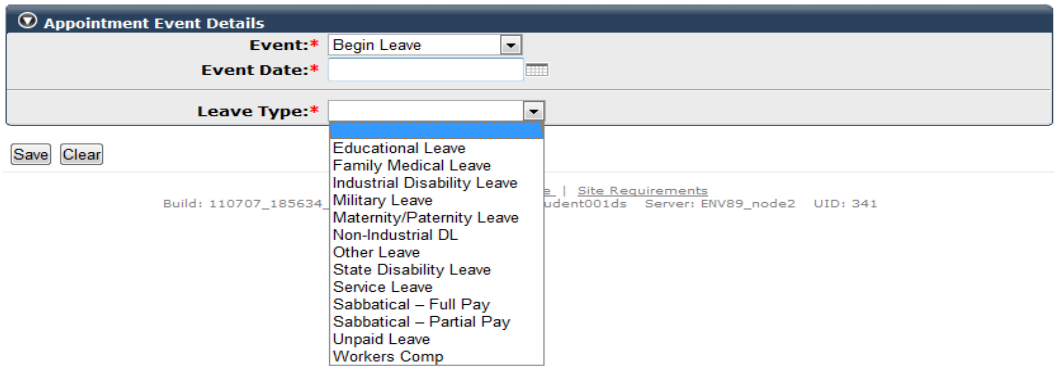
Yes: Skip to step 9.
No: Employee's appointment does not reflect a leave of absence.

- Public agencies, schools, and non-central state agencies, continue to step 2.
- Central-state agencies, enter the leave in PIMS, then skip to step 21.

Public Agencies, Schools, and Non-Central State Agencies: Process the Leave of Absence

Step 2	Select the **Person Information** global navigation tab.
Step 3	Complete the Person Search section.
Step 4	Select the **Search** button.
Step 5	Within the Appointment History section, select the **Employer** link that is for the employee's active appointment.

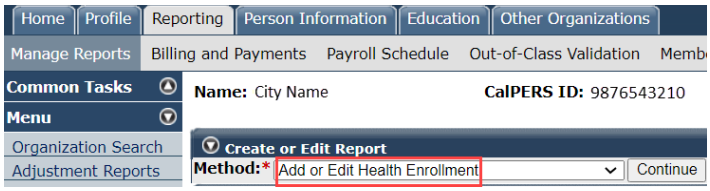
Step 6	Within the Appointment Event History section, select the **Add New** button.
Step 7	Complete the Appointment Event Details section.



Step 8	Select the **Save** button.

Public Agencies & Schools: Rescind the Health Cancellation

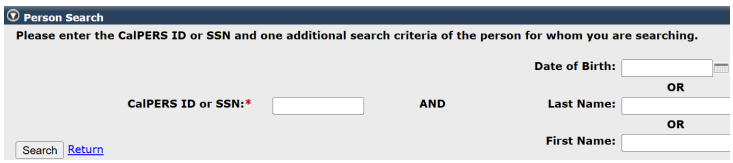
Step 9	Select the **Reporting** global navigation tab.
Step 10	Within the Create or Edit Report section, select Add or Edit Health Enrollment from the Method drop-down list.

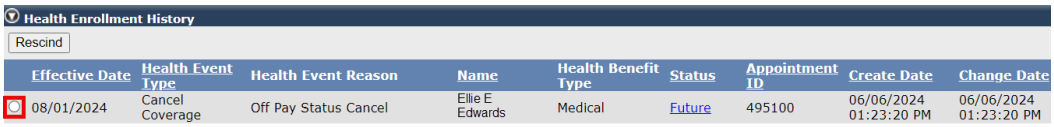
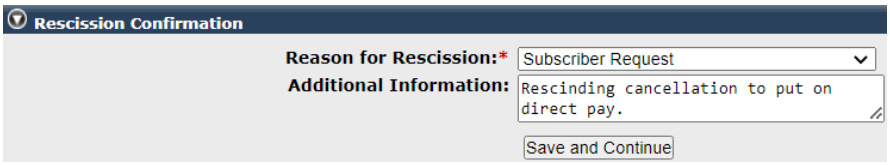


Step 11	Select the **Continue** button.

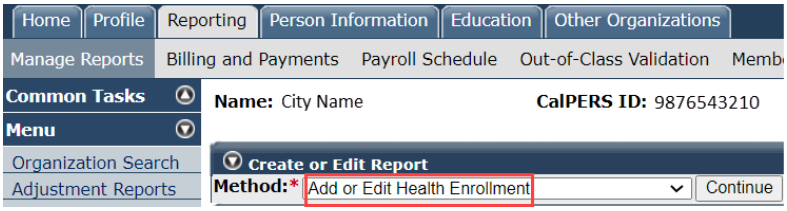
Search for the Subscriber

Step 12	Enter the employee's CalPERS ID or SSN and populate one field on the right.

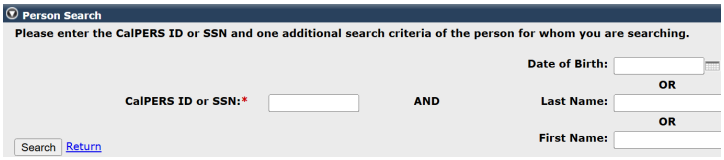


Step 13	Select the **Search** button.
Step 14	Within the Demographics Information section, select the **Rescind an Existing Transaction** link. 
Step 15	Within the Health Enrollment History section, select the radio button associated with the future health event to be rescinded. 
Step 16	In the upper left, select the **Rescind** button.
Step 17	At the bottom, complete the Rescission Confirmation section. 
Step 18	Select the **Save and Continue** button.
Step 19	From the Health Event Information section, select the **Save & Continue** button.
Step 20	Select the **Add another transaction for this subscriber** link, then skip to step 26.

Process the Direct Pay

Step 21	Select the **Reporting** global navigation tab.
Step 22	Within the Create or Edit Report section, select Add or Edit Health Enrollment from the Method drop-down list. 
Step 23	Select the **Continue** button.

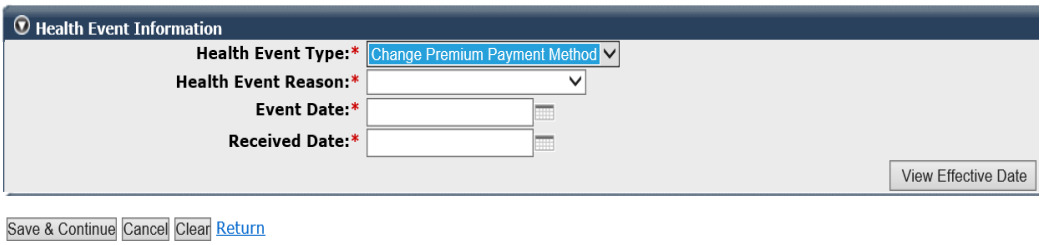
Search for the Subscriber

Step 24	Enter the employee's CalPERS ID or SSN and populate one field on the right. 

Step 25 Select the **Search** button.

Input Health Event Information

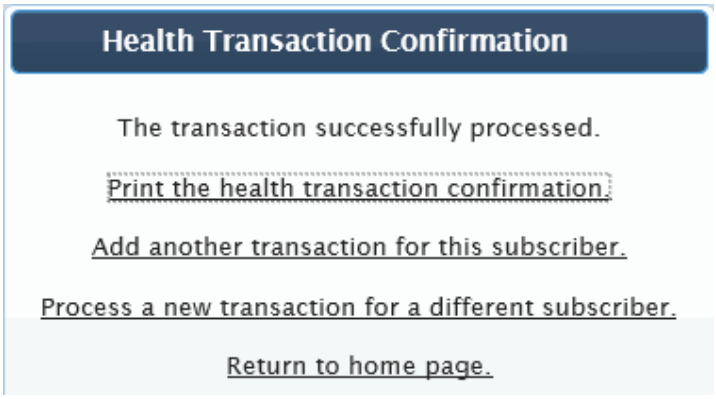
Step 26 Complete the Health Event Information section.



Step 27 Select the **View Effective Date** button at bottom right.

Step 28 Select the **Save & Continue** button.

Step 29 Select one of the four option links in the health transaction confirmation.



You have completed this scenario.

Scenario 2: Direct Pay for a Retiring Employee

Your separated employee has elected direct pay because their retirement payments will be delayed. They will make direct payments for their full premium to their health plan, so they will show covered. After they start receiving their retirement payments, they can contact their health plan for reimbursement of their direct payments.

Step Actions (45 steps)

Permanent Separation

Step 1 Is the permanent separation event on the appointment reflected in myCalPERS?

Yes: Skip to step 9.

No: Permanently separate the employee:

- Public agencies, schools, and non-central state agencies, continue to step 2.
- Central-state agencies will enter the separation in PIMS, wait 1-2 days for the permanent separation to update myCalPERS, then skip to step 9.

Public Agencies, Schools, and Non-Central State Agencies Process the Permanent Separation

Step 2 Select the **Person Information** global navigation tab.

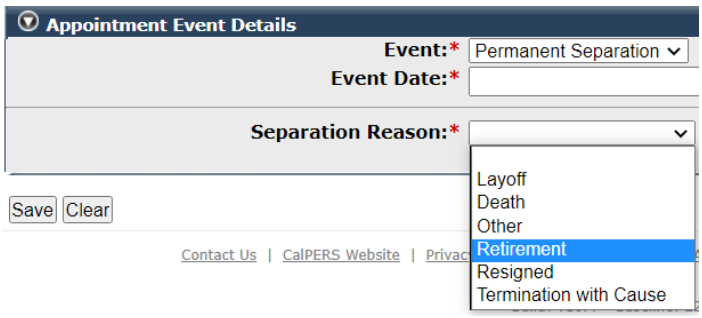
Step 3 Complete the Person Search section.

Step 4 Select the **Search** button.

Step 5 Within the Appointment History section, select the **Employer** link that is for the employee's active appointment.

Step 6 Within the Appointment Event History section, select the **Add New** button.

Step 7 Complete the Appointment Event Details section.

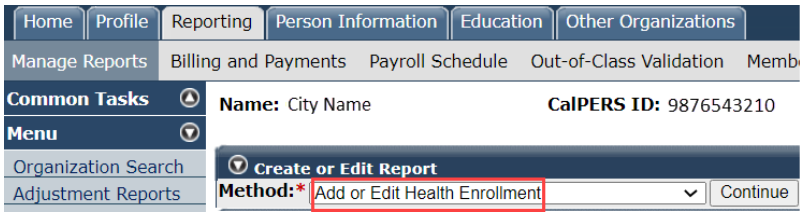


Step 8 Select the **Save** button.

Process the Direct Pay

Step 9 Select the **Reporting** global navigation tab.

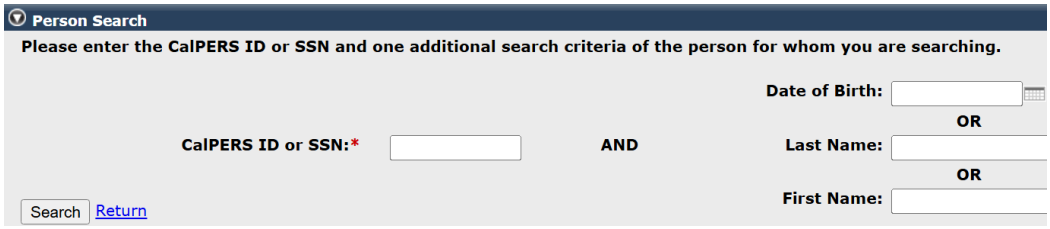
Step 10 Within the Create or Edit Report section, select Add or Edit Health Enrollment from the Method drop-down list.



Step 11 Select the **Continue** button.

Search for the Subscriber

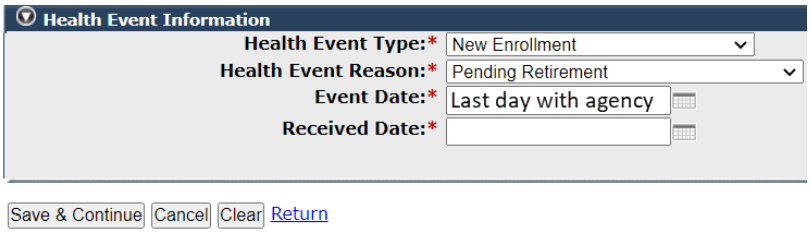
Step 12 Enter the employee's CalPERS ID or SSN and populate one field on the right.



Step 13 Select the **Search** button.

Input Health Event Information

Step 14 Complete the Health Event Information section.



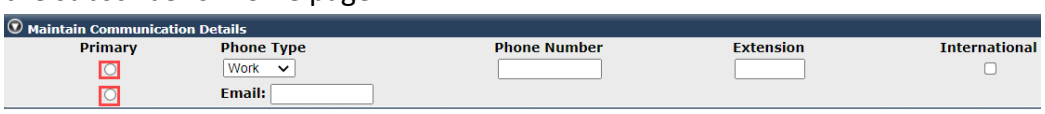
Step 15 Select the **View Effective Date** button at bottom right, and verify the effective date is the same date their coverage ended.

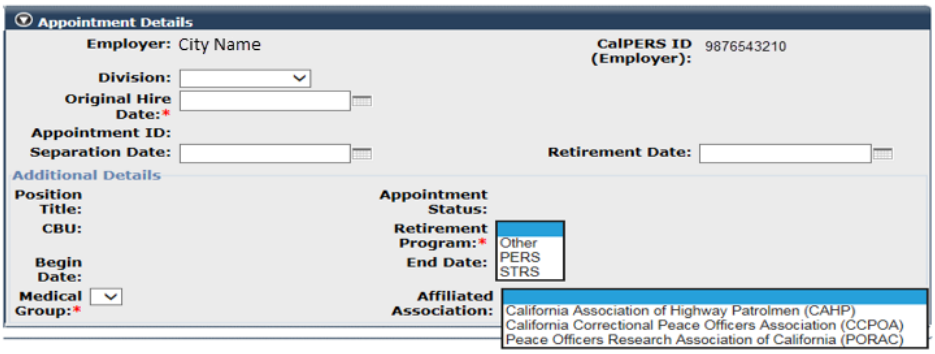
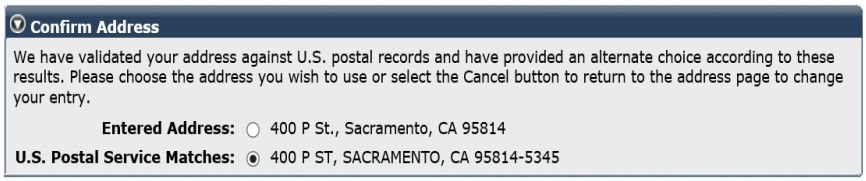
Step 16 Select the **Save & Continue** button.

Update Subscriber Details

Step 17 Update the Maintain Address Details section if needed.

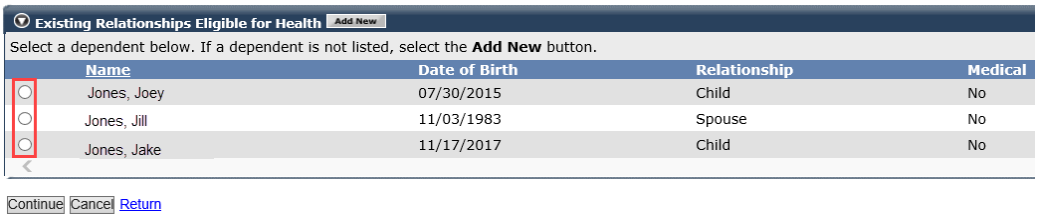
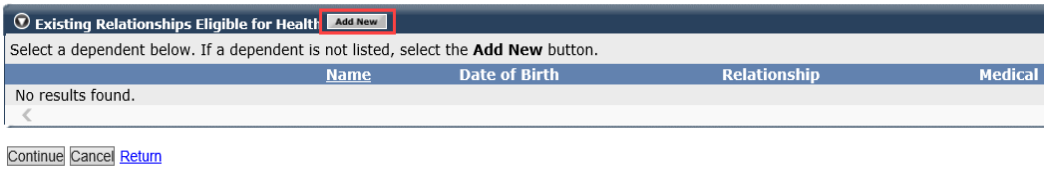
Step 18 **Optional:** If you populate the Maintain Communication Details section, select the **Primary** radio button so the phone number and/or email address displays on the subscriber's Profile page.



Step 19	Complete the Appointment Details section: • **Medical Group:** For public agencies and schools, choose the subscriber's medical group based on your agency's health contract. • **Affiliated Association:** Select if they are a dues-paying member. 
Step 20	Select the **Save & Continue** button.
Step 21	Did you update the address? **Yes:** Select the correct **Entered Address** or **U.S. Postal Service Matches** radio button.  **No:** Skip to step 24.
Step 22	Select the **Confirm** button.
Step 23	Select the **Save & Continue** button.

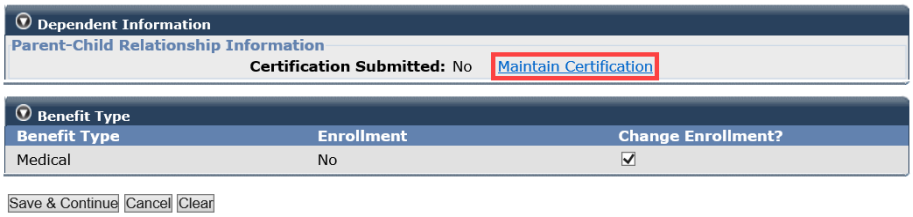
Add Dependents

Step 24	Is the employee enrolling dependents? **Yes:** Select the **Add New** button.  **No:** Skip to step 41.

Step 25	Is the dependent listed in the Existing Relationships Eligible for Health section? **Yes:** Select the dependent's radio button.  **No:** Skip to step 28.
Step 26	Select the **Continue** button.
Step 27	Skip to step 29.
Step 28	Select the **Add New** button. 
Step 29	Complete or update the Person Details section if necessary. You may update if the dependent is not an active employee with CalPERS retirement or health benefits at another agency.
Step 30	Does the dependent have the same address as your employee? **Yes:** Skip to step 34. **No:** Deselect the Address is the same as Primary Subscriber check box. 
Step 31	Complete the Address Details section.
Step 32	Select the **Save & Continue** button.
Step 33	Select the **Confirm** button.
Step 34	Select the **Save & Continue** button.

Step 35 Is this dependent in a parent-child relationship?

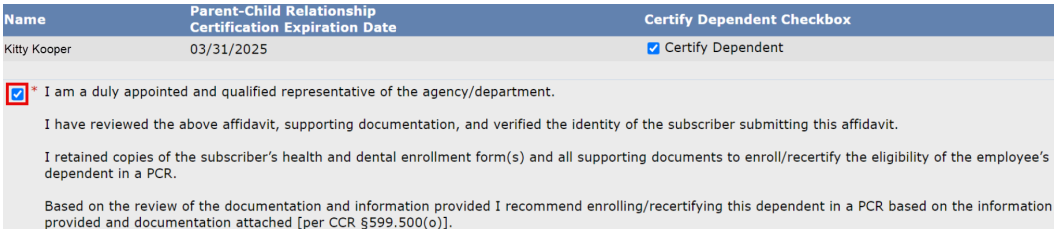
Yes: Select the **Maintain Certification** link.



No: Skip to step 40.

Step 36 Select the **Certify Dependent** check box.

Step 37 Select the **disclaimer** check box.



Step 38 Select the **Save & Continue** button.

Step 39 Below the Dependent Information section, select the **Save & Continue** button.

Step 40 Do they have additional dependents?

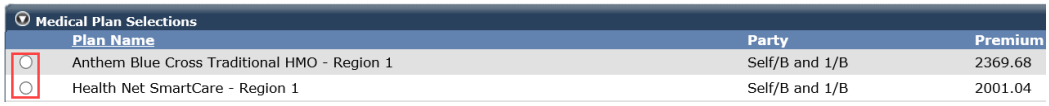
Yes: Return to step 24.

No: Continue to step 41.

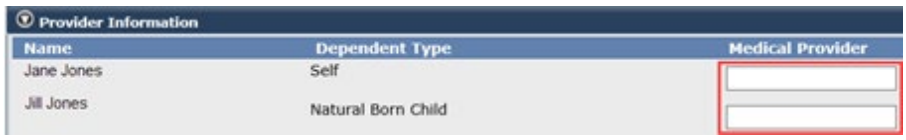
Step 41 Select the **Save & Continue** button.

Select Health Plan

Step 42 Select the **medical plan** radio button.



Step 43 Enter a medical provider(s) if the employee indicated a primary care physician.



Step 44 Select the **Save & Continue** button.

Step 45 Select one of the four option links in the health transaction confirmation.

You have completed this scenario.

Unit 4: Group Continuation Coverage/COBRA (HBD-85)

In this unit, you will learn how to continue subscriber and dependent(s) health benefits with Consolidated Omnibus Budget Reconciliation Act (COBRA). When an employee is cancelled or a dependent is deleted, a confirmation is sent to them with the HBD-85 and COBRA information. If electing COBRA, the form would be completed and returned to your agency for processing.

COBRA is voluntary. The subscriber is responsible for paying the full monthly premium plus 2% administrative fee directly to their health plan.

Some examples of when an employee or dependent involuntarily loses coverage and may elect COBRA:

- An employee resigns and permanently separates
- A former dependent has been deleted due to divorce
- A child turned 26
- A state permanent-intermittent employee didn't work enough hours in the control periods
- An employee's appointment changes to a reduced time base

Contents

Scenario 1: New COBRA Enrollment for an Employee

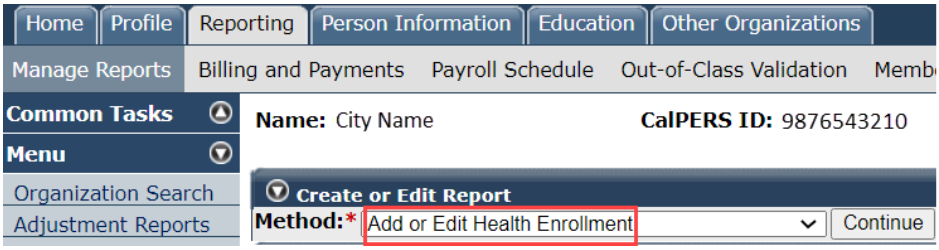
Your former employee's health benefits have been cancelled due to permanent separation, and they have elected to enroll in COBRA to continue their health benefits.

Step Actions (32 steps)

Add the COBRA Health Enrollment Transaction

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

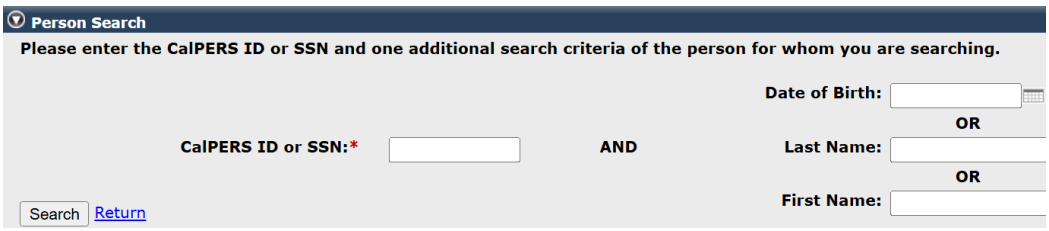
Step 2 Within the Create or Edit Report section, select Add or Edit Health Enrollment from the Method drop-down list.



Step 3 Select the **Continue** button.

Search for the Subscriber

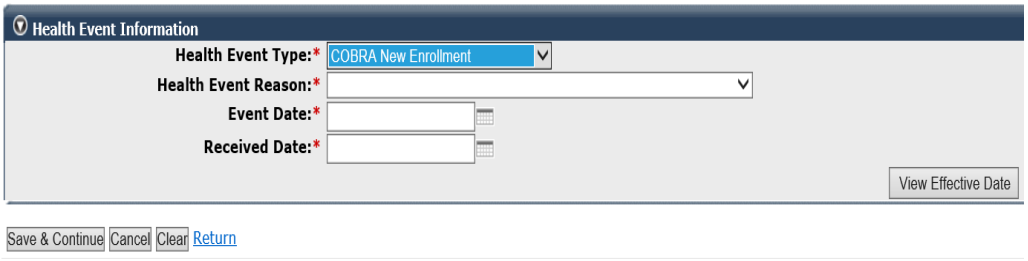
Step 4 Complete the Person Search section with the COBRA enrollee's information.



Step 5 Select the **Search** button.

Input Health Event Information

Step 6 Complete the Health Event Information section.

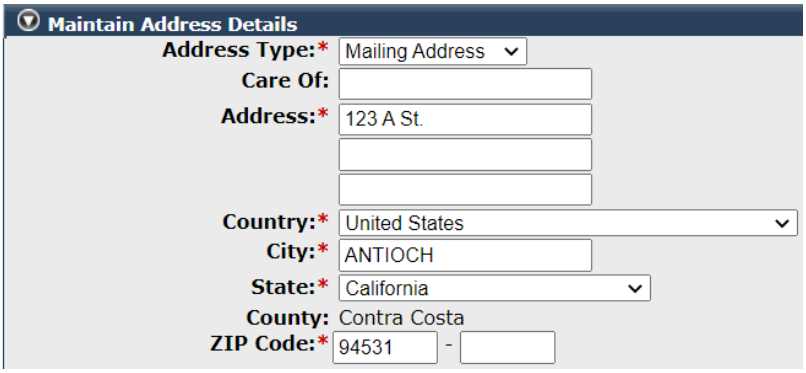


Step 7 Select the **View Effective Date** button at bottom right, and verify the effective date is the same date their coverage ended.

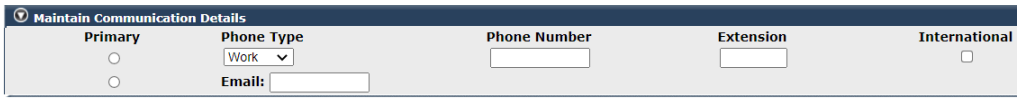
Step 8 Select the **Save & Continue** button.

Update Subscriber Details

Step 9 Complete the Maintain Address Details section if you need to update the subscriber's physical address.

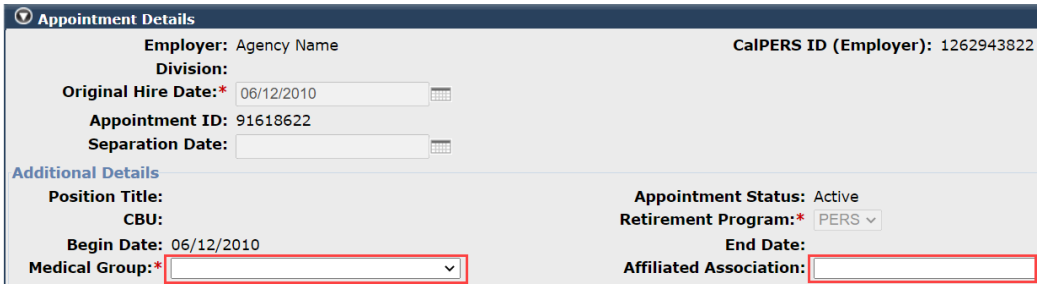


Step 10 **Optional:** If you populate the Maintain Communication Details section, select the **Primary** radio button for the phone number and/or email address.



Step 11 Complete the Appointment Details section.

- **Medical Group:** Select for a public agency or school employee.
- **Affiliated Association:** Select if the employee is a dues-paying member.



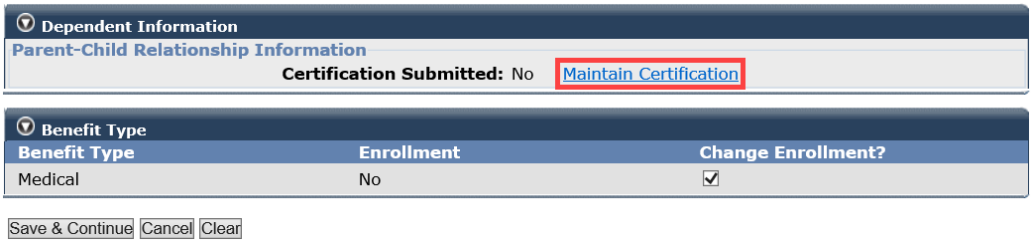
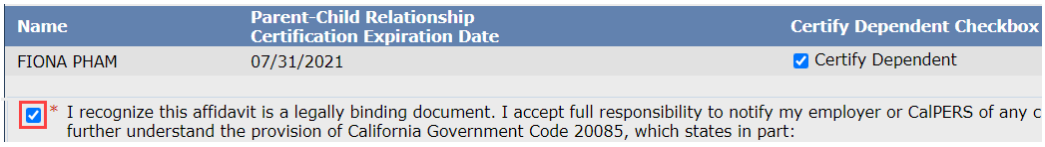
Step 12 Select the **Save & Continue** button.

Add Dependents

Step 13 Is the subscriber enrolling dependents?

Yes: Select the **Add New** button.

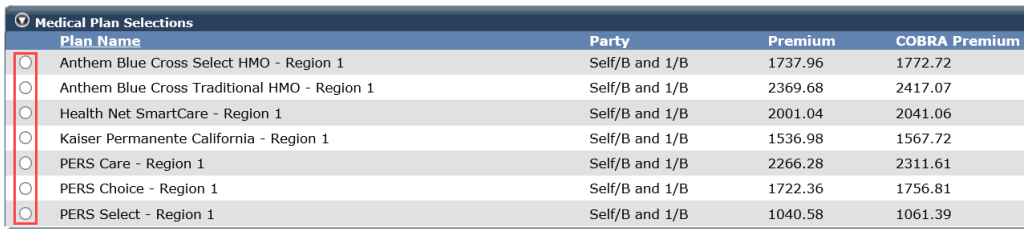
No: Skip to step 28.

Step 14	Select the dependent's radio button.
Step 15	Select the **Continue** button.
Step 16	Complete or update the Person Details section. You may change the section if the dependent is not an active employee with CalPERS retirement or health benefits.
Step 17	Is the dependent's address the same as the subscriber's address? **Yes:** Skip to step 21. **No:** Deselect the **Address is the same as Primary Subscriber** check box. 
Step 18	Complete the Address Details section.
Step 19	Select the **Save & Continue** button.
Step 20	Select the **Confirm** button.
Step 21	Select the **Save & Continue** button.
Step 22	Is this dependent in a parent-child relationship? **Yes:** Select the **Maintain Certification** link.  **No:** Skip to step 27.
Step 23	Select the **Certify Dependent** check box. 
Step 24	Select the **disclaimer** check box. 
Step 25	Select the **Save & Continue** button.

Step 26	Below the Dependent Information section, select the **Save & Continue** button.
Step 27	Is the employee adding more dependents? **Yes:** Return to step 13. **No:** Continue to step 28.
Step 28	Select the **Save & Continue** button.

Select Health Plan

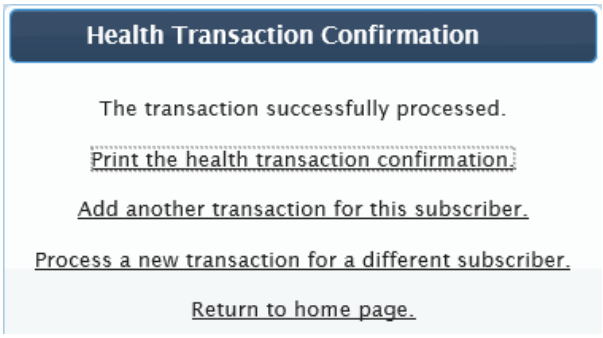
Step 29 Select the **medical plan** radio button.



Medical Plan Selections

Plan Name	Party	Premium	COBRA Premium
Anthem Blue Cross Select HMO - Region 1	Self/B and 1/B	1737.96	1772.72
Anthem Blue Cross Traditional HMO - Region 1	Self/B and 1/B	2369.68	2417.07
Health Net SmartCare - Region 1	Self/B and 1/B	2001.04	2041.06
Kaiser Permanente California - Region 1	Self/B and 1/B	1536.98	1567.72
PERS Care - Region 1	Self/B and 1/B	2266.28	2311.61
PERS Choice - Region 1	Self/B and 1/B	1722.36	1756.81
PERS Select - Region 1	Self/B and 1/B	1040.58	1061.39

Step 30	Complete Medical Provider field(s) if employee provided physician name(s).
Step 31	Select the **Save & Continue** button.
Step 32	Select one of the four option links in the health transaction confirmation.



You have completed this scenario.

Scenario 2: New COBRA Enrollment for a Former Dependent

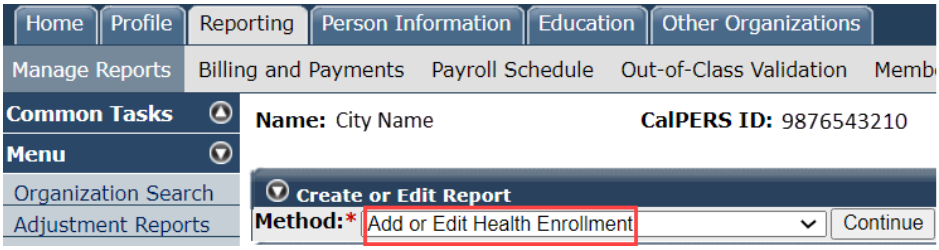
Your employee's ex-spouse and stepchild were deleted from health benefits due to divorce and have elected to enroll in COBRA to continue their health benefits.

Step Actions (38 steps)

Add the COBRA Health Enrollment Transaction

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

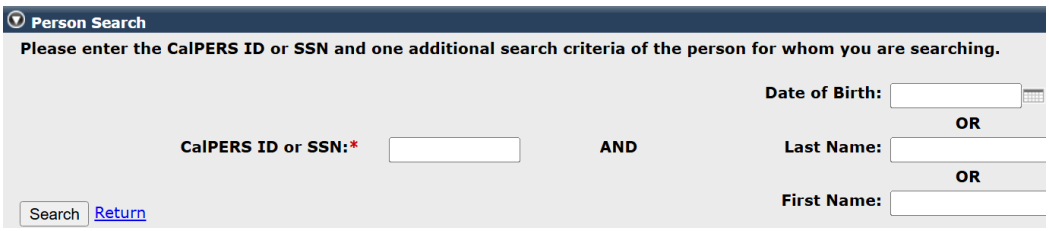
Step 2 Within the Create or Edit Report section, select Add or Edit Health Enrollment from the Method drop-down list.



Step 3 Select the **Continue** button.

Search for the Subscriber

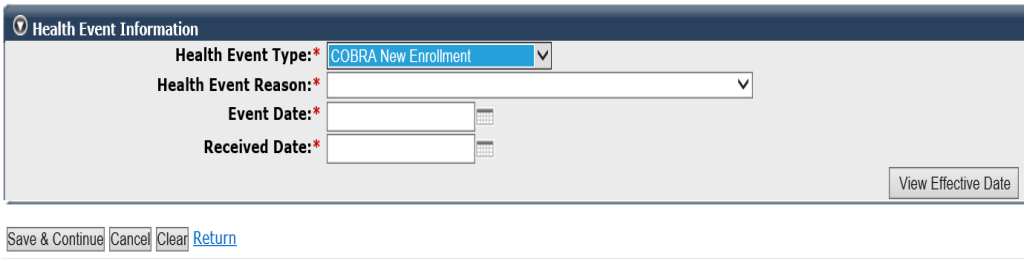
Step 4 Complete the Person Search section with the COBRA enrollee's information.



Step 5 Select the **Search** button.

Input Health Event Information

Step 6 Complete the Health Event Information section.

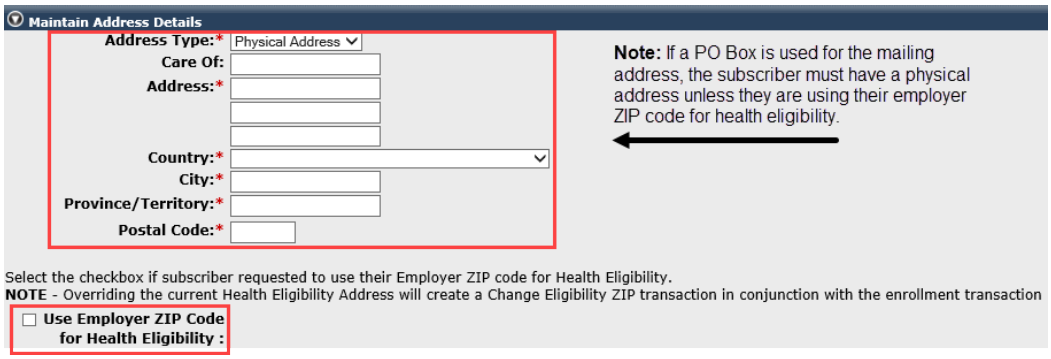


Step 7 Select the **View Effective Date** button at bottom right to ensure the effective date is the same date their coverage ended.

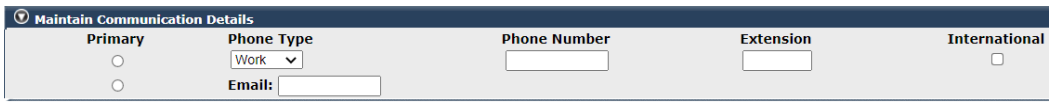
Step 8 Select the **Save & Continue** button.

Update Subscriber Details

Step 9 Complete the Maintain Address Details section if you need to update the subscriber's physical address or to choose the employer's ZIP code for eligibility if actively working.



Step 10 **Optional:** If you populate the Maintain Communication Details section, select the **Primary** radio button for the phone number and/or email address.



Step 11 In the Qualifying Information section, choose the **Select** link.

Step 12 Complete the Person Search section with the employee's information.

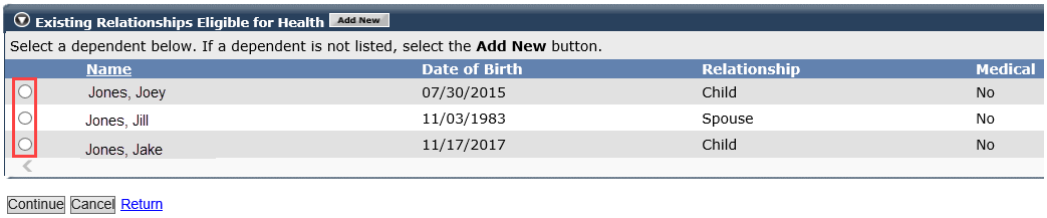
Step 13 Select the **Search** button.

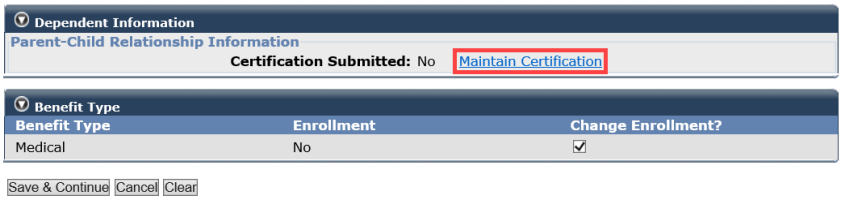
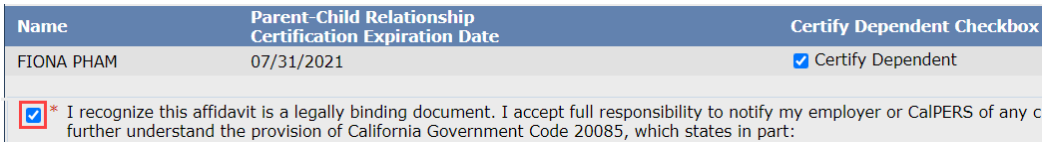
Step 14 After the employee's name displays, choose the **Select** button.

Step 15 For public agencies and schools, in the Appointment Details section, populate the Medical Group field by selecting the employee's medical group.

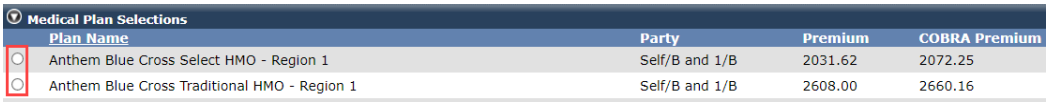
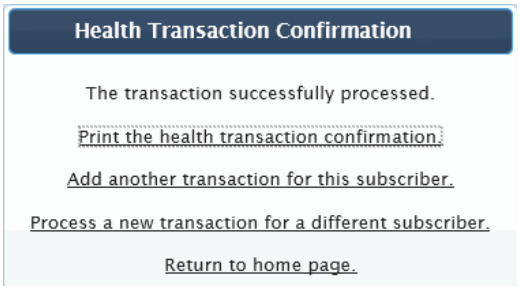
Step 16 Select the **Save & Continue** button.

Add Dependents

Step 17	Is the subscriber enrolling dependents? **Yes:** Select the **Add New** button.  **No:** Skip to step 34.
Step 18	Is the dependent listed in the Existing Relationships Eligible for Health section? **Yes:** Select the dependent's radio button.  **No:** Skip to step 20.
Step 19	Select the **Continue** button, then skip to step 21.
Step 20	Select **Add New** button.
Step 21	Complete or update the Person Details section. You may update if the dependent is not an active employee with CalPERS retirement or health benefits at another agency.
Step 22	Is the dependent's address the same as the subscriber? **Yes:** Skip to step 27. **No:** Deselect the **Address is the same as Primary Subscriber** check box.
Step 23	Complete the Address Details section.
Step 24	Select the **Save & Continue** button.
Step 25	Verify the selected address or select the radio button for the correct address.
Step 26	Select the **Confirm** button.
Step 27	Select the **Save & Continue** button.

Step 28	Is this dependent in a parent-child relationship? **Yes:** Select the **Maintain Certification** link.  **No:** Skip to step 33.
Step 29	Select the **Certify Dependent** check box.
Step 30	Select the **disclaimer** check box. 
Step 31	Select the **Save & Continue** button.
Step 32	Below the Dependent Information section, select the **Save & Continue** button.
Step 33	Is there an additional dependent to add? **Yes:** Return to step 17. **No:** Continue to step 34.
Step 34	Select the **Save & Continue** button.

Select Health Plan

Step 35	Select the **medical plan** radio button. 
Step 36	Complete the Medical Provider field(s) if employee provided physician name(s).
Step 37	Select the **Save & Continue** button.
Step 38	Select one of the four option links in the health transaction confirmation.  **You have completed this scenario.**

Unit 5: Non-PERS and CalSTRS Profile and Appointment Changes for Public Agency & School Employees

In this unit, you will learn how to make the following changes for a non-PERS or CalSTRS employee:

- Demographics: SSN, name, gender, and date of birth
- Communication: Phone number, email address, mailing address, and physical address
- Appointment: Begin and end a leave of absence and permanently separate

System Logic

You need the following access roles:

Business Partner Retirement Enrollment or **Business Partner Supplemental Income Plan** to update an employee name, Social Security number, date of birth, or gender.

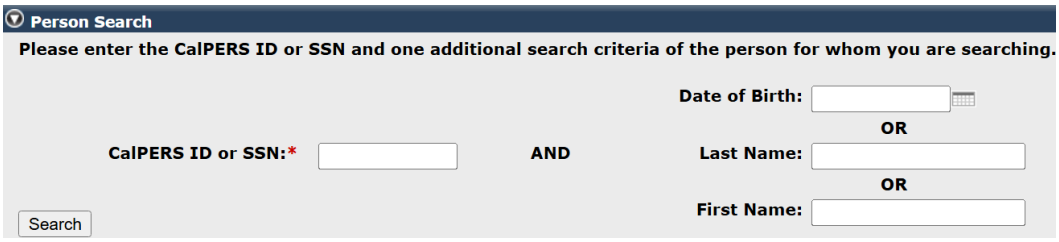
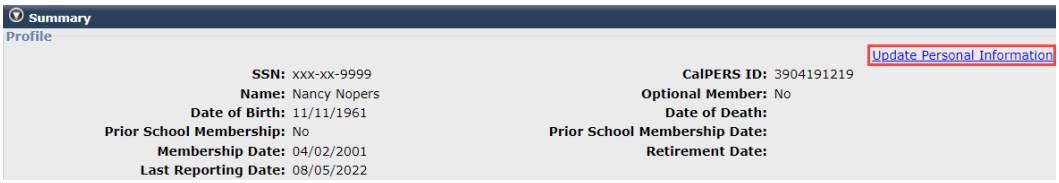
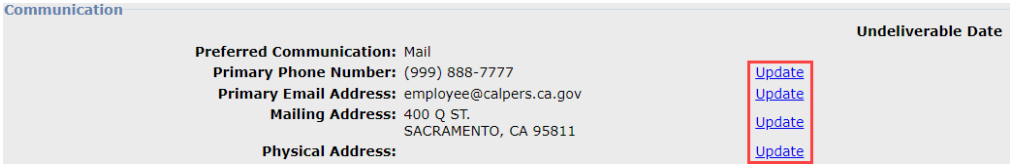
Business Partner Appointment Management – Non-Pers and CalSTRS to update an address and appointment change, e.g., leave of absence, permanent separation, etc.

Contents

Scenario 1: Maintain Demographic and Address Information

The Health Enrollment section of the Public Agency & Schools Health Benefits Guide (PDF) provides a list of acceptable verification documents for processing a demographic change.

Step Actions (10 steps)

Step 1	From the homepage, select the **Person Information** global navigation tab.
Step 2	Enter the employee's CalPERS ID or SSN and populate one field on the right. 
Step 3	Select the **Search** button.
Step 4	Do you want to correct the employee's demographic information? **Yes:** Within the Summary section, select the **Update Personal Information** link.  **No:** Skip to step 8
Step 6	Complete the Maintain Personal Information Details section.
Step 7	Select the **Save** button.
Step 8	Do you want to update their communication information? **Yes:** Within the Communication sub-section, select the appropriate **Update** link.  **No: You have completed this scenario.**
Step 9	Complete the Maintain Communication Details section.
Step 10	Select the **Save** button. **You have completed this scenario.**

Scenario 2: Maintain Appointment Information

System Logic

- Leave of absences, except for FMLA or maternity/paternity leaves, will cancel health benefits.
- All permanent separations will cancel health benefits.
- **CalSTRS-Pending Retirement** separation reason is available when permanently separating a CalSTRS employee for retirement.

Leave of Absence

Begin Leave Event

- **Event Date:** At least one day after the last paid date with your agency.
- **Health benefits cancellation date:** Effective the first day of the second month after their last paid date. myCalPERS will use the day prior to the begin leave event date to determine the health cancellation event date.

End Leave Event

- **Event Date:** First day back to work.
- Active subscriber premiums will return to your agency's health statement if the employee was on a direct pay. Benefits resume the first of the month following their return to work.
- If health benefits were cancelled due to a leave, after updating the end leave, re-enroll the subscriber and dependent(s) in the same health plan they had before the leave after the employee submits an HBD-12.

Permanent Separation

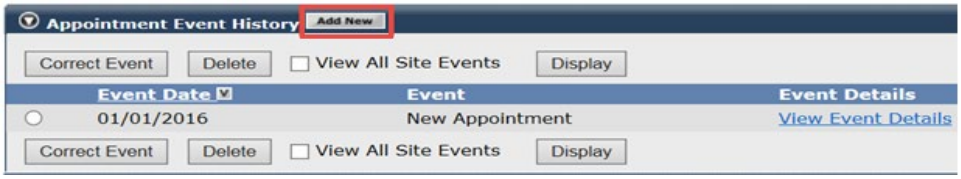
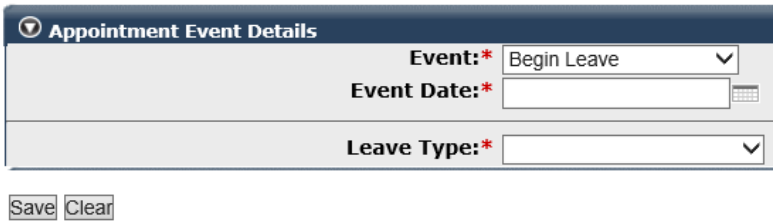
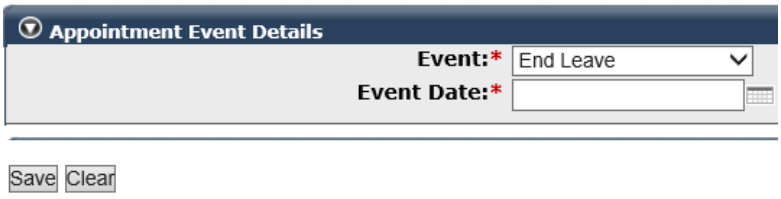
This event should be added when your employee's appointment is permanently separating, e.g., resigns, terminates, retires, etc.

- **Event Date:** Enter at least one day after the last day with your agency.
- **Separation Reason:** If your employee is permanently separating for retirement, select the following in the drop-down list for employees in these retirement systems:
  - Non-PERS: *Retirement*
  - CalSTRS: *CalSTRS – Pending Retirement*
- **Health benefits cancellation date:** Effective the first day of the second month after their last day. myCalPERS will use the day prior to the permanent separation date for the cancel coverage event date.

  Example of a permanent separation event date that is the first of the month:
  - Permanent Separation Event Date: 04/01/2022
  - Health Event Date: 03/31/2022
  - Health Cancellation Date: 05/01/2022

Step Actions (7 steps)

Add Appointment Event

Step 1	From the homepage, select the **Person Information** global navigation tab.
Step 2	Complete the Person Search section.
Step 3	Select the **Search** button.
Step 4	Within the Appointment History section, select the appropriate **employer** link. 
Step 5	Within the Appointment Event History section, select the **Add New** button. 
Step 6	Complete the Appointment Event Details section. Three examples of different events are listed below.   
Step 7	Select the **Save** button. **You have completed this scenario.**

Unit 6: Health Benefits Into Retirement for Public Agency & School Employees

Public agency and school employers will learn the process to enroll a CalSTRS or non-PERS employee, one who never had CalPERS health benefits, in health benefits into retirement. You will also gain knowledge on how to continue non-PERS health benefits into retirement.

Employee Continuing Health Benefits

- For a *PERS* or *CalSTRS* employee, process a permanent separation. If they are enrolled in health and their last day of employment and retirement date are within 30 days of each other, health will automatically continue into retirement. For CalSTRS employees, refer to Unit 5: Non-PERS and CalSTRS Appointment Changes for step actions to process a permanent separation.
- For a *non-PERS* employee, process a permanent separation then process their health into retirement. Refer to scenario 2 within this unit.

Eligibility ZIP Code

If using a work ZIP code for health eligibility, upon retirement, the eligibility ZIP code will be changed to the subscriber's physical address (if no physical then mailing address will be used). The retiree will receive a letter noting this change. If their physical address is outside of the health plan service area, they will receive a letter stating they need to change plans.

Contents

Scenario 1: CalSTRS or Non-PERS Employee (Never Enrolled) Health Into Retirement

For a CalSTRS or non-PERS employee who never had health benefits with your agency and is electing to enroll in health benefits into retirement, follow this three-part process:

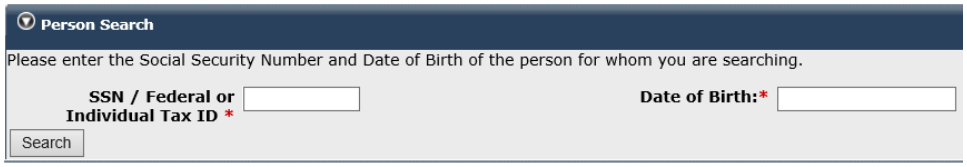
- Part 1: Enter the employee demographics and appointment information in myCalPERS.
  - Your agency must have a retirement contract.
  - You must have the Business Partner Retirement Enrollment access role; otherwise, have the employee submit an HBD-30 to CalPERS instead of these steps.
- Part 2: Permanently separate the employee.
- Part 3: Provide CalPERS with the retirement date, health plan selection, and dependent(s).

Step Actions (16 steps)

Part I: Add New Appointment

Step 1	Select the **Reporting** global navigation tab.
Step 2	Within the Create or Edit Report section, select Add Retirement Enrollment from the Method drop-down list. 
Step 3	Select the **Continue** button.

Search for the Subscriber

Step 4	Complete the Person Search section. 
Step 5	Select the **Search** button.
Step 6	Did member details display on the Appointment Details page? **Yes:** Skip to step 11. **No:** Select the **Add New** button. 

Step 7	Complete the Person, Address, and Communication Details sections.
Step 8	Select the radio button for correct **Entered Address** or **U.S. Postal Service Matches.**
Step 9	Select the **Confirm** button.
Step 10	Select the **Save & Continue** button.

Input Appointment Details

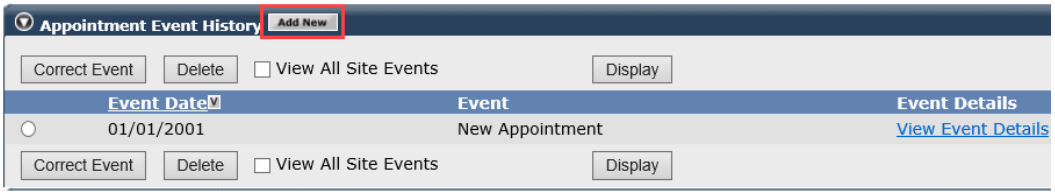
Step 11 Complete the Appointment Details section:

- Program: Health
- Enrollment Eligibility Date: Hire date for this health-eligible position
- Retirement System: CalSTRS (use Other for non-PERS employees)
- Original Hire Date: Date employee was originally hired with your agency
- CBU: Employee's medical group

Step 12	Select the **Save** button.

Part II: Add a Permanent Separation Event

Step 13 Next to Appointment Event History, select the **Add New** button.



Step 14 Complete the Appointment Event Details sections:

- **Event:** Permanent Separation
- **Event Date:** Separation date is one day after the last day with your agency
- **Separation Reason:** CalSTRS-Pending Retirement (use Retirement for non-PERS employees)

Step 15	Select the **Save** button.
Step 16	Contact CalPERS to provide the retirement date, health plan selection, and dependent(s) information. **You have completed this scenario.**

Scenario 2: Non-PERS Employee Continued Health Into Retirement

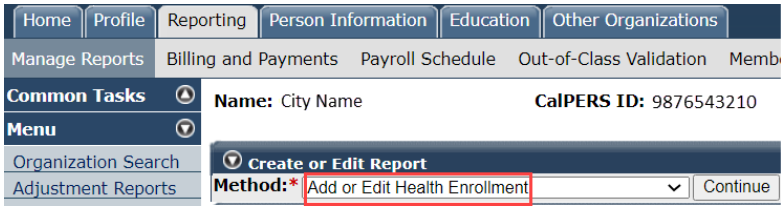
If the employee is eligible and wants to continue health benefits into retirement, follow this two-part process:

- **Part 1**: Process a permanent separation (refer to unit 5, scenario 2). myCalPERS will cancel the health benefits the first day of the second month.
- **Part 2**: Process a new health enrollment unless the employee and/or dependent is eligible for Medicare. Mail the HBD-30 with a copy of their Medicare information to CalPERS.

Step Actions (32 Steps)

Process a New Health Enrollment Into Retirement

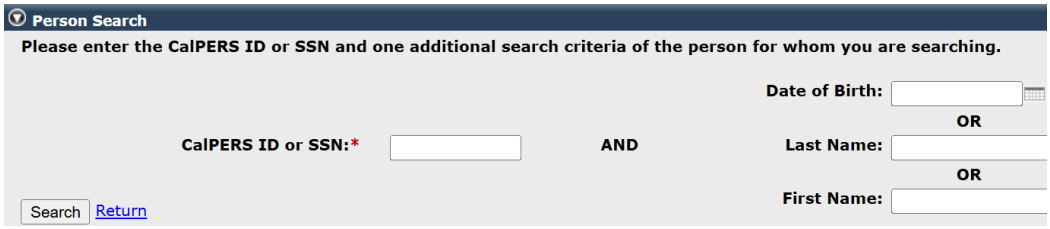
Step 1	Select the **Reporting** global navigation tab.
Step 2	Within the Create or Edit Report section, select Add or Edit Health Enrollment from the Method drop-down list.



Step 3	Select the **Continue** button.

Search for the Subscriber

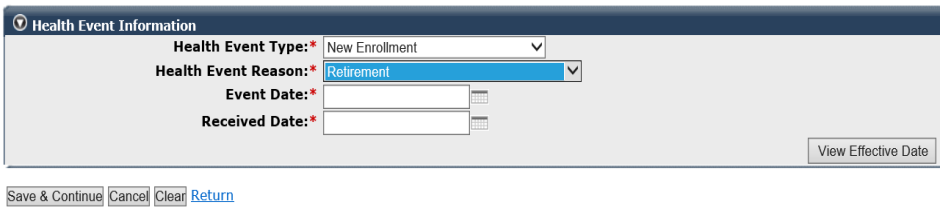
Step 4	Enter the employee's CalPERS ID or SSN and populate one field on the right.



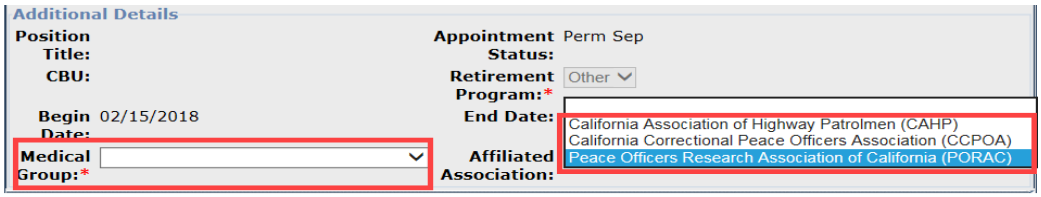
Step 5	Select the **Search** button.

Input Health Event Information

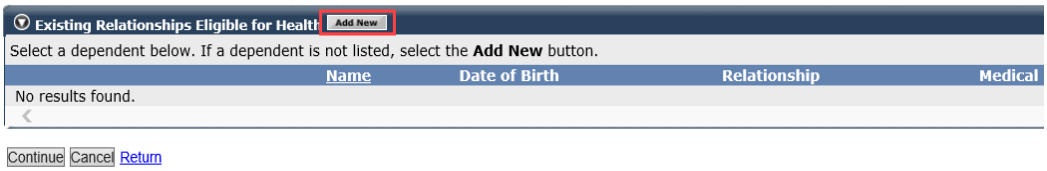
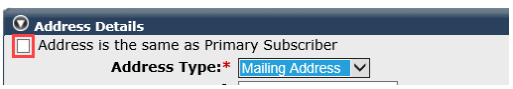
Step 6	Complete the Health Event Information section.

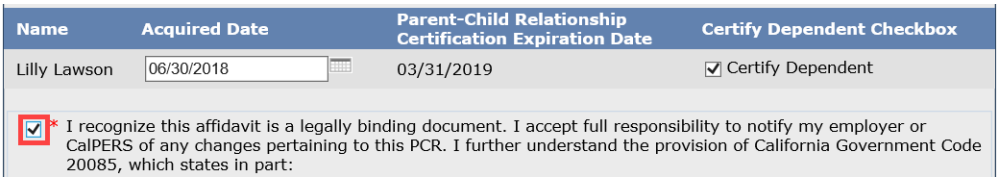


Step 7	Select the **View Effective Date** button at the bottom right to ensure the effective date is the same as their cancellation date.

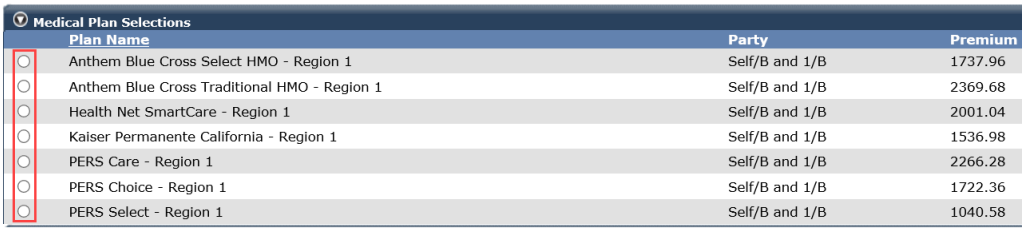
Step 8	Select the **Save & Continue** button.
Step 9	Update the Address and Communication Details sections if needed.
Step 10	In the Appointment Details section, select a medical group and if necessary, PORAC from the Affiliated Association drop-down list. 
Step 11	Select the **Save & Continue** button.

Add Dependents

Step 12	Is the employee enrolling dependents? **Yes:** Select the **Add New** button.  **No:** Skip to step 28.
Step 13	Is the dependent listed in the Existing Relationships Eligible for Health section? **Yes:** Select the dependent's radio button. **No:** Skip to step 16.
Step 14	Select the **Continue** button, then skip to step 16.
Step 15	Select **Add New** button. 
Step 16	Complete or update the Person Details section. You may update if the dependent is not an active employee with CalPERS retirement or health benefits with another agency.
Step 17	Is the dependent's address the same as the subscriber? **Yes:** Skip to step 21. **No:** Deselect the Address is the same as Primary Subscriber check box. 
Step 18	Complete the Address Details section.

Step 19	Select the **Save & Continue** button.
Step 20	Select the **Confirm** button.
Step 21	Select the **Save & Continue** button.
Step 22	Is this dependent in a parent-child relationship? **Yes:** Select the **Maintain Certification** link. **No:** Skip to step 28.
Step 23	Select the **Certify Dependent** check box.
Step 24	Select the **disclaimer** check box. 
Step 25	Select the **Save & Continue** button.
Step 26	Select the **Save & Continue** button. 
Step 27	Do you have an additional dependent to add? **Yes:** Return to step 12. **No:** Continue to step 28.
Step 28	Select the **Save & Continue** button.

Select Health Plan

Step 29	Select the **medical plan** radio button chosen by the subscriber. 
Step 30	Complete the Medical Provider field(s) if employee provided physician name(s).
Step 31	Select the **Save & Continue** button.
Step 32	Select one of the four option links in the health transaction confirmation. **You have completed this scenario.**

Unit 7: Dental Benefits Into Retirement for State Employees

State employers will learn how to continue dental benefits for a retiring employee.

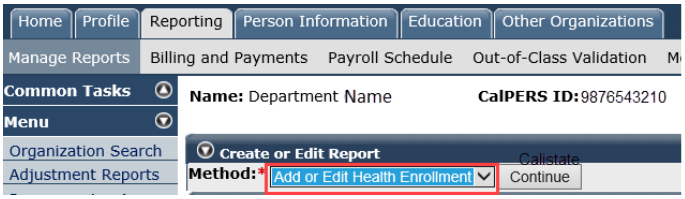
After the transaction updates, keep the Dental Plan Enrollment Authorization (STD-692) form on file with your agency. If you are unable to process online, submit the STD-692 to CalPERS.

System Logic

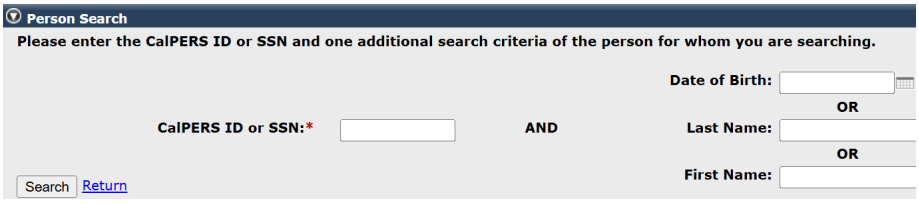
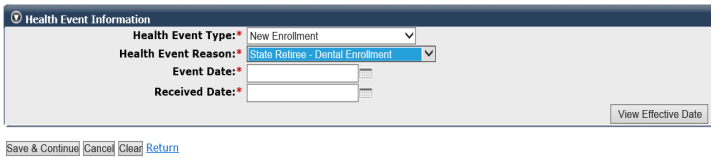
- The state retiree dental enrollment must be processed *prior to the employee permanent separation.*
- A state retired-dental enrollment will display in the Health Enrollment Summary page under the Pending Health Events section until the employee goes on retirement roll.

Step Actions (31 steps)

Add Dental Enrollment Transaction

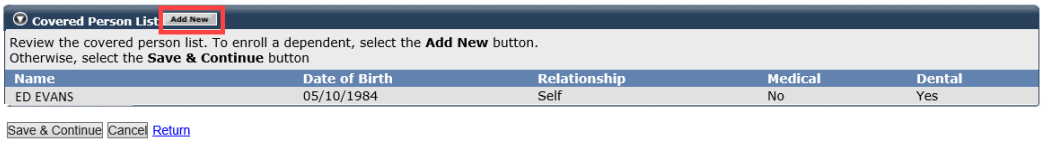
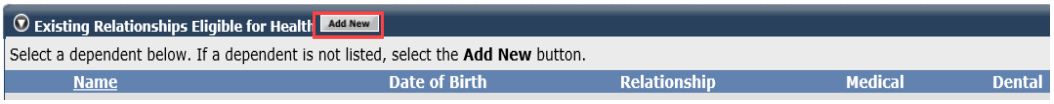
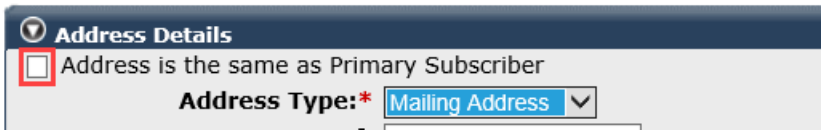
Step 1	Select the **Reporting** global navigation tab.
Step 2	Within the Create or Edit Report section, select Add or Edit Health Enrollment from the Method drop-down list. 
Step 3	Select the **Continue** button.

Search for the Subscriber

Step 4	Enter the employee's CalPERS ID or SSN and populate one field on the right. 
Step 5	Select the **Search** button.
Step 6	Complete the Health Event Information section. 
Step 7	Select the **View Effective Date** button at the bottom right.
Step 8	Select the **Save & Continue** button.

Step 9	In the Appointment Details section, if the subscriber will continue to be a dues-paying member of an association, select CAHP or CCPOA from the **Affiliated Association** drop-down list.
Step 10	Select the **Save & Continue** button.

Add Dependents

Step 11	Is the employee enrolling dependents? **Yes:** Select the **Add New** button.  **No:** Skip to step 27.
Step 12	Is the dependent listed in the Existing Relationships Eligible for Health section? **Yes:** Select the dependent's radio button. **No:** Skip to step 14.
Step 13	Select the **Continue** button, then skip to step 15.
Step 14	Within the Existing Relationships Eligible for Health section, select the **Add New** button. 
Step 15	Complete or update the Person Details section. You may update if the dependent is not an active employee with CalPERS retirement or health benefits at another agency.
Step 16	Is the dependent's address the same as the employee's address? **Yes:** Skip to step 20. **No:** Deselect the Address is the same as Primary Subscriber check box. 
Step 17	Complete the Address Details section.
Step 18	Select the **Save & Continue** button.
Step 19	Select the **Confirm** button.
Step 20	Select the **Save & Continue** button.

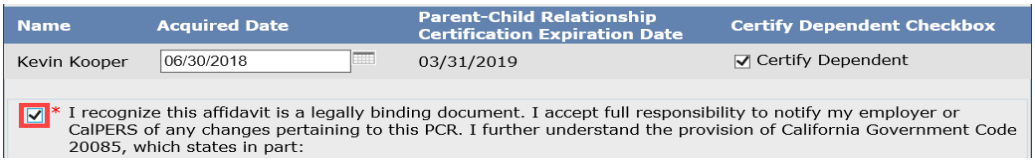
Step 21 Is this dependent in a parent-child relationship?

Yes: Select the **Maintain Certification** link.

No: Skip to step 26.

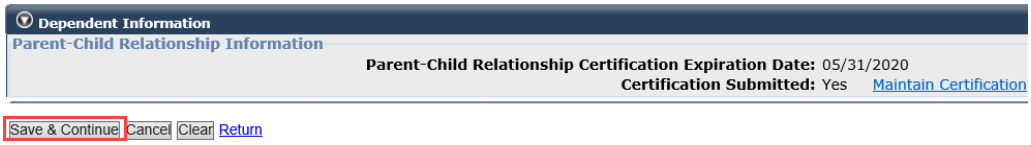
Step 22 Select the Certify Dependent check box.

Step 23 Select the disclaimer check box.



Step 24 Select the **Save & Continue** button.

Step 25 Select the next **Save & Continue** button.



Step 26 Do you have additional dependents to add?

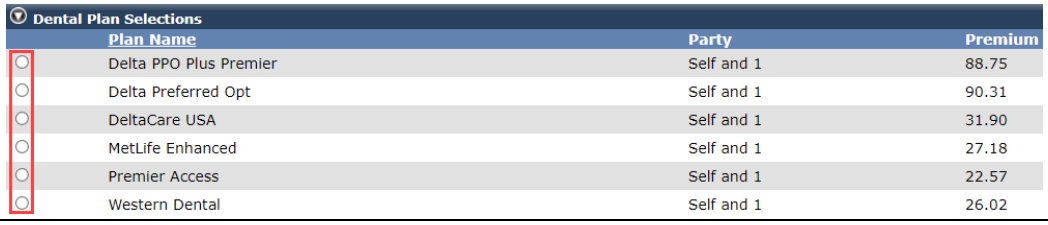
Yes: Return to step 11.

No: Continue to step 27.

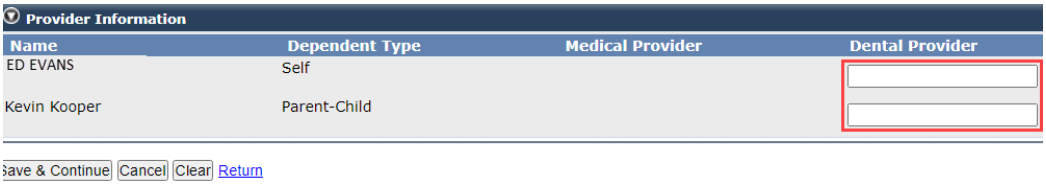
Step 27 Select the **Save & Continue** button.

Select Dental Plan

Step 28 In the Dental Plan Selections section, select the **dental plan radio** button.



Step 29 Complete the Dental Provider field(s) if employee provided dentist name(s).



Step 30 Select the **Save & Continue** button.

Step 31 Select one of the four option links in the health transaction confirmation.

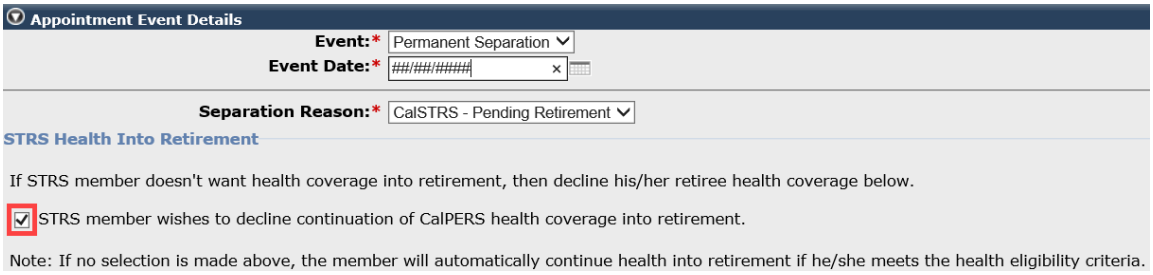
You have completed this scenario.

Unit 8: Discontinue Health Benefits Before Retirement

If an enrolled employee does not want their health benefits into retirement, they must request a cancellation.

CalPERS, CalSTRS, or non-PERS employees: You must process the cancellation *prior to updating the permanent separation*. This will ensure the health benefits don't automatically continue for CalPERS and CalSTRS retirees. It also clarifies a voluntary cancellation for non-PERS retirees.

CalSTRS employees: You do not need to process a health cancellation. When processing a permanent separation with the reason of CalSTRS-Pending Retirement, select the **CalSTRS member wishes to decline continuation of CalPERS health coverage into retirement** check box. Refer to unit 5, scenario 2 for step actions on how to process a permanent separation.



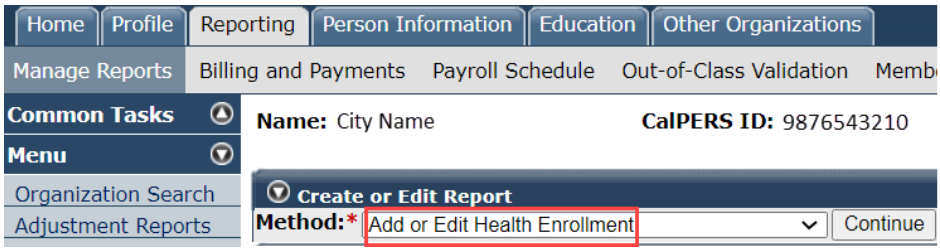
Scenario: Cancel Coverage

Your CalPERS employee does not want their health benefits to continue into retirement. They submitted an HBD-12 to cancel their health benefits, so you will process the cancellation.

Step Actions (9 steps)

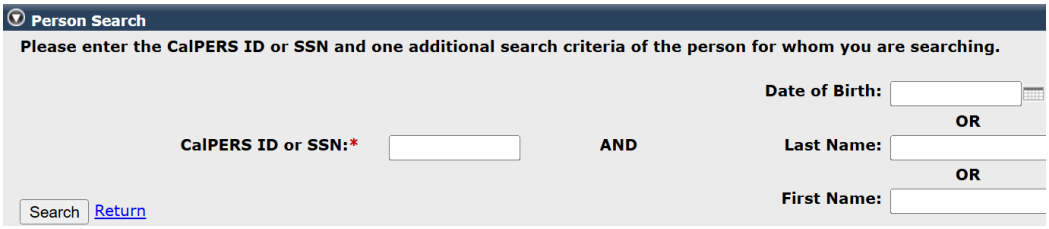
Add Health Enrollment Transaction

Step 1	Select the **Reporting** global navigation tab.
Step 2	Within the Create or Edit Report section, select Add or Edit Health Enrollment from the Method drop-down list.
Step 3	Select the **Continue** button.



Search for the Subscriber

Step 4 Enter the employee's CalPERS ID or SSN and populate one field on the right.



Step 5 Select the **Search** button.

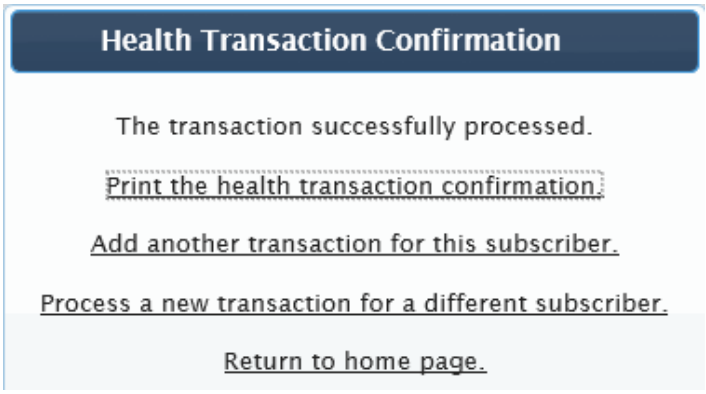
Input Health Event Information

Step 6 Complete the Health Event Information section.

Step 7 Select the **View Effective Date** button at bottom right.

Step 8 Select the **Save & Continue** button.

Step 9 Select one of the four option links in the health transaction confirmation.



You have completed this scenario.

CalPERS Resources

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

- Business Rules & myCalPERS Classes
  Pathway: CalPERS website > Employers > Employer Education > Business Rules & myCalPERS Classes
- myCalPERS Student Guides & Resources
  Pathway: CalPERS website > Employers > Employer Education > (On the right side under Resources) myCalPERS Student Guides & Resources
- Policies & Procedures
  Pathway: CalPERS website > Employers > Policies & Procedures
- Public Agency & Schools Health Benefits Guide (PDF)
  Pathway: CalPERS website > Employers > Policies & Procedures > Reference & Health Guides > Public Agency & Schools Health Benefits Guide (PDF)
- State Health Benefits Guide (PDF)
  Pathway: CalPERS website > Employers > Policies & Procedures > Reference & Health Guides > State Health Benefits Guide (PDF)
- Health Program Guide (HBD-120) (PDF) (Member publication)
  Pathway: CalPERS website > In the search box at top right, enter HBD-120 > CalPERS Health Program Guide
- System Enhancements
  Pathway: CalPERS website > Employers > myCalPERS Technical Requirements > System Enhancements
- Circular Letters
  Pathway: CalPERS website > Employers > Policies & Procedures > Circular Letters
- Public Employees' Retirement Law (PERL)
  Pathway: CalPERS website > About > Laws, Legislation & Regulations > Public Employees' Retirement Law (PERL)
- myCalPERS Reports Catalog
  Pathway: CalPERS website > Employers > myCalPERS Technical Requirements > myCalPERS Reports Catalog
  - Run from the **Reports** left-side link under the Common Tasks folder:
    - CalPERS Health Subscriber Out of Service Population – Employer
    - Chancellor's Office Parent – Child Recertification Report CSU Campuses
    - Dental Retirees OE Report – CalHR
    - Dental Retirees OE Report – CSU
    - Dependent Enrollment Report
    - Employer Health Enrollee Report – Ext

- Employer Health Event Notification Report
- Employer Health Event Transaction Report (**Note:** The 26-year-old deletion batch runs the first business day of the month.)
- Health Plan Statement Employer Report
- Health Subscriber PA Billing Report
- Health ZIP Code Yes-No Report - HMO for Public Agency/School
- Health ZIP Code Yes-No Report - PPO for Public Agency/School
- Health ZIP Code Yes-No Report - State/CSU
- Non-PERS Health Eligibility and Appointment Data Submission Report
- Parent-Child Relationship Dependent with Expiring Certification Report
- State Active Health Enrollment and SCO Health Deduction Discrepancy Report

- Run via the myCalPERS pages (not the **Reports** left-side link):
  - For state agencies:
    - Dependent Verification End Date Employer Report
    - Dependent Verification Health Event Employer Report
    - Dependent Verification with Past Due or No End Dates Active Health Report
  - For public agencies, schools, and non-central state agencies:
    - Monthly Employer Billing Roster Report

- Self-Paced Online Classes (log in to myCalPERS, select the **Education** global navigation tab)

  – Business Rules
  - Health Plan Options
  - Health Benefits Officer Roles & Responsibilities
  - Health Eligibility Requirements
  - Health Enrollment
  - Contracting Agency Health Billing (public agencies and schools)

  – myCalPERS
  - New Enrollment, Non-PERS and CalSTRS New Enrollment
  - Change Plan
  - Cancellation
  - Rescission
  - Add a Dependent
  - Delete Dependent
  - COBRA Enrollment for Deleted Dependents
  - COBRA Enrollment for Employees
  - Set Up Direct Pay
  - Non-PERS Continued Health Into Retirement
  - Reconcile State-Active Premiums (central-state agencies)
  - Billing Reconciliation (public agencies and schools)

CalPERS Contacts

Email

- To contact employer educators for questions and requests, email **calpers_employer_communications@calpers.ca.gov**.
- To contact the Employer Response Team for assistance with your most critical, complex, or time-sensitive issues, email **ert@calpers.ca.gov**.
- To request a custom health report, email **hamd_data_services@calpers.ca.gov**. It can take 6-10 weeks to fulfill each request. Additional information and approval may be required.

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.

- TTY: (877) 249-7442 (This number does not accept voice calls.)
- CalPERS centralized fax number: (800) 959-6545
- Employer Response Team phone number: (800) 253-4594

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. Refer to the Introduction to myCalPERS for Business Partners (PDF) student guide for details.