

myCalPERS Health Contract

Student Guide

April 3, 2026



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 [Health Resolutions and Compliance Unit](#) at healthcontracts@calpers.ca.gov or call CalPERS at **888 CalPERS** (or **888-225-7377**) and request to speak to a Health Resolutions and Compliance Unit analyst.

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 [Health Program Consultation Services](#) by email or phone:

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

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 (5 Steps)

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.

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

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

Maintain Contract

You have completed this scenario.

Scenario 2: 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.

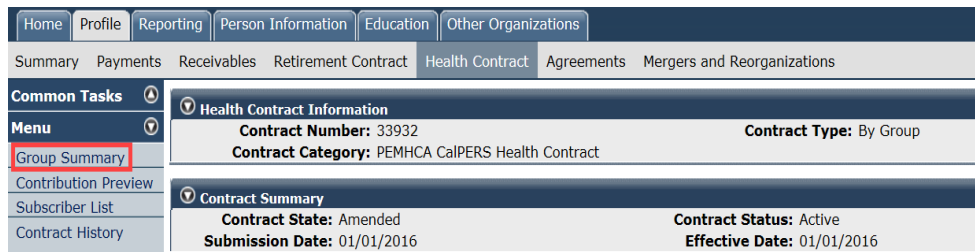
Step Actions (10 Steps)

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.

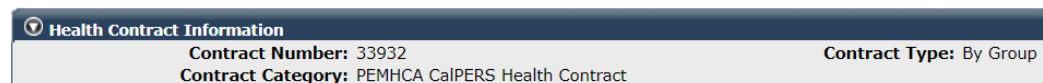
Step 4 Under the Menu left-side navigation, select the **Group Summary** link.




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

Health Contract Information						
Contract Number: 33932			Contract Type: By Group			
Contract Category: PEMHCA CalPERS Health Contract						
Group Summary						
Group Number	Group Name	Status	Effective Date	Benefit Type	Group Type	Group Summary
001	001 UNREP UNIT A H M W & X	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
002	002 W COUNCIL OF ENG UNIT F	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
003	003 IBEW LOCAL 1245 IN UNIT E	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
004	004 UPE, LOCAL 790 UNIT B C D	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
005	005 SWORN POLICE UNIT	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
006	006 SWORN FIRE UNIT	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
007	007 PORT,UPE LC 790 UNIT A B G	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
008	008 PORT,W COUNCIL ENG UNIT C	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
009	009 PORT,UNREP UNIT D E& A B G	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
010	010 PORT,IBEW REPRESENT UNIT F	Active	08/01/1989	Medical	CalPERS/CalSTRS	View
011	011 AB-3478 SURVIVORS-POLICE	Active	01/01/2000	Medical	CalPERS/CalSTRS	View
012	012 AB-3478 SURVIVORS-FIRE	Active	05/01/1998	Medical	CalPERS/CalSTRS	View
999	Do Not Use - 999 CONVERSION	Terminated	02/28/2002	Medical	CalPERS/CalSTRS	View

Step 6 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.

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

Step 9

In the Medical Benefit Types section, review the Subscriber Summary section:

Subscriber Summary			
Active Subscribers: N/A		Active Covered Lives: N/A	
Retired Subscribers: N/A		Retired Covered Lives: N/A	
View Summary Counts			
Provision Name	Schedule Name	Start Date	End Date

- **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:

Medical Benefit Types	
Benefit Start Date: 08/01/1989	Contribution Type: Equal
Benefit End Date:	Share Type: Minimum PA Contribution
Subscriber Summary	
Active Subscribers: 24	Active Covered Lives: 55
Retired Subscribers: 9	Retired Covered Lives: 10
Provision Name	Schedule Name
	Start Date
	End Date

- **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.

Group Notes			
Note Title	Note	Last Updated Date	Last Updated By
PA Vesting 22893	Use this group for all members, system will apply vesting automatically. Applies to members hired on or after effective date of provision, and those who opted-in. Must follow State Schedule. DR/IDR is 100% vested.	04/08/2015	J. Doe / I

You have completed this scenario.

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 [Health Resolutions 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	Coverage Types (Basic, Medicare, and Combination of Both)
1	Subscriber on Basic
2	Subscriber and one dependent on Basic
3	Subscriber and two or more dependents on Basic
4	Subscriber on Medicare
5	Subscriber and dependent on Medicare
6	Subscriber and two or more dependents on Medicare
7	Subscriber on Medicare and one dependent on Basic
8	Subscriber on Medicare and two dependents on Basic
9	Subscriber and one dependent on Medicare and one or more dependents on Basic
10	Subscriber on Basic and one dependent on Medicare
11	Subscriber on Basic and two or more dependents on Medicare
12	Subscriber and one dependent on Basic and one or more dependents on Medicare

Step Actions (7 Steps)

- 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.

The screenshot shows a web application interface with a navigation menu on the left and a main content area. The main content area is titled 'Health Contract Information' and displays 'Contract Number: 33932' and 'Contract Type: By Group'. Below this is a 'Search Criteria' section with the following fields: Group (1-001 UNREP UNIT A H M W & X), Benefit Type (Medical), Effective Date (01/01/2018), Contribution Type, Health Plan, Party Rate, and a Search button. A red box highlights the Search Criteria section.

- Step 6 Review the Employer Health Contribution section.

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

- Step 7 To export the list to Microsoft Excel, select the **Download** button.

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

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

[Download](#)

You have completed this scenario.

Scenario 4: 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.

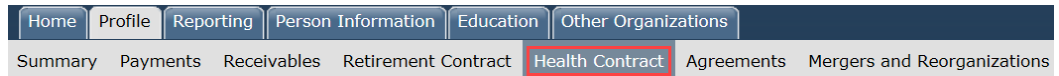
System Logic

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 (5 Steps)

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

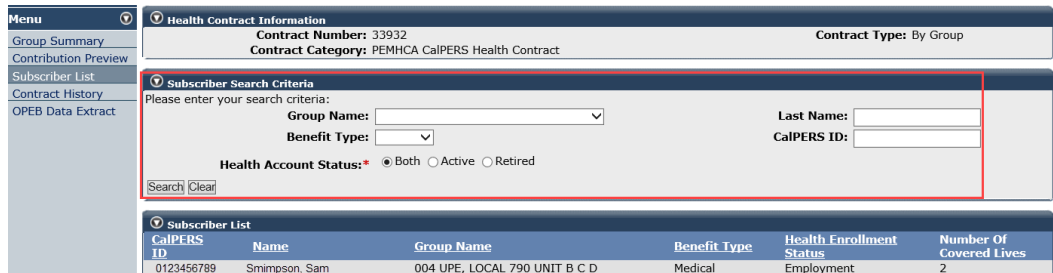
Step 2 Select the **Health Contract** local navigation link.



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.



The image shows a screenshot of the system interface. On the left is a 'Menu' sidebar with 'Subscriber List' selected. The main content area is titled 'Health Contract Information' and shows 'Contract Number: 33932' and 'Contract Category: PEMHCA CalPERS Health Contract'. Below this is the 'Subscriber Search Criteria' section, which includes fields for 'Group Name', 'Benefit Type', 'Last Name', and 'CalPERS ID', along with radio buttons for 'Health Account Status' (Both, Active, Retired). A 'Search' button is visible. Below the search criteria is a table titled 'Subscriber List' with the following data:

CalPERS ID	Name	Group Name	Benefit Type	Health Enrollment Status	Number Of Covered Lives
0123456789	Simpson, Sam	004 UPE, LOCAL 790 UNIT B C D	Medical	Employment	2

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

You have completed this scenario.

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 (7 Steps)

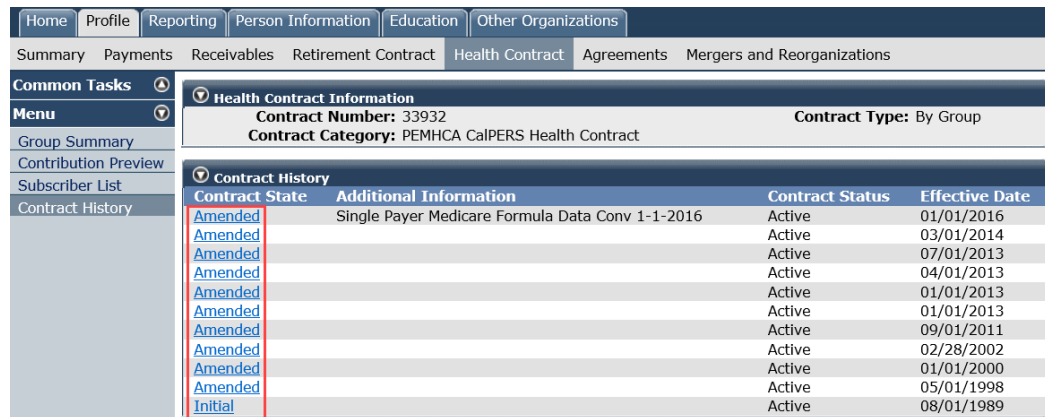
Step 1 Select the **Profile** global navigation tab.

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.

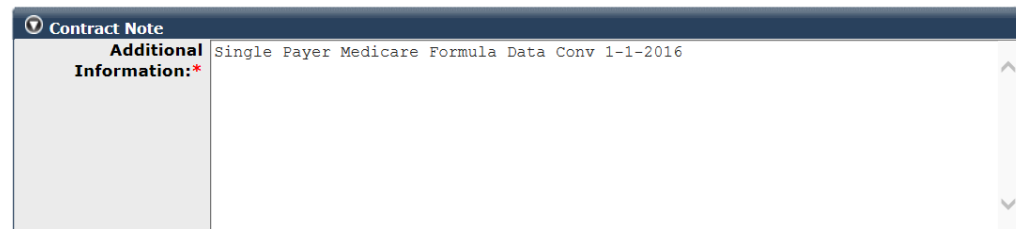
Step 5 In the Contract History section, select a link in the Contract State column.



The screenshot shows a web interface with a top navigation bar containing tabs: Home, Profile, Reporting, Person Information, Education, and Other Organizations. Below this is a secondary navigation bar with links: Summary, Payments, Receivables, Retirement Contract, Health Contract, Agreements, and Mergers and Reorganizations. A left-side menu is open, showing options like Group Summary, Contribution Preview, Subscriber List, and Contract History. The main content area is titled 'Health Contract Information' and displays 'Contract Number: 33932' and 'Contract Category: PEMHCA CalPERS Health Contract'. Below this is a 'Contract History' table with columns for Contract State, Additional Information, Contract Status, and Effective Date. The 'Contract State' column contains links for 'Amended' and 'Initial', with the 'Initial' link highlighted in red.

Contract State	Additional Information	Contract Status	Effective Date
Amended	Single Payer Medicare Formula Data Conv 1-1-2016	Active	01/01/2016
Amended		Active	03/01/2014
Amended		Active	07/01/2013
Amended		Active	04/01/2013
Amended		Active	01/01/2013
Amended		Active	01/01/2013
Amended		Active	09/01/2011
Amended		Active	02/28/2002
Amended		Active	01/01/2000
Amended		Active	05/01/1998
Initial		Active	08/01/1989

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



The screenshot shows the 'Contract Note' section with a sub-section for 'Additional Information: *'. The text in this section reads 'Single Payer Medicare Formula Data Conv 1-1-2016'.

Contract Note
Additional Information: * Single Payer Medicare Formula Data Conv 1-1-2016

[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

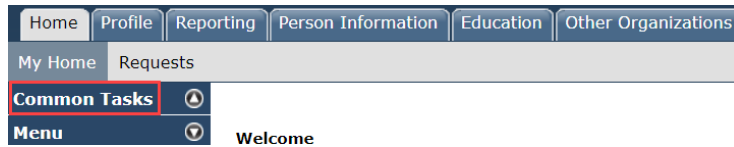
You have completed this scenario.

Scenario 6: Health Resolution

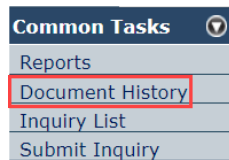
You will access your signed health resolution that is on file with CalPERS.

Step Actions (7 Steps)

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.

The screenshot shows the 'Document History Search' form with fields for Document Number, Status, Begin Date, Document Type, Document Name (highlighted with a red box), and End Date. There are 'Search' and 'Clear' buttons at the bottom left.

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.

Document Number	Document Name	Date	Source	Status
myCalPERS 0728	Health Resolution - Vesting	06/21/2022	Incoming	Valid
myCalPERS 0717	Health Resolution - New	06/21/2022	Incoming	Valid

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

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

You have completed this scenario.

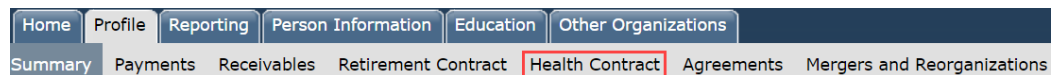
Unit 3: Update Your Agency Employer Identification Number (EIN)

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).

Step Actions (6 Steps)

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

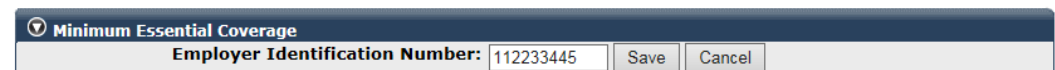
Step 2 Select the **Health Contract** local navigation link.



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



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



Step 5 Select the **Save** button.

Step 6 **Optional:** Select the History of Minimum Essential Coverage section heading to access your agency's historical EIN information.



You have completed this scenario.

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

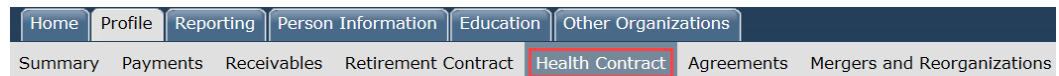
- You may submit more than one request a day; however, you may only request the same as-of-date data once per day.
- The report may take up to two business days to be available to download.
- You must have two system access roles to generate the data: *Business Partner Health Contracts* and *Business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

Step Actions (14 Steps)

Request Information

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

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

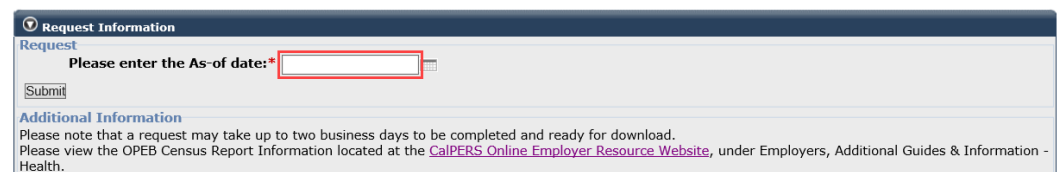


Step 3 Select the **OPEB Data Extract** left-side link.



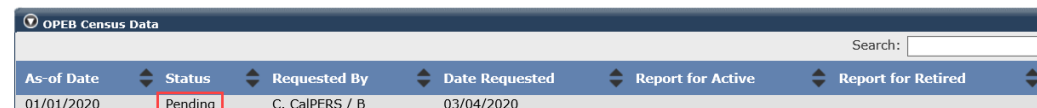
Step 4 Select the **I Agree** button after reading the Confidentiality and Non-Disclosure Agreement.

Step 5 Complete the *Please enter the As-of date* field.



Step 6 Select the **Submit** button.

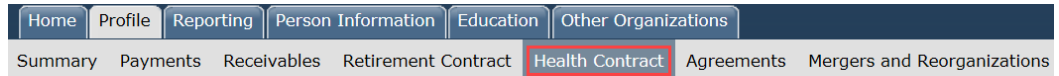
Step 7 Within the OPEB Census Data section, the request will have a Pending status.



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.

A screenshot of a dropdown menu titled 'Select Health Contract'. The menu is open, showing a list of health contracts. The 'OPEB Data Extract' link is highlighted with a red box.

Health Contract	Status	Effective Date
PEMHCA CalPERS Health Contract	Amended	01/01/2020
PEMHCA Non-CalPERS Health Contract	Amended	01/01/2020

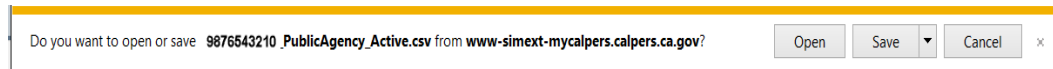
Step 11 Select the **I Agree** button after reading the Confidentiality and Non-Disclosure Agreement.

Step 12 Within the OPEB Census Data section, select a **View Report** link.

A screenshot of the 'OPEB Census Data' section. It shows a table with columns: As-of Date, Status, Requested By, Date Requested, Report for Active, and Report for Retired. The 'View Report' links under the 'Report for Active' and 'Report for Retired' columns are highlighted with red boxes.

As-of Date	Status	Requested By	Date Requested	Report for Active	Report for Retired
01/01/2020	Completed	C. CalPERS / B	02/19/2020	View Report	View Report

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



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

You have completed this scenario.

CalPERS Resources

Obtain more information by visiting the [CalPERS website](http://www.calpers.ca.gov) at www.calpers.ca.gov.

- [Business Rules & myCalPERS Classes](#)
Pathway: CalPERS website > Employers > (On the bottom right) 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)
- [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

CalPERS Contacts

Email

- To contact [employer educators](#) for questions and requests, email calpers_employer_communications@calpers.ca.gov.
- To receive information on participating in the CalPERS Health Benefits Program, contact [Health Program Consultation Services](#), email calpershealth@calpers.ca.gov.
- If your agency would like to make changes to its monthly employer health contribution, add or remove an optional provision such as vesting, or terminate your health contract, contact the [Health Resolutions and Compliance Unit](#), email healthcontracts@calpers.ca.gov.
- For [Other Post-Employment Benefits \(OPEB\)](#) extraction inquiries, email certbt4u@calpers.ca.gov.
- To [order health publications](#), email ossd_public_agency_requests_publication_fulfillment@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

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.