

# Memorandum

Date: [August 12, 2022](#)  
To: All Departmental Personnel Offices  
From: Benefits Division  
Re: 2023 Open Enrollment Plan Highlights and Changes

The 2022 Open Enrollment season will begin on September 19 and end on October 14, 2022. The following 2023 Open Enrollment Plan Highlights and Changes outlines important information for departmental personnel offices regarding benefits included in Open Enrollment for a January 1, 2023, effective date. The programs covered in the 2023 Open Enrollment Plan Highlights and Changes are:

- Health
- Dental
- Vision
- Consolidated Benefits (CoBen)
- FlexElect
- Legal
- Long Term Disability (LTD)
- Supplemental Life Insurance

Additionally, information regarding the following is included:

- Open Enrollment Announcement for Employees
- Benefits Calculator
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

Please read the information carefully to better assist you in preparation for Open Enrollment. For questions regarding Open Enrollment, please contact [OpenEnrollment@calhr.ca.gov](mailto:OpenEnrollment@calhr.ca.gov).

## 2023 Plan Highlights and Changes

### Open Enrollment Announcement for Employees

- Please distribute the Open Enrollment Announcement to all state employees eligible for health, dental, vision, FlexElect Reimbursement Accounts, legal insurance, cash options, Consolidated Omnibus Budget Reconciliation Act (COBRA), long term disability insurance (LTD), and supplemental life insurance. It provides information about this year's Open Enrollment period and 2023 benefit plan changes. The announcement is available on the [CalHR Benefits website](#).

### Health Plans

- There are health plan and premium rate changes. Please emphasize to employees the importance of visiting the following websites before they enroll or make changes to their benefits during Open Enrollment:
  - The [California Public Employees' Retirement System \(CalPERS\)](#) provides information on health plans and premiums.
  - The [California Department of Human Resources \(CalHR\)](#) provides information on state employer health contributions and CoBen allowances.
- The 2023 CoBen allowances and employer health benefit contributions are available on the [CalHR Benefits website](#). Contributions are subject to change through the collective bargaining process. Changes which occur after issue of this publication will be posted to the CalHR Benefits webpage.

### Dental Plans

- Premiums for Delta Dental Preferred Provider Organization (PPO), Delta Dental PPO plus Premier Basic, Delta Dental PPO plus Premier Enhanced, MetLife Standard, MetLife Enhanced, Premier Access and Western Dental plans will remain the same. Premiums for the DeltaCare USA plan will increase.
- The 2023 dental plan deduction codes and premiums, and the 2023 Dental Handbook are available on the new [CalHR Benefits webpage](#).
- Refer to the [Benefits Administration Manual \(BAM\) section 500](#) for dental information and processing instructions.

### Vision Plans

- Premiums will remain the same for active employees for the 2023 plan year for both the Basic and Premier Vision Plans.

- The 2023 vision plan deduction codes are available on the CalHR Benefit webpage.
- There are two ways for employees to enroll or make changes to their vision plan during Open Enrollment:
  - Visit the [VSP website](#) and click on the “Enroll Now or Make Changes” button.
  - Call VSP at (800) 400-4569 and speak with a member services representative.
- Refer to the [BAM section 1200](#) for vision information and processing instructions.

### **Benefits Calculator**

- The [Benefits Calculator](#) on the CalHR Benefits Division website helps employees compare premiums for health, dental and vision plans.

### **Consolidated Benefits (CoBen)**

- Represented employees in BUs 2, 7, 8, 16, 17, 18, and 19, and excluded employees are in CoBen. The collective bargaining process is fluid and changes may be agreed to which alter the contribution amounts. CalHR will notify departments if there are subsequent changes to the contributions.
- CoBen allowances and employer health benefit contributions for the 2023 plan year are available on the [CalHR Benefits webpage](#).
- Permanent-intermittent (PI) Cash Option Reminder: PIs must complete a STD 702 during Open Enrollment to receive the CoBen Cash Option for the January 1, 2023, through June 30, 2023, control period.
- Refer to [HR Manual Section 1406](#) and [BAM section 1600](#) for CoBen and Cash Option information and processing instructions.

### **FlexElect Program**

- A list of employees currently enrolled in a FlexElect Reimbursement Account will be available on the State Controller’s Office (SCO) ViewDirect online reporting system. Please remind these employees they must re-enroll during Open Enrollment if they wish to continue participation in a reimbursement account for the 2023 plan year.

- The annual maximum amount employees may contribute into a Medical Reimbursement Account is \$2,850 for 2023. Please visit the [Reimbursement Accounts webpage](#) for more information.
- A FlexElect Reimbursement Accounts flyer is available on the CalHR Benefits webpage. Please distribute it to all employees.
- Permanent-intermittent (PI) Cash Option Reminder: PIs must complete a STD 701C during Open Enrollment to receive the FlexElect Cash Option for the January 1, 2023, through June 30, 2023, control period.
- Refer to the [BAM section 700](#) for FlexElect information and processing instructions.

### **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)**

- During Open Enrollment, state departments and agencies are required to issue the [Premium Assistance under Medicaid and Children's Health Insurance Program \(CHIP\) Notice](#) to employees by interoffice mail, first-class mail, or electronically. For electronic distribution, employees must use a computer as part of their daily, normal job function, or have consented to electronic delivery in a manner that demonstrates they can effectively receive the notice via electronic delivery.

### **Legal Services Insurance**

- Premiums will remain the same for active employees for the 2023 plan year.
- ARAG is offering virtual fairs and additional information about Open Enrollment. For more information, employees may visit [ARAGLegal.com/SOCinfo](http://ARAGLegal.com/SOCinfo).
- The 2023 legal insurance deduction codes are available on the CalHR Benefits webpage.
- There are three ways employees can enroll or make changes to their legal insurance during Open Enrollment:
  - Visit the ARAG Insurance website at [ARAGLegal.com/SOCinfo](http://ARAGLegal.com/SOCinfo) to enroll online.
  - Call ARAG at (866) 762-0972 to speak with a customer care representative.
  - Mail or fax the [Group Legal Enrollment Authorization Form 200849](#) to ARAG. The mailing information is located on the enrollment form.

- Direct Pay Agencies – Cal Expo, Cal Fairs, and the Legislative Analyst’s Office must have their employees complete the [Group Legal Enrollment Authorization Form 200849](#) and submit it to their departmental personnel office for processing.
- Permanent-intermittent, temporary authorization, and limited-term employees cannot enroll online and must complete the [Group Legal Enrollment Authorization Form 200849](#) and submit it to their departmental personnel office for processing.
- Legal enrollment forms are no longer processed by the SCO and must be sent to ARAG Insurance.

For detailed enrollment information, please visit the [HR Manual Section 1419](#) and [BAM section 1500](#).

### **Long Term Disability Insurance (LTD) – Excluded Employees Only**

- Premiums will remain the same for active employees for the 2023 plan year.
- Standard is offering virtual fairs and additional information about Open Enrollment. For more information, employees may visit [Standard Insurance](#).
- Employees can enroll, cancel or make changes as follows:
  - Enroll online at [Standard Insurance](#)
  - Email enrollment form to [socltiforms@standard.com](mailto:socltiforms@standard.com)
  - Mail enrollment form to:  
National Accounts SOC Team  
Standard Insurance Company  
900 SW Fifth Avenue  
Portland, OR 97204-9805
- Departmental Personnel Offices:
  - Are responsible for notifying employees of the plan during Open Enrollment.
  - Are responsible for providing information to enrolled employees:
    - On a Leave of Absence
    - Out on Worker’s Compensation
    - Upon separation
- Direct Pay Agencies – Cal Expo, Cal Fairs, and the Legislative Analyst’s Office:
  - Employees must complete the [LTD enrollment form](#) and submit it to their departmental personnel office.
  - Departmental personnel offices can mail or email forms to Standard Insurance.

- Active Military Employees:
  - Must complete the [LTD enrollment form](#).
  - Employees can mail or email enrollment form to Standard Insurance.
- LTD enrollment forms are no longer processed by the SCO and must be sent to Standard Insurance.

For detailed enrollment information, please visit the [HR Manual Section 1413](#) and CalHR [BAM section 900](#).

### **Supplemental Life Insurance – Excluded Employees Only**

- Eligible excluded employees can purchase Supplemental Life Insurance at any time.
- Premiums will remain the same for active employees for the 2023 plan year.
- MetLife is offering virtual fairs and additional information about Open Enrollment. For more information, employees may visit [metlife.com/soc/](https://www.metlife.com/soc/). Employees can enroll, cancel or make changes as follows:
  - Enroll online at: [metlife.com/soc/](https://www.metlife.com/soc/)
  - Mail enrollment form to:  
MetLife Recordkeeping Center  
P.O. Box 14402  
Lexington, KY 40512-4402
- Departmental Personnel Offices are responsible for:
  - Notifying employees of the Supplemental Life Insurance options during Open Enrollment and to newly eligible employees enrolled in the state-paid Basic Insurance Program.
  - Providing information to enrolled employees:
    - On a Leave of Absence
    - Out on Worker's Compensation
    - Upon separation
    - Upon retirement
- Supplemental life insurance enrollment forms are no longer processed by the SCO and must be sent to MetLife Insurance.

For detailed enrollment information, please visit the [HR Manual Section 1421](#) and CalHR [BAM section 800](#).

- The new CalHR Benefit webpage will have a password protected webpage link for all State HR Professionals. The State HR Professionals section is password

protected and may only be accessed by departmental personnel offices. The password is: **2021StateHRP**. The State HR Professionals password is confidential and is not to be shared outside of HR offices.

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