

# 2022 Open Enrollment Employee Announcement

## Open Enrollment Starts September 19 and Ends October 14, 2022

The annual Open Enrollment period for health, dental, vision, FlexElect Reimbursement Accounts, legal insurance, cash options, Consolidated Omnibus Budget Reconciliation Act (COBRA), and long-term disability (LTD) starts September 19 and ends October 14, 2022. This publication provides you information about this year's Open Enrollment and highlights 2023 benefit plan changes. Please take a moment to read this information carefully.

### During Open Enrollment, you may:

- Enroll, cancel, or change your benefit elections for health, dental, vision, COBRA, and legal insurance. You can also add or delete eligible dependents.
- Enroll in FlexElect Reimbursement Accounts. If you have a reimbursement account and want to participate again next year, you need to re-enroll during Open Enrollment.
- Enroll in a cash option in lieu of health and/or dental benefits, if you have other qualifying group health and/or dental coverage through another source, such as your spouse.

### As an Excluded Employee, you may:

- Enroll, cancel, or change LTD coverage.
- If you are enrolled in basic group term life insurance, you can purchase or make changes to your supplemental life insurance and purchase supplemental life insurance for your dependents. Changes can be made at any time.

If you are currently enrolled in health, dental, vision, a cash option, group legal, LTD or supplemental life and do not wish to make changes, no action is required.

If you wish to participate in the FlexElect Reimbursement Accounts, you need to re-enroll annually during Open Enrollment.

Permanent-intermittent employees who want to continue receiving the cash option must also re-enroll annually during Open Enrollment.

**All Open Enrollment actions will be effective January 1, 2023.**

For eligibility information please contact your departmental personnel office.

## VIRTUAL BENEFITS FAIR

On September 14, CalHR is hosting an Open Enrollment Virtual Benefits Fair for state civil service employees on the Healthier U Connections wellness portal. During the Virtual Benefits Fair, state employees can view on-demand webinars to discover their options and get answers they need to prepare for important decisions about their CalPERS health and CalHR dental and vision plans. Representatives from CalHR dental, vision and voluntary plans will offer live Q & A sessions from 10:00 a.m. to 1:00 p.m., while representatives from CalPERS health plans will offer live Q&A sessions from 12:00 p.m. to 3:00 p.m.

State employees can create or log in to their [Healthier U Connections account](#) on September 14 to view webinars, participate in live Q&A, and access resources to help them make informed choices during the Open Enrollment period. Registration code: **Wellness2021**.

For more information and to view the live Q&A schedule, visit the [CalHR Benefits website](#). The Virtual Benefits Fair and all webinar recordings will continue to be available on Healthier U Connections through October 14.

## WHAT IS CHANGING FOR 2023?

There are health plan and premium rate changes for the CalPERS health plans. If you would like to make health plan changes, you must do so during Open Enrollment. Please visit [CalPERS website](#) for the 2023 health plans and premiums. The 2023 CoBen Allowances and Employer Health Benefit Contributions by Bargaining Unit are available on the [CalHR Benefits website](#).

## IMPORTANT OPEN ENROLLMENT REMINDERS

Health coverage offered by the state meets the Affordable Care Act's affordability and minimum value standards. If you are an employee who is eligible for state-sponsored health benefits, then you are not eligible for a premium tax credit toward the purchase of individual health coverage through Covered California.

If you are eligible for health benefits, but not currently enrolled, or you are receiving cash in lieu of state-sponsored health coverage, you may enroll in health benefits during Open Enrollment.

If you have children, they are eligible for dependent coverage for health, dental, and vision plans up to the age of 26. Please check your health, dental and vision coverage enrollments through your departmental personnel office and ensure that only eligible dependents are enrolled.

## 2023 PLAN INFORMATION

### Dental

The 2023 dental plan premiums are available on the CalHR Benefits website. For information regarding your current benefit plans, please contact your departmental personnel office. As a reminder there were Delta Dental benefit plan enhancements that went into effect January 1, 2022. For more information, please visit the [CalHR Benefits website](#).

### Vision Plans

The 2023 vision plan premiums and plan information are available on the CalHR Benefits website. As a reminder the Vision benefit plan enhancements were effective January 1, 2022. For more information, please visit the [CalHR Benefits website](#).

There are only two ways for you to enroll or make changes to your Vision Service Plan (VSP) during Open Enrollment:

1. Visit the [VSP website](#) and complete the online enrollment form.
2. Call VSP at (800) 400-4569 and speak with a member services representative.

### FlexElect Reimbursement Accounts

Medical Reimbursement Accounts – Let you set aside part of your monthly wages in a “Reimbursement Account” to pay for out-of-pocket health care services and/or supplies provided to you, your spouse, and your eligible dependents. The maximum amount you may contribute into the Medical Reimbursement Account is \$2,850 per year.

Dependent Care Reimbursement Accounts – Reimburses you for childcare, elder care and care for a disabled dependent. Medical care for your dependents is not covered under the Dependent Care Reimbursement Account. Refer to the Medical Reimbursement Account for coverage of such expenses.

The maximum amount you may contribute into a Dependent Care Reimbursement Account continues to be \$5,000 per household per year.

### Consolidated Benefits

All excluded employees and employees represented by BUs 2, 7, 8, 16, 17, 18, and 19, are in Consolidated Benefits (CoBen). The state provides a lump sum benefit allowance to purchase health, dental, and vision benefits. If the premium cost of the benefit plans selected is less than your benefit allowance, you receive the difference as taxable income. If the total premium cost of the benefit plans selected is more than your benefit allowance, the difference is deducted on a pre-tax basis from your pay warrant.

The Benefits Calculator can help you determine how much will be deducted from or added to your pay warrant, based on the benefit plans you choose. The 2023 CoBen allowances are on the [CalHR Benefits website](#).

## COBRA

COBRA enrollees can make changes to their coverage during Open Enrollment.

CalHR will send specific instructions to all COBRA enrollees in dental coverage prior to the beginning of Open Enrollment. VSP will send specific instructions to all COBRA enrollees in vision coverage prior to the beginning of Open Enrollment. The 2023 COBRA rates are on the [CalHR Benefits website](#).

## Benefits Calculator

The Benefits Calculator on the [CalHR Benefits website](#) allows you to compare premiums for health, dental, and vision plans. Simply select a year, your Bargaining Unit (BU) and number of dependents. You will then be able to compare your benefit options, as well as populate a dental plan form.

## Legal Services Insurance Plan

Premiums for individual and family coverage will remain the same for 2023.

All eligible employees except those listed below can enroll in or make changes to their group legal services insurance plan by completing an online enrollment form by visiting ARAG's website at [ARAGLegal.com/SOCinfo](http://ARAGLegal.com/SOCinfo) and selecting "View Plan" and "Enroll Now."

Permanent-intermittent, limited-term, and temporary authorization employees, and employees of California Exposition and State Fairs, California Fairs Services Authority, and the Legislative Analyst's Office cannot enroll online. Please complete the [Group Legal Enrollment Authorization Form 200849](#) and submit the form to your departmental personnel office for processing.

## Long Term Disability Insurance

Premiums will remain the same for 2023.

All eligible employees, except those listed below, can enroll in long term disability insurance by completing an online enrollment form by visiting the [Standard website](#) and selecting the "Enroll Now" tab.

Active military state employees and employees of California Exposition and State Fairs and California Fairs Services Authority must enroll using the Standard enrollment form.

Active military state employees should complete the enrollment form and email or mail the completed enrollment form to [Standard Insurance](#).

Employees of California Exposition and State Fairs and California Fairs Services Authority should complete the enrollment form and return it to your departmental personnel office for processing.

## Supplemental Life Insurance Option

Premiums will remain the same for 2023.

Eligible excluded employees enrolled in basic group term life insurance can purchase or make changes to their supplemental life insurance or purchase supplemental life insurance for their dependents at any time. Employees may visit the [Metlife website](#) and select the forms tab for completion. Employees will need to complete, print, and mail the enrollment form to the address indicated online.

You may also request an enrollment form by contacting MetLife Insurance at (800) 252-8524.

## Open Enrollment Deadlines

The last day to enroll or make changes to health, dental, vision, reimbursement accounts, cash options, group legal and LTD is **October 14, 2022**.

Enrollments and changes made by mail must be postmarked by **October 14, 2022**.

If you enroll in a FlexElect Reimbursement Account, your last day to change or cancel your enrollment is **December 31, 2022**.

If you enroll or are automatically re-enrolled in a cash option, your last day to change or cancel your enrollment is **December 31, 2022**.

## For More Information

Additional benefit plan and program information, handbooks and enrollment/change forms can be found on the [CalHR Benefits website](#). For questions regarding the 2022 Open Enrollment period or eligibility, please contact your departmental personnel office.