



2023 BENEFITS SUMMARY

FOR STATE ACTIVE EMPLOYEES

A BRIEF GUIDE TO YOUR CALIFORNIA STATE EMPLOYEE BENEFITS



Important information for you to know.

CalHR is committed to offering a high-quality, comprehensive benefits package that provides valuable benefits for you and your family.

This Benefits Summary Guide provides a brief description of the benefits available to you as a state employee and it does not include details of all covered expenses or exclusions and limitations. You can find more information about these programs by visiting the links that are provided. Please refer to each plan's evidence of coverage booklet for the specific terms and conditions of coverage.

Please note you have 60 days after your date of hire or other qualifying event to change or enroll in the following benefits:

Health, Dental, Vision, Reimbursement Accounts, Cash Options (or Cash in lieu of Benefits), Group Legal Services Insurance and Group Long Term Disability Insurance.

Please contact your department's personnel office to learn more about eligibility and how to enroll.



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Health

You and your dependents have access to a broad array of health insurance plans, with the state paying a portion of the premium. The California Public Employees' Retirement System (CalPERS) administers the coverage.

For more information about this benefit, contact CalPERS at (888) 225-7377 or visit them online at calpers.ca.gov.

Dental

CalHR offers state-sponsored dental plans to all eligible state employees and their eligible dependents. The state offers prepaid, indemnity, and preferred provider option (PPO) dental plans. The prepaid plans include DeltaCare USA, MetLife*, Premier Access, and Western Dental. Delta Dental also offers a PPO plan and an indemnity dental plan. The Delta Dental indemnity plan is referred to as Delta Dental PPO plus Premier Basic for represented employees or Delta Dental PPO plus Premier Enhanced for excluded employees.

All employees in Bargaining Units 1, 3, 4, 5, 6, 9, 10, 11, 12, 13, 14, 15, 20, and 21 have the option of enrolling in a prepaid plan for the first 24 months of employment. At the end of 24 months of state employment, those employees will have 60 days to enroll in the PPO or indemnity plan if they so choose. Employees in Bargaining Units 2, 7, 8, 16, 17, 18 and 19, and excluded employees may elect the Delta PPO plan or Delta PPO plus Premier plan at the time of hire and are not restricted to the state-sponsored prepaid plans. Some exceptions may apply. For more information, please visit calhr.ca.gov/employees.

Employees in Bargaining Unit 5, the California Association of Highway Patrolmen (CAHP), have the option of enrolling in a prepaid plan for the first 24 months of employment. Dues-paying members of Bargaining Unit 5 may enroll in the union sponsored indemnity dental plan once they have completed 24 consecutive months in state service.

Dues-paying members of Bargaining Unit 6, the California Correctional Peace Officers Association (CCPOA), must be enrolled in a dental plan provided through their union-sponsored trust. CCPOA members must complete 12 months in the union sponsored Western Dental plan before they are eligible to enroll in the union sponsored indemnity plan.

For more information about these benefits, please visit calhr.ca.gov/employees.

Below are the links or contact information for each dental plan:

- Delta Dental: deltadentalins.com/state
- Premier Access: socdhmo.com
- MetLife: metlife.com/safeguard/soc
- Western Dental: westerndental.com/state-of-ca
- For CCPOA, contact: (800) 468-6486
- For CAHP, contact: (800) 734-2247

*Benefits are provided by SafeGuard Health Plans, Inc., a MetLife company.



Vision

CalHR offers two vision plans through Vision Service Plan (VSP), the Basic Vision Plan and the Premier Vision Plan. The Basic Vision Plan automatically provides family coverage and the full premium is paid by the state. The Premier Vision Plan is an enhanced plan that employees may enroll in. Employees pay the difference in monthly premiums for themselves and their dependents when they enroll in the Premier Vision Plan. Both plans include an in-network eye exam every year, coverage for lenses, and an allowance to help with the cost of frames or contacts. The Premier Vision Plan provides a higher frame and contact allowance, and lower out of pocket costs for lens enhancements such as standard progressive lenses.

Be sure to take advantage of the annual WellVision exam these plans offer. An annual WellVision exam checks the health of your eyes and can even detect more serious health issues such as diabetes, high blood pressure, high cholesterol, and thyroid disease. In addition, both plans include additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.

For more information about these benefits, visit calhr.ca.gov/employees or the VSP site at stateofcaemployee.vspforme.com, or call VSP at (800) 400-4569.

Enrolling Family Members

You can add the following family members in health, dental and/or vision at the time of your enrollment, during the annual open enrollment, or with a qualifying event:

- Spouse or registered domestic partner
- Natural/adopted children up until age 26
- Step and domestic partner children up until age 26

Upon enrollment and on a triennial basis, you will be required to provide documents to verify your dependent(s) eligibility to remain enrolled in benefits as part of the Dependent Re-Verification Process (DRV).

The following family members can be enrolled in health, dental and/or vision benefits but are subject to specific eligibility, enrollment and certification and recertification rules and regulations:

- Children in a Parent Child Relationship up until age 26, unless enrolled as a disabled dependent
- Disabled child over the age of 26



If you choose to enroll your family members in the health, dental and/or vision benefits, you may select one of the following enrollment options:

- Self
- Self and one eligible family member
- Self and two or more eligible family members*

*Once you've added two or more family members, additional dependents will not change your premium amount.

Contact your department's personnel office for more information about your family member(s) eligibility and enrollment requirements.

Consolidated Benefits (CoBen)

Employees in Bargaining Units 2, 7, 8, 16, 17, 18, and 19, and excluded employees, receive a single combined employer contribution amount for health, dental, and vision benefits, rather than specific contribution amounts for health, dental, and vision benefits.

For more information about this benefit, visit calhr.ca.gov/employees.



Cash Options

Cash Options through CoBen and FlexElect

If you have qualifying group health coverage through another source, such as your spouse, domestic partner, or parent, you may opt to receive cash in lieu of both your state-sponsored health and dental coverage or for your state sponsored health coverage only. Employees who are not covered by CoBen also have the option to receive cash in lieu of dental coverage only. Employees enrolled in individual coverage, such as TRICARE, Medicare, Medi-Cal, and Covered California, are not eligible to receive cash in lieu of other health coverage.

Your Bargaining Unit determines which of the two cash option benefits you are eligible for. All cash option payments are considered taxable income.

Employees must enroll in this program at the time of hire, during the annual open enrollment, or upon experiencing a qualifying event. Re-enrollment is not required each year except for permanent intermittent employees.

Excluded employees and employees in Bargaining Units 2, 7, 8, 16, 17, 18, and 19 are covered by CoBen. For more information about these benefits, visit calhr.ca.gov/employees.

The cash option for employees in Bargaining Units 1, 3, 4, 5, 6, 9, 10, 11, 12, 13, 14, 15, 20, and 21 is available through FlexElect, not CoBen. For more information about these benefits, visit calhr.ca.gov/employees.



Reimbursement Accounts

CalHR offers employees two Reimbursement Accounts – Medical and Dependent Care. These programs allow employees to set aside money to pay for certain kinds of expenses. You specify the amount to be deducted from your paycheck and the deduction occurs before tax withholding, reducing tax liability.

That money is deposited into the appropriate account(s) for you. Once you incur an eligible expense, you submit a claim for reimbursement. Your reimbursement check is mailed to you, or you can request direct deposit into your checking or savings account.

Enrollments are in effect for one plan year (January 1 – December 31). Employees must re-enroll each year during the annual open enrollment for the next plan year.

FlexElect Medical Reimbursement

You may claim reimbursement for out-of-pocket health care services and/or supplies provided to you, your spouse, and your eligible dependents (as defined under IRC section 152) even if you are not covered under the same health plan. Examples of eligible expenses include office visit copays, prescription drugs, dental services and prescription glasses. Expenses that are deemed cosmetic or only benefit general health are not reimbursable. For example, health club expenses for general good health purposes are not reimbursable.

For more information about this benefit, visit calhr.ca.gov/employees.

FlexElect Dependent Care Reimbursement

Expenses for childcare, elder care, and care for a disabled dependent are reimbursable if the care is necessary for you to work or look for work. If you are married, your spouse must also work, unless they are a full-time student or physically or mentally incapable of caring for themselves.

Dependent care services may be provided in your home or someplace else, including family day care homes and day care centers that comply with applicable state and local laws. Day camp expenses qualify as eligible expenses but overnight camp expenses do not qualify.

For more information about this benefit, visit calhr.ca.gov/employees.



Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA requires that employers who maintain group health plans (includes medical, dental, vision and medical reimbursement accounts) offer continuation of benefit coverage for a specific period of time to covered employees, spouses, domestic partners (State of California legislation), and dependent children who lose group coverage due to a "qualifying event."

A COBRA qualifying event is an event which results in a loss of group coverage and provides continuation coverage for a specific number of months. An individual must be covered under the plan before the qualifying event date in order to be eligible for COBRA.

Employee Responsibilities

As a state employee, you must be aware of your COBRA rights in the event you or your enrolled dependents lose coverage due to a qualifying event. You also have the responsibility to report a qualifying event to your department's personnel office within 60 days of the event. Failure to report a qualifying event timely may result in the loss of COBRA continuation rights. For more information about this benefit, visit calhr.ca.gov/employees.



Group Legal Services Insurance Plan

The Group Legal Services Insurance Plan is a voluntary, employee-paid plan that provides comprehensive legal coverage. It is designed to meet the most common personal legal needs of an individual and their family. Covered services include 100 percent paid-in-full network attorney fees for most covered matters, including coverage for in-office advice, representation and consultation. ARAG is the current plan vendor. For more information about this benefit, visit calhr.ca.gov/employees or araglegal.com.

To install the Group Legal Services Insurance Plan app on your device, visit the App Store (Apple) or Google Play (Android) and search for ARAG. For more information, call (866) 762-0972.

For the complete list of covered services, visit araglegal.com.

Group Long Term Disability Insurance (LTD) (Excluded Employees Only)

LTD is a voluntary insurance plan that is available to eligible excluded state employees only. This benefit replaces a portion of your income in the event you cannot work for six months or more due to a covered illness or injury. By protecting your income and helping you to meet your financial commitments in a time of need, this benefit can be key to maintaining your standard of living. The current LTD vendor is Standard Insurance Company.

For more information about this benefit, visit calhr.ca.gov/employees or standard.com.



Savings Plus

Savings Plus is a voluntary program offering a 401(k) and a 457(b) Plan, which allows employees to direct pre-tax and designated Roth payroll deductions to investments that will supplement their retirement benefits. This program is available to all permanent employees. Automatic payroll deductions from your paycheck are invested in your choice of funds from the Savings Plus investment lineup. Interactive tools are available to help you determine if you are on track to meet your projected retirement income needs.

For more information about this benefit, visit calhr.ca.gov/employees and savingsplusnow.com.

Commute Programs

The Commute Programs provide bicycle, transit, and vanpool incentives to all eligible state employees. The goal of the Commute Programs is to reduce the number of vehicles on the road by encouraging employees to explore and use alternate means of transportation to commute to and from work. Fewer vehicles on the road means an improvement in air quality and less traffic congestion.

For more information about these benefits, visit calhr.ca.gov/employees



Third Party Pre-Tax Parking Reimbursement Account Program

The Third Party Pre-Tax Parking Reimbursement Account Program is a voluntary payroll deduction program that allows you to withhold funds from your paycheck on a pre-tax basis to pay for work-related parking expenses. This Program is intended for state employees who do not have access to state-controlled parking spaces or a department-sponsored parking program. The funds withheld from your paycheck go into a special reimbursement account and you claim reimbursement from that account by submitting your parking receipts to the vendor. CalHR contracts with a third-party vendor, Application Software, Inc. (ASI), for record keeping and claims adjudication.

For more information about this benefit, visit calhr.ca.gov/employees and asiflex.com/ca.

Retirement

CalPERS administers the employer-sponsored defined benefit plan for eligible state employees. CalPERS provides retirement, disability, and survivor benefits established in CalPERS' laws. The retirement benefit consists of a formula that includes the employee's age, years of service, and salary. Employees are required to contribute a percentage of their gross monthly salary per month. There is a cap on annual salary that can be used to calculate retirement benefits. The contribution is not subject to federal and state taxes.

For more information about retirement benefits, visit calpers.ca.gov.

Part-Time, Seasonal, and Temporary (PST) Retirement Program

Employees who are not eligible for CalPERS retirement are required to participate in the PST Retirement Program administered by CalHR in lieu of Social Security. Employees enrolled in this program contribute 7.5 percent of their gross wages, on a pre-tax basis, to a retirement account that is available upon separation of employment.

For more information about this benefit, visit savingsplusnow.com.



Long-Term Care Program (LTC)

CalPERS LTC coverage helps participants pay for the cost of care when they need assistance with the activities of daily living. For more information, contact CalPERS LTC at (800) 982-1775 or visit them online at lcpolicyhub.com/calpers/.

CalPERS has temporarily suspended enrollment for the LTC program due to current uncertainty in the long-term care market. For policyholder information, visit the [CalPERS LTC](#) website.

Basic Group Term Life Insurance and Voluntary Supplemental Life Insurance (Excluded Employees Only)

An employer-paid Basic Group Term Life Insurance Plan is provided to active state employees who are designated managers, supervisors, confidential, and other specified excluded employees. Employees designated supervisory and confidential have \$25,000 of basic insurance coverage and employees designated exempt and managerial have \$50,000 of coverage.

Voluntary Supplemental Life Insurance is an employee-paid benefit available to employees who are enrolled in the Basic Group Term Life Insurance Plan. Employees who purchase \$20,000 or more in Voluntary Supplemental Life Insurance may also purchase life insurance for a spouse or domestic partner and dependent child(ren) up to age 23. MetLife Insurance is the current vendor for this program.

For more information about these benefits, visit calhr.ca.gov/employees or metlife.com/soc.



Common Carrier Travel and Accident Insurance (Excluded Employees Only)

CalHR provides employer-paid Common Carrier Travel and Accident Insurance for active state employees designated as manager, supervisor, confidential, and other specified excluded employees. This \$150,000 accidental death and dismemberment insurance policy insures against job-related accidental death or dismemberment on commercial carriers licensed by the Public Utilities Commission.

For more information about these benefits, visit calhr.ca.gov/employees.

Statewide Engagement Program

Newly established program brings together employee assistance, wellness, merit, and engagement under one cohesive effort to enhance the state's ability to holistically support you and your eligible dependents. The program provides you with resources and services for the following four programs:

Employee Engagement Program

The Employee Engagement Program is designed to enhance employee engagement by empowering you as a state employee through workplace activities and recognition initiatives. For more information about this benefit please visit [Work and Engagement Resources](#).

Employee Assistance Program (EAP)

You and your eligible dependents have access to an EAP provided by Magellan Health Services. EAP is provided as part of the state's commitment to promoting employee health and well-being. It is offered at no charge to you and provides a valuable resource for support and information during difficult times, as well as consultation on day-to-day concerns. EAP is an assessment, short-term counseling and referral service designed to provide assistance for marriage, family, and relationship issues; emotional, personal, and stress concerns; drug and alcohol abuse; healthy lifestyles; and work-life balance. Customer service representatives are available 24/7/365.

For more information about this benefit, visit [Employee Assistance Program \(ca.gov\)](#).



Employee Wellness Program

Healthier U promotes a work environment that encourages healthy lifestyle choices, decreases the risk of illness and disease, and enhances employee effectiveness and well-being. In an effort to develop healthy worksites and implement a proactive onsite wellness program, CalHR offers Healthier U Connections, an innovative online wellness service designed to help state employees create healthier minds, healthier bodies, and a healthier workplace.

For more information about this benefit, visit calhrwellness.com.

Merit Award Program

The Merit Award Program was established by the California Legislature in 1950 as an incentive award system to recognize employee contributions to state government and its operations. The Merit Award Program consists of two separate programs: the Governor's State Employee Medal of Valor Award Program and the Superior Accomplishment Awards Program. CalHR also administers the 25-Year Service and Retirement Awards.

For more information about these benefits, visit calhr.ca.gov/employees.



Benefit Program Contacts*

PLAN TYPE	PROVIDER	PHONE	WEB
Health	CalPERS	(888) 225-7377	calpers.ca.gov
Dental	Premier Access	(888) 534-3466	socdhmo.com calhr.ca.gov/employees/Pages/dental-benefits.aspx
Dental	Western Dental	(866) 859-7525	westerndental.com/state-of-ca calhr.ca.gov/employees/Pages/dental-benefits.aspx
Dental	DeltaCare USA	(800) 422-4234	deltadentalins.com/state calhr.ca.gov/employees/Pages/dental-benefits.aspx
Dental	MetLife	(800) 880-1800	metlife.com/safeguard/soc calhr.ca.gov/employees/Pages/dental-benefits.aspx
Dental	Delta Dental	(800) 225-3368	deltadentalins.com/state calhr.ca.gov/employees/Pages/dental-benefits.aspx
Vision	Vision Service Plan	(800) 400 -4569	stateofcaemployee.vspforme.com calhr.ca.gov/employees/Pages/vision-benefits.aspx
Consolidated Benefits (CoBen)	N/A	Contact your Department's Personnel Office	calhr.ca.gov/employees/Pages/consolidated-benefits.aspx
Cash Options	N/A	Contact your Department's Personnel Office	CoBen Cash Option: calhr.ca.gov/employees/Pages/cash-options-coben.aspx Non-CoBen Cash Option: calhr.ca.gov/employees/Pages/cash-options-non-coben.aspx
Reimbursement Accounts (FlexElect)	ASI	(800) 659-3035	asiflex.com/CA calhr.ca.gov/employees/Pages/reimbursement-accounts.aspx
Consolidated Omnibus Budget Reconciliation Act (COBRA)	N/A	Contact your Department's Personnel Office	calhr.ca.gov/employees/Pages/cobra.aspx
Group Legal Insurance Services Plan	ARAG	(866) 762-0972	calhr.ca.gov/employees/Pages/group-legal-services.aspx ARAGlegal.com/socinfo



Group Long Term Disability (LTD)	Standard Insurance	(888) 641-7193	calhr.ca.gov/employees/Pages/long-term-disability-(LTD)-insurance.aspx standard.com/mybenefits/california
Savings Plus	Nationwide Retirement Solutions	(855) 616-4776	calhr.ca.gov/employees/Pages/savings-plus.aspx savingsplusnow.com
Commute Programs	N/A	Contact your Department's Personnel Office	calhr.ca.gov/employees/Pages/Commute-Program.aspx
Third Party Pre-Tax Parking Reimbursement Account Program	ASI	(800) 659-3035	calhr.ca.gov/employees/Pages/pre-tax-parking-reimbursement-account-program-.aspx asiflex.com/CA
Retirement	CalPERS	(888) 225-7377	calpers.ca.gov
Part-Time, Seasonal, and Temporary (PST) Retirement Program	Nationwide Retirement Solutions	(855) 616-4776	savingsplusnow.com
Long Term Care Program (LTC)	CalPERS	(800) 982-1775	https://ltpolicyhub.com/calpers/
Basic Group Term Life Insurance and Voluntary Supplemental Life Insurance	MetLife Inc.	(800) 252-8524	calhr.ca.gov/employees/Pages/basic-group-term-life-insurance-for-excluded-employees.aspx metlife.com/soc
Common Carrier Travel and Accident Insurance	N/A	Contact your Department's Personnel Office	calhr.ca.gov/employees/Pages/travel-insurance.aspx
Employee Assistance Program (EAP)	Magellan Health Services	(866) 327-4762	www.eap.calhr.ca.gov
Health & Wellness Program	N/A	Contact your Department's Personnel Office	calhrwellness.com
Merit Award Program	N/A	Contact your Department's Personnel Office	calhr.ca.gov/employees/Pages/map-merit-award-program.aspx

***Please contact your department's personnel office for information on how to enroll in these benefits and to learn more about eligibility.**

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