

## Group Legal Services Insurance Plan

The Group Legal Services Insurance Plan is a voluntary, employee-paid plan that provides comprehensive legal coverage.

## 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.

## Statewide Engagement Program

This newly established program brings together employee assistance, wellness, merit and engagement.

## 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.

## Employee Assistance Program (EAP)

You and your eligible dependents have access to an EAP provided by Magellan Health Services.

## 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.

## Merit Award Program

The Merit Award Program incentive award system recognizes employee contributions to state government and its operations.



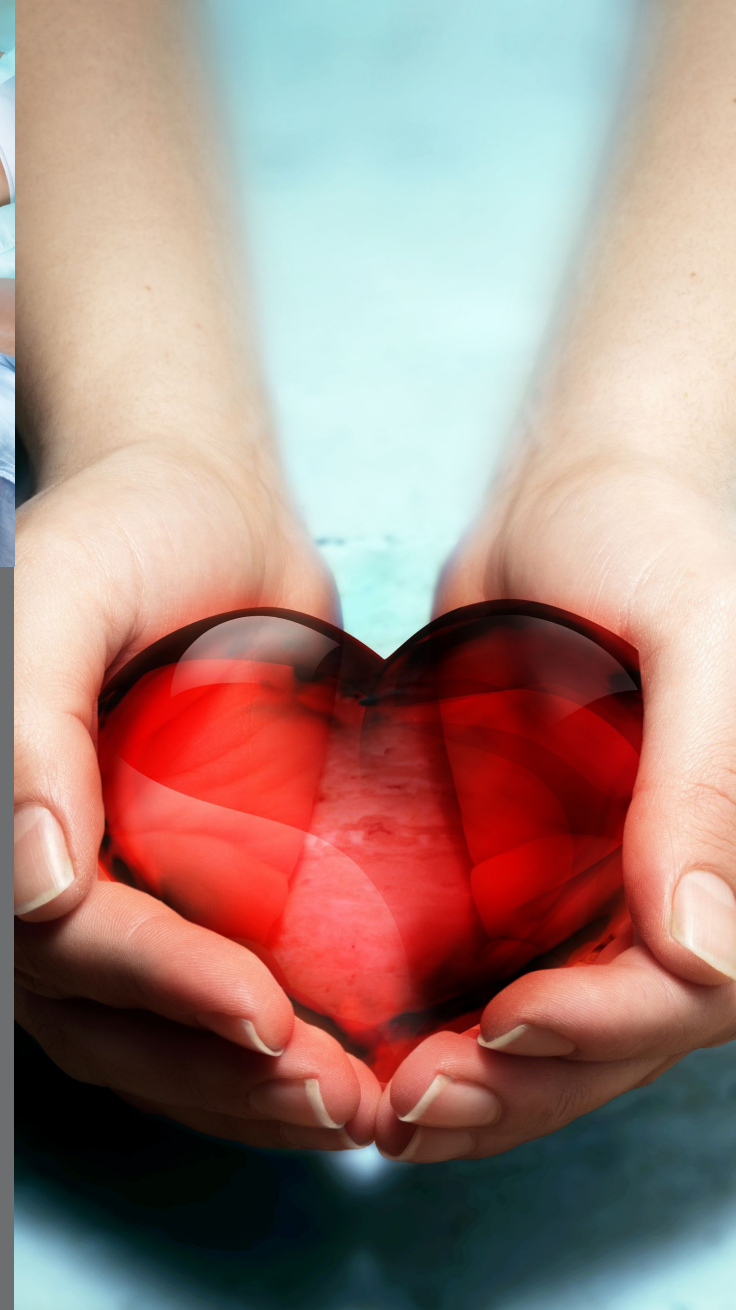
## Important Information For You to Know

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.



Scan the QR code using your smart phone camera to view the full 2023 CalHR Benefits Summary For Active State Employees.



## 2023 Benefits-at-a-Glance

For Active State Employees

A Brief Overview Of Your California State Employee Benefits

# Your Benefits

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

## 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.

## 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.

## 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.

## 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.

## 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.

## 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.

## 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."

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

LTD is a voluntary insurance plan that is available to eligible excluded state employees only.

## Commuter Programs

The Commuter Programs provide bicycle, transit and vanpool incentives to all eligible state 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.

## Savings Plus

Savings Plus is a voluntary retirement program allowing you to supplement your retirement benefits through tax-deferred and Roth payroll contributions. We offer 401(k) and 457(b) plans.

## Retirement

CalPERS administers the employer-sponsored defined benefit plan for eligible state employees.

## 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.

## 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.