

HUMAN RESOURCES MEMORANDUM 20-004		DATE ISSUED: 3/3/2020
SUBJECT: 2020 GROUP LEGAL SERVICES INSURANCE PLAN OPEN ENROLLMENT		REFERENCE: CalHR 1419
TO: All DGS Employees		SUPERCEDES: <i>HR Memo 19-002</i>

PLEASE ENSURE THAT THIS INFORMATION IS SHARED WITH YOUR EMPLOYEES

Purpose

The purpose of this memorandum is to inform employees of the annual open enrollment for the State’s Group Legal Services Insurance Plan (Plan).

What is the Plan?

The Plan, administered by the Department of Human Resources (CalHR), is a voluntary, employee-paid plan that provides comprehensive legal coverage to active and retired state employees. It is designed to meet the most common personal legal needs of an individual and their family. Coverage is provided by ARAG Insurance Company.

Some of the Plan features include:

- Affordable legal benefits that address a wide variety of legal matters, like creating a will, fighting a traffic ticket, a dispute with a contractor and much more.
- Access to a nationwide network of more than 12,000 attorneys who can provide consultation, personal legal document review and preparation, and presentation in court if needed.
- Attorney fees that are 100 percent paid in full for most covered matters when you work with a Network Attorney.
- Access to helpful online resources like guidebooks and DIY Docs.

Open Enrollment Period

Open enrollment for the Plan is March 1, 2020 through April 30, 2020.

During this enrollment period, eligible employees may enroll in the Plan and current enrollees can change their coverage plan from single to family or family to single and add/delete eligible dependents. Employees already enrolled are not required to re-enroll to maintain coverage. Enrollees may cancel membership at any time.

The Plan is now offering online enrollment for active state employees. See Enrollment/Cancellation Process for additional information.

Premium Rates

The monthly premium rates will remain the same and are as follows:

- Individual Coverage - \$10.19
- Family/Registered Domestic Partner Coverage - \$17.74

Eligibility Criteria

Active employees who meet the following criteria are eligible to participate in the Plan:

1. Permanent or probationary employees with a time base of half-time or more, who are designated as rank and file, managerial, supervisory, confidential, or excluded/exempt.
2. Permanent-Intermittent (PI) employees who worked a minimum of 480 paid hours each six-month qualifying control period ending June 30 or December 31 or a total of 960 paid hours in two consecutive (prior and current) control periods (January through December).
 - Hours worked during a qualifying period in a permanent, temporary authorization (TAU) or limited-term (LT) appointment may be counted toward the 480 hours if the employee subsequently receives a PI appointment with no break in service.
 - An employee who permanently separated and reinstated as a PI employee must work the 480 hours in a qualifying control period to be eligible for coverage, regardless of the length of the break in service.
 - A PI employee who transitions into a LT position during a control period, with no break in service, may combine the hours worked as an LT with the PI hours to qualify for coverage at the end of that control period. The LT time base must be half-time or more.
 - An enrolled employee whose time base changes to PI will have coverage continued until the end of the next control period. At that time, the employee must re-qualify based on his or her PI status.
3. LT assignments (six months or more) are eligible to participate in the plan if they have a mandatory right of return to a permanent civil service appointment and they work half time or more.

Newly eligible employees have 60-calendar days from their effective date of eligibility/hire to enroll in the Plan. PI employees hired during/after the open enrollment period, may enroll in the Plan as newly eligible upon completion of the 480 paid hours in a qualifying control period.

Dependent Eligibility

Eligible dependents are defined as:

- A lawful spouse or registered domestic partner;
- Any unmarried, dependent children under the age of 26 who have never been married;
 - a. Children include natural, stepchildren, adopted children, or children for whom the employee is the legal guardian, and children of either domestic partner; and
 - b. Any economically dependent child 26 years of age or older, if he/she is incapable of self-support because of a physical disability or mental incapacity who has never been married and is chiefly dependent on the eligible employee for support and maintenance.

Family members who are not eligible include the eligible employee's parents and grandparents, children under the age of 26 who are married, or who have been married, and children over age 26, unless disabled as specified above.

Employees should be reminded that they are responsible for notifying the Office of Human Resources (OHR) and completing the necessary paperwork when a dependent child loses eligibility (in accordance with the 60-calendar day permitting event criteria).

Enrolled members who fail to initiate the voluntary deletion within the permitting event date will not be reimbursed for the overpayment of premium nor will the carrier provide coverage for family members who no longer meet the eligibility requirement for dependents. Dependents can convert to an individual plan, if previously covered under the family plan.

Enrollment/Cancellation Process

Eligible employees* can now enroll online at [ARAG Legal Insurance](#). Use access code 10202soc. Select “View Plans” and “Enroll Now.”

If you do not wish to enroll online or wish to cancel or change your coverage plan, you can complete the [Enrollment Authorization Form 200550](#). Please send completed Enrollment Authorization Form 200550 directly to ARAG via mail or fax at:

ARAG Legal Insurance
Attn: Client Support
500 Grand Ave., Suite 100
Des Moines, IA 50309
Phone: (866) 762-0972
Email forms to: service@ARAGlegal.com
Fax forms to: (515) 246-8816

*PI, TAU and LT employees cannot enroll online and should complete the [Enrollment Authorization Form 200635](#) to enroll, cancel or change coverage plans.

PI, TAU and LT enrollees are required to complete Sections A and B of the respective form and submit it to OHR. Please **do not** send directly to ARAG. This form must have an original signature, or it will not be processed.

Questions

If you have questions about the plan or service, visit [ARAG's dedicated website](#) (access code 10202soc) or call the toll-free customer service line at 1-866-762-0972 or TTY 1-800-383-4184, or 711 to reach a relay operator. You can also visit CalHR's [HR Manual Section 1419](#).

For general questions about form completion and effective dates, please contact your designated Attendance Clerk or Employee Resource Liaison.

AMY APPLGATE, Personnel Officer
Office of Human Resources

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