



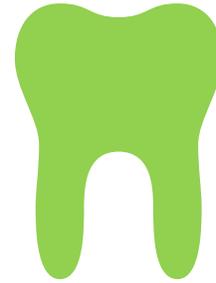
2020 OPEN ENROLLMENT

STARTS SEPTEMBER 21 AND ENDS OCTOBER 16.

2020 Open Enrollment starts **September 21** and ends **October 16**.

Changes made during Open Enrollment will take effect January 1, 2021.

During Open Enrollment, you can:



- ▶ Change your CalPERS health plan
- ▶ Add eligible dependents
- ▶ Remove dependents
- ▶ Cancel your existing CalPERS health coverage
- ▶ Enroll in a CalPERS health plan if you don't currently have coverage
- ▶ Change your Dental plan
- ▶ Add or remove eligible dependents from your dental plan
- ▶ Change from VSP Basic to Premier
- ▶ Add or remove eligible dependents from your vision plan

If you aren't making changes to your coverage, no action is needed.



Dignity Health™

Discover Your Options

Beginning September 1, log in to your myCalPERS account to explore your health plan options. myCalPERS allows you to access customized health information and has tools and resources to help you with your Open Enrollment decisions. myCalPERS also provides you with secure 24/7 access to view:

- ▶ Specific health benefit changes that may impact you in the coming year.
- ▶ Your current 2020 monthly premium and 2021 monthly premium if you do not change your health plan.
- ▶ 2021 health plans and monthly premiums available based on your health eligibility ZIP code.
- ▶ Which health plans your doctors participate in (updated to included specialists).
- ▶ Your enrolled dependents.
- ▶ All CalPERS Open Enrollment information.
- ▶ Your 2020 Health Plan Statement.



2021 Changes to Plans and/or Regions



We realize changes to health plans may impact your decision during Open Enrollment. Listed below are the health plan changes for 2021. To view all 2021 health plans and rates, visit [Plans & Rates](#).



Log in to myCalPERS to view customized health benefit information.



Use the Search Health Plans tool in myCalPERS to find health plans available in your area and whether your doctor accepts those plans.

Changing Your Health Plan

It's important to review next year's health plan information, as aspects of your coverage may change.

You may use your previous health plan through December 31, 2020 only. Your new health plan takes effect January 1, 2021.

If you change your health plan, you'll receive new ID cards from your new provider.

Note: Without a qualifying event, you may not change your health plan outside of Open Enrollment. Your medical group no longer contracting with your health plan isn't a qualifying event.

Things You Need to Know!

It's important to review the details of your health enrollment and understand how health benefit changes may impact you and your dependents. Your myCalPERS account provides resources to help you review health plan changes and compare costs so you can make an informed decision about your health care coverage. To make the best decision for you and your dependents, you should:

- ▶ **Review your Health Plan Summary in myCalPERS.** Verify the health enrollment information about you and your dependents is accurate.
- ▶ **Review your plan, your cost, and your network.** Will your plan still be available next year, or is there a better option for you? If you change networks, will you still have access to your preferred doctors and/or hospitals? To confirm doctor and network availability, contact your current or prospective health plan. The **Search Health Plans** tool in [myCalPERS](#) can help you determine if a doctor accepts your CalPERS health plan, but it is not able to tell you if that doctor is accepting new patients. If you are searching for a new doctor, call that doctor to confirm availability. While CalPERS provides a variety of health plans, only you can decide which is best for you and your family.



Use the tools and resources below to compare coverage, services and costs.

Active Members

Your Plan, Your Cost, Your Network

- ▶ [myCalPERS](#) – Log in and use the **Search Health Plans** tool to find the best health plan option tailored to you and your dependents. You can compare monthly premiums, find plans your doctors participate in, and compare benefits and costs for each plan.
- ▶ [Plans & Rates](#) – Compare 2021 health plan options, find Evidence of Coverage and Summary of Benefits publications, access provider websites, and research networks of doctors and covered services.
- ▶ [2020-21 Open Enrollment Newsletter \(PDF\)](#) – Review 2021 health program highlights, notable health plan changes, and important health reminders.
- ▶ [Eligibility & Enrollment](#) – Learn about the CalPERS Health Program, including eligibility requirements and general enrollment information.
- ▶ 2021 Health Benefit Summary – Compare covered services, co-payments, and benefits for each CalPERS health plan (available by September 14).
- ▶ [California Health Care Quality Report Cards](#) – Find information on the quality of health care and how patients rate their experience from specific providers.
- ▶ [Medical Board of California](#) – Learn how the state is protecting health care consumers and access to quality medical care.

If you'd like to make changes to your health plan for 2021, refer to the information below

To make Open Enrollment health plan changes, contact your personnel specialist or health benefits officer in human resources for required forms and documentation. Refer to [Your Guide to Choosing a Health Plan \(PDF\)](#) for factors to consider when changing your health plan.

Click [here](#) for the Health Benefit Plan Enrollment Form (HBD-12) (PDF). DGS OHR will except electronically signed benefit forms.



Health Premium Adjustments

- ▶ Review your pay warrant to ensure the correct health plan premium deduction was made for 2021.
- ▶ If your January warrant doesn't show the new premium deduction, you should see the premium payment adjustment in the subsequent pay period.
- ▶ If you don't see the correct deduction applied in your February warrant:
 - ❖ Active members can contact their Attendance Clerk, who will reach out to your Personnel Specialist in Human Resources.



Rates & Employer Contributions

- ▶ View CalPERS 2021 [In-State Rates](#) (or see next page)
- ▶ For Active State Members below are the contribution rates. Your cost is any amount above the employer contribution. Active subscribers are subject to the 80-80 or 85-80 formula. Active subscribers should contact their employer to inquire which formula applies to their bargaining unit.

State Employer Health Benefit Contributions

Formula	Single (1)	2 Party (2)	Family (3)
80-80 Formula	\$607	\$1,216	\$1,567
85-80 Formula	\$645	\$1,254	\$1,605

State CoBen Allowances

Consolidated Benefits (CoBen) is the employer-provided benefit allowance to offset the cost of health, dental, and vision benefits. For more information, visit [CalHR](#). Click [here](#) to determine your contribution amount.

In-State Rates CaIPERS 2021 State Health Premiums Effective Date: January 1, 2021

Plan Name	Subscriber	Plan Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Rate
Anthem Blue Cross Del Norte	\$849.23	172	1	\$1,698.46	172	2	\$2,208.00	172	3
Anthem Blue Cross Select	800.55	181	1	1,601.10	181	2	2,081.43	181	3
Anthem Blue Cross Traditional	1,220.32	180	1	2,440.64	180	2	3,172.83	180	3
Blue Shield Access+	938.96	141	1	1,877.92	141	2	2,441.30	141	3
Blue Shield Access+ EPO	938.96	191	1	1,877.92	191	2	2,441.30	191	3
Blue Shield Trio	722.56	471	1	1,445.12	471	2	1,878.66	471	3
CA Assoc of Highway Patrolmen	768.67	230	1	1,492.25	230	2	1,951.73	230	3
CA Correctional Peace Officers Assoc - BSC North	830.60	256	1	1,665.05	256	2	2,248.06	256	3
CA Correctional Peace Officers Assoc - BSC South	684.86	266	1	1,373.51	266	2	1,856.05	266	3
Health Net Salud y Más	425.02	184	1	850.04	184	2	1,105.05	184	3
Health Net SmartCare	924.36	185	1	1,848.72	185	2	2,403.34	185	3
Kaiser Permanente	761.62	056	1	1,523.24	056	2	1,980.21	056	3
PERS Choice	849.23	222	1	1,698.46	222	2	2,208.00	222	3
PERS Select	527.39	045	1	1,054.78	045	2	1,371.21	045	3
PERSCare	1,111.87	278	1	2,223.74	278	2	2,890.86	278	3
Peace Officers Research Assoc of CA	750.00	207	1	1,449.00	207	2	1,927.00	207	3
Sharp Performance Plus	632.27	189	1	1,264.54	189	2	1,643.90	189	3
UnitedHealthcare SignatureValue Alliance	755.61	187	1	1,511.22	187	2	1,964.59	187	3
Western Health Advantage	757.02	176	1	1,514.04	176	2	1,968.25	176	3

2021 Changes to Plans and/or Regions

Plan Name	Changes
Anthem Blue Cross Select Medicare Preferred	<p>Anthem Select Medicare Preferred is expanding its service area from Monterey Co. only, to 22 additional counties</p> <ol style="list-style-type: none"> 1. Alameda 2. Contra Costa 3. El Dorado 4. Fresno 5. Imperial 6. Kern 7. Los Angeles 8. Merced 9. Nevada 10. Orange 11. Place 12. Riverside 13. Sacramento 14. San Bernardino 15. San Francisco 16. San Joaquin 17. Santa Clara 18. Santa Cruz 19. Stanislaus 20. Tulare 21. Ventura 22. Yolo
Anthem Blue Cross Traditional HMO (Basic)	<ul style="list-style-type: none"> • 10.38% premium increase for Public Agencies and Schools in Region 1 • 11.88% premium increase for Public Agencies and Schools in Region 2
Blue Shield Trio	<p>Blue Shield Trio is expanding its service area to include 3 additional counties:</p> <ul style="list-style-type: none"> • Santa Barbara • San Luis Obispo • Ventura

2021 Changes to Plans and/or Regions continued..

Plan Name	Changes
Health Net SmartCare	<ul style="list-style-type: none"> • 11.96% premium increase for Public Agencies and schools in Region 1
Kaiser Permanente Senior Advantage Plan	<p>New supplemental benefits:</p> <ul style="list-style-type: none"> • Post-hospital discharge meal delivery • Post-hospital discharge transportation • Routine transportation to medical care
PERSCare (Basic)	<ul style="list-style-type: none"> • 12.32% premium increase for State and California State Universities • 14.26% premium increase for Public Agencies and Schools in Region 1 • 13.08% premium increase for Public Agencies and Schools in Region 2 • 11.27% premium increase for Public Agencies and Schools in Region 3
PERSCare Out of State (Basic)	<ul style="list-style-type: none"> • 14.29% premium increase for Out of State
Sharp Direct Advantage	<p>New Sharp Medicare Advantage plan will be available in San Diego County. Dental benefits will be an option, for an additional fee (\$12), to contracting agency members.</p>
UnitedHealthcare HMO (Basic)	<p>UC Davis will no longer be available to UnitedHealthcare HMO Basic members.</p> <p>UC Davis is available through the following plans:</p> <ul style="list-style-type: none"> • Anthem Select • Anthem Select Medicare Preferred • Blue Shield Access+ • PERS Select • PERS Choice • PERSCare • United Healthcare Medicare Advantage
UnitedHealthcare Medicare Advantage	<p>New Supplemental benefits:</p> <ul style="list-style-type: none"> • Post-hospital discharge meal delivery • Post-hospital discharge transportation • Non-skilled in-home care

Health Plans

- ▶ [View all health plan Summary of Coverage and Evidence of Coverage Documents](#)

About the Plans

- ▶ **HMO** - A Health Maintenance Organization (HMO) plan provides health care from specific doctors and hospitals under contract with the plan. You pay co-payments for some services, but you have no deductible, no claim forms, and a geographically restricted service area.
- ▶ **PPO** - A Preferred Provider Organization (PPO) is similar to a traditional "fee-for-service" plan, but you must use doctors in the PPO provider network or pay higher co-insurance (percentage of charges). You must usually meet an annual deductible before some benefits apply. You're responsible for a certain co-insurance amount and the plan pays the balance up to the allowable amount.
- ▶ **EPO** - The Exclusive Provider Organization (EPO) plan offers the same covered services as an HMO plan, but you must seek services from the plans' PPO network of preferred providers. You're not required to select a primary care physician.
- ▶ **Combination Plans** - A combination plan means at least one family member is enrolled in a Medicare health plan and at least one family member is enrolled in a Basic health plan through the same health carrier. CalPERS requires all family members to have the same health carrier.

For more information...

- ▶ Click on the following links for more detailed information regarding Health Plans...
- ▶ [2021 Summary of Benefits & Coverage Notice](#)
- ▶ Sutter Health
<https://www.sutterhealth.org/lp/open-enrollment/dist/assets/docs/calpers-flyer.PDF>
Online chat: [sutterhealth.org/openenrollment](https://www.sutterhealth.org/openenrollment)
Call: 1-855-532-6400
Email: employer@sutterhealth.org
- ▶ Kaiser Permanente
<https://healthy.kaiserpermanente.org/>
- ▶ United Health Care <https://www.uhc.com/>
- ▶ Dignity Health
<https://www.dignityhealth.org/dhmf/doctal>
<https://www.dignityhealth.org/sacramento/about-us/video-library>

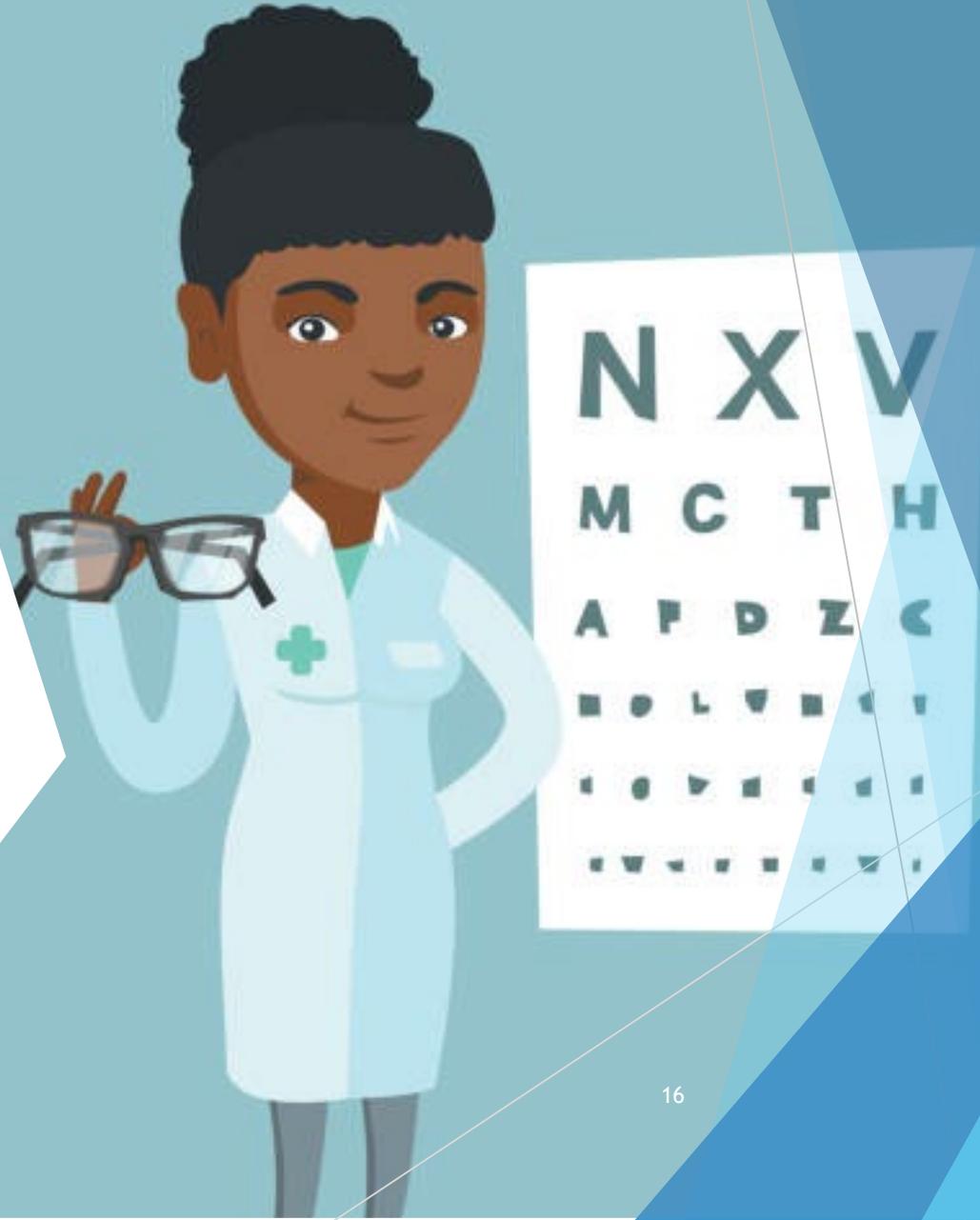


Dental

- ▶ [View Dental Premiums](#)
- ▶ Use the CalHR [Benefits Calculator](#) to compare premiums for health, dental, and vision. The employee can select a year, bargaining unit, and number of dependents which allows them to compare benefits options, as well as populate a dental plan form.

Vision

- ▶ [View Vision Plan Rates](#)
- ▶ Note! Vision forms will no longer be available to enroll or make changes to your vision plan for Open Enrollment transactions.
- ▶ There are two ways to enroll or make changes to your vision plan during Open Enrollment:
 1. Visit the Vision Service Plan (VSP) website (stateofcaemployee.vspforme.com) and complete the online enrollment form.
 2. Call VSP at (800) 877-7195 and speak with a member services representative.



Flex Elect Plan Options:

The options available under FlexElect are:

- **Cash Option:** This option is not available for the 2021 enrollment year.
- **Medical Reimbursement Account (MRA)**
 - ❖ Employees may authorize a monthly deduction to be placed into a MRA to reimburse themselves for eligible medical expenses. The deduction is taken from the employees' paychecks before federal, state, and social security taxes are assessed. The minimum contribution into the account is \$10 per month; the annual maximum is \$2,650 per year. (Over a 12-month period, the monthly maximum is \$220.83.) Employees who enroll mid-year can still contribute the annual maximum. In this situation, the monthly maximum deduction would not be limited to \$220.83. Employees may not request reimbursement from this account to pay for any out-of-pocket premium costs for their medical and/or dental insurance. Employees may reference the FlexElect Program handbook which provides a partial list of expenses that are payable under the State's FlexElect MRA.
- **Dependent Care Reimbursement Account (DCRA)**
 - ❖ Employees may authorize a monthly deduction to be placed into a DCRA to reimburse themselves for expenses for eligible child care, elder care, and care for a disabled dependent. The deduction is taken from the employees' paychecks before federal, state, and social security taxes are assessed. The minimum contribution into the account is \$20 per month; the annual maximum is \$5,000 per year (per household) or \$2,500 for married, filing a separate income tax return. (Over a 12-month period, the monthly maximum is \$416.66.) Employees who enroll mid-year can still contribute the annual maximum. In this situation, the monthly maximum deduction would not be limited to \$416.66. In any case, the annual contribution cannot exceed the lesser of (a) the applicable maximum amount, or (b) the employee's annual earned income, or (c) the annual earned income of the employee's spouse. If employees need help determining whether their expenses qualify for reimbursement, check IRS Publication 503.
 - ❖ **Annual Reenrollment Requirement:** Employees enrolled in the MRA and/or the DCRA **MUST REENROLL** in FlexElect during the annual open enrollment period each year they wish to participate by completing a Reimbursement Account Enrollment Authorization (STD. 701R). There is no automatic reenrollment into either of the reimbursement accounts. Under the Internal Revenue Code governing the FlexElect Program, employees who enroll/reenroll into a MRA and/or DCRA during the annual FlexElect Open Enrollment Period, have until December 31 (of the same year), to cancel or change their FlexElect elections (for the next plan year).
 - ❖ View the FlexElect Flyer and the [FlexElect Handbook](#) for the 2020 Open Enrollment Season
 - ❖ Visit CalHR for the [Enrollment Forms](#)



Group Legal Services Insurance Plan Open Enrollment is September 21- October 16

The Group Legal Services Insurance Plan (Plan) is a voluntary insurance plan that is available to eligible state employees. It is an important part of the state's benefits package because it connects you with network attorneys and other legal resources to help you resolve life's legal issues.

Managing legal matters can be very confusing, time-consuming and costly, especially when you consider that attorney fees in the U.S. average \$368* per hour. As an employee with the state's Plan, you can face your problems with more confidence using the resources and services available to you.

2021 Premiums (remain the same for 2021)

- Individual Coverage - \$10.19
- Family Coverage - \$17.74

Note! Open Enrollment transactions will have a January 1, 2021 effective date with premiums processed from the December pay warrant.

3 Ways to Enroll During Open Enrollment

1. Online

Eligible state employees can enroll online by visiting ARALegal.com/socinfo and selecting the "View Plans" and "Enroll Now" tabs to enroll.

2. By Phone

To enroll by phone, please contact ARAG Customer Care:

Monday-Friday, 5:00a.m. - 5:00p.m., Pacific Time
Toll-free 866.762.0972
TTY 800.383.4184 (or 711 to reach a relay operator)

3. By Mail or Fax

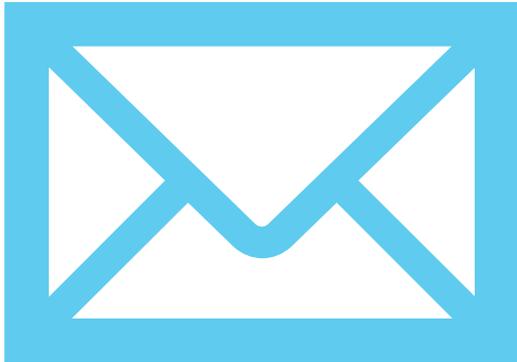
To enroll by mail or fax, [complete the Group Legal Enrollment Authorization Form 200550](#) and mail or fax it to ARAG Insurance. Please retain copy for your records.

Mail or fax completed forms to ARAG Insurance at:

ARAG Insurance Company
500 Grand Avenue, Suite 100
De Moines, IA 50309-9958
Fax: 515.246.8816

For more information, please contact Grouplegal@calhr.ca.gov

QUESTIONS?



- ▶ For questions or to turn in your forms, please either see your Attendance Clerk or email PTU at DGSOHR2020OpenEnrollment@dgs.ca.gov