

HUMAN RESOURCES MEMORANDUM 20-024a		DATE ISSUED: 10/08/2020
SUBJECT: 2020 OPEN ENROLLMENT FOR HEALTH, DENTAL, VISION, FLEXELECT, CONSOLIDATED BENEFITS, GROUP LEGAL, LONG-TERM DISABILITY INSURANCE, AND CHILDREN'S HEALTH INSURANCE PROGRAM		REFERENCE: CalHR Announcement
TO: All DGS Employees		SUPERCEDES: <i>HR Memo 19-012</i>

PLEASE ENSURE THAT THIS INFORMATION IS SHARED WITH YOUR EMPLOYEES

Purpose

The purpose of this HR memorandum is to provide important information about the 2020 Open Enrollment period.

Open Enrollment Period

The annual Open Enrollment period for Health, Dental, Vision, FlexElect Reimbursement Accounts, Cash Option, Consolidated Benefits (CoBen), Group Legal and Long-Term Disability Insurance (Excluded Employees) is September 21, 2020 through October 16, 2020. Enrollments and changes made during this open enrollment period are effective January 1, 2021.

During Open Enrollment, eligible employees may:

- Enroll, cancel, or change health, dental, vision plans, group legal services insurance, and group long-term disability insurance (excluded employees). You can also add or delete dependents.
- Enroll in a FlexElect Reimbursement Account. If you have a FlexElect Program and want to participate again next year, you need to re-enroll during Open Enrollment.

If you are currently enrolled in health, dental, vision, you do not need to re-enroll unless you are a permanent-intermittent employee.

Last day for employees to sign and submit open enrollment forms to the Office of Human Resources is October 16, 2020.

Health Benefits

The [California Public Employees' Retirement System \(CalPERS\)](#) administers health insurance coverage for state employees.

Please review the [2021 Health Premiums and Plan Worksheet](#) and the [Benefits \(CoBen\) Allowances](#) before enrolling or making any desired plan changes.

The [2021 Health Benefit Summary](#) is a great resource in determining the health plan that's right for you.

Dental Program

Premiums will remain the same for the 2021 Plan Year for all Dental Plans. Please view the [2021 Dental Plan Premiums](#) or the [Dental Handbook](#) for additional information.

Vision Program

Premiums will remain the same for the 2021 Plan Year for both basic and premier plans. Open enrollment materials will be mailed to the home/ mailing address that you have on file with the State Controller's Office (SCO).

If you do not want to make any changes to your vision coverage, you do not need to do anything.

Basic Vision Plan

Enrollment into the state's basic vision plan for most eligible employees and their eligible dependents is automatic.

The state is responsible for payment of the monthly premium (\$8.27) to VSP. You and your eligible dependents are required to pay a \$10 deductible for an eye examination and a \$25 deductible for materials (frame and/or lenses), if needed.

Premier Vision Plan

If employees choose to upgrade to the premier plan, any dependents they wish to cover must also be enrolled by the employee into the premier plan. Employees cannot split their enrollment leaving any dependents in the basic vision plan.

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 VSP at stateofcaemployee.vspforme.com and complete the online enrollment form.
2. Call VSP at (800) 877-7195 and speak to a member services representative.

View page 3 of the [2021 Vision Plan Premiums](#) or [Vision Benefits](#) for additional information.

Benefits Calculator

The [Benefits Calculator](#) (Benefits Calculator should be updated with 2021 information by CalHR soon) on CalHR's website will help employees determine how much will be deducted from their pay warrant, or added to it, based on the health, dental, and vision plans chosen. Employees simply select a year, their bargaining unit, and how many dependents will be covered. They will then be able to compare their benefit options.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA enrollees have the same rights as active employees to make changes to their coverage during the annual Open Enrollment period. CalHR will send specific instructions to all COBRA enrollees in dental coverage prior to the beginning of the Open Enrollment period. VSP will send specific instructions to all COBRA enrollees in vision coverage prior to the beginning of the Open Enrollment period.

View the [2021 COBRA Group Continuation Coverage for Dental and Vision Plan Premiums](#) or [COBRA](#) for additional information.

Consolidated Benefits (CoBen)

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

Please review the [CoBen Handbook](#) and [Benefits \(Coben\) Allowances](#) when making any desired plan changes during open enrollment.

*Due to the nature of the collective bargaining process, changes may alter contribution amounts and dependent vesting levels.

FlexElect Program

Beginning January 1, 2021, the maximum amount you may contribute into a Medical Reimbursement Account is \$2,700.00.

Employees must re-enroll during open enrollment if they wish to continue participating in a reimbursement account for 2021.

View the [FlexElect Handbook](#) for additional information.

Group Legal Services Insurance

Premiums will remain the same for the 2021 Plan Year for the Group Legal Services Insurance Plans.

If you do not want to make any changes to group legal coverage, you do not need to do anything.

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

To enroll by phone, please contact ARAG Customer Care:

Monday-Friday, 5:00 a.m. - 5:00 p.m., Pacific Time
Toll-free (866) 762-0972
TTY (800) 383-4184 (or 711 to reach a relay operator)

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

Group Long-Term Disability Insurance (Excluded Employees)

Premiums will remain the same for the long-term disability plans.

If you do not want to make any changes to long-term disability care coverage, you do not need to do anything.

If you are an eligible excluded employee, you can enroll online by visiting the [Standard's website](#) and selecting the [Enroll Now](#) tab.

To enroll by phone, please contact Standard Insurance at (971) 321-8150.

You may request an enrollment form by contacting Standard Insurance at (971) 321-8150 or by sending an email to socltforms@standard.com. You may also request an enrollment form by emailing CalHR at ltd@calhr.ca.gov.

Mail or email your completed enrollment form to Standard Insurance at:

National Accounts Services SOC Team
Standard Insurance Company
900 SW 5th Ave
Portland, OR 97204-9805
Email: socltforms@standard.com

For more information about LTD, please visit [Standard Insurance](#) online.

Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

CHIP provides health coverage to eligible children, through both Medicaid and separate CHIP programs. CHIP is administered by states, according to federal requirements. The program is funded jointly by states and federal government. For more information, view the [Premium Assistance under Medicaid and Children's Health Insurance Program \(CHIP\) Notice](#).

Questions

For questions regarding this HR memo, please contact your designated Attendance Clerk or Employee Resource Liaison.

AMY APLEGATE, Personnel Officer
Office of Human Resources

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