

HUMAN RESOURCES MEMORANDUM 23-013		DATE ISSUED: 09/15/2023
SUBJECT: Open Enrollment Starts Sept. 18 and Ends Oct. 13, 2023		REFERENCE: CalHR Open Enrollment 2023 page
TO: All DGS Employees and Client Services Agencies.		SUPERCEDES: HR Memo 22-017

PLEASE ENSURE THAT THIS INFORMATION IS SHARED WITH ALL EMPLOYEES

Purpose

This publication provides information about this year's Open Enrollment and highlights benefit plan changes for 2024.

Please take a moment to read this information carefully.

The annual Open Enrollment period for health, dental, vision, FlexElect Reimbursement Accounts, legal insurance, cash options, Consolidated Omnibus Budget Reconciliation Act (COBRA) and long-term disability (LTD) **starts Sept. 18 and ends Oct. 13, 2023.**

All Open Enrollment actions will be effective Jan. 1, 2024.

Important Open Enrollment Reminders

If you are currently enrolled in health, dental, vision, a cash option, group legal, LTD or supplemental life **and do not wish to make changes, no action is required.**

To make any open enrollment changes, deletions, additions, or for more information, please visit the [Open Enrollment 2023 Resources page](#).

If you are currently enrolled in a FlexElect Reimbursement Account and wish to continue enrollment, **you must** submit a new form to re-enroll.

Health coverage offered by the state meets the Affordable Care Act's affordability and minimum value standards. If you are an employee who is eligible for state-sponsored health benefits, then you are not eligible for a premium tax credit toward the purchase of individual health coverage through Covered California.

If you are eligible for health benefits but not currently enrolled, or you are receiving cash in lieu of state-sponsored health coverage, you may enroll in health benefits during Open Enrollment.

Open Enrollment Options

- Enroll, cancel, or change your benefit elections for health, dental, vision, COBRA and legal insurance. You can also add or delete eligible dependents.
- Enroll in FlexElect Reimbursement Accounts. If you have a reimbursement account and want to participate again next year, you need to re-enroll during Open Enrollment.
- Enroll in a cash option in lieu of health and/or dental benefits if you have qualifying group health and/or dental coverage through another source, such as your spouse.

Options for Excluded Employees

- Enroll, cancel, or change LTD coverage.
- If you are enrolled in basic group term life insurance, you can purchase or make changes to your supplemental life insurance and purchase supplemental life insurance for your dependents. Changes can be made at any time.

Open Enrollment Deadlines

The last day to enroll or make changes to health, dental, vision, reimbursement accounts, cash options, group legal, and LTD is October 13, 2023.

Enrollments and changes made by mail must be postmarked by **Oct. 13, 2023**. (This is not a recommended option.)

In-Person Benefits Fair

On Sept. 21, 2023, the CalHR Open Enrollment Team is partnering with the Department of State Hospitals to host an In-Person Benefit Fair for state civil service employees.

During the in-person fair, you can communicate directly with benefits vendors to discover your options and get the answers you need to prepare for important decisions about your CalPERS health plans and CalHR dental, vision and voluntary benefits plans. Attend the in-person fair at the location and time listed below:

Date & Time	Location	Region
Sept. 21: 10:00 a.m.– 2:00 p.m.	DSH – Metropolitan 11401 Bloomfield Avenue Norwalk, CA 90650	Southern California

For more information regarding the in-person fair and location, please visit the Open Enrollment page on the [CalHR Benefits website](#). Efforts should be made to attend in a manner that creates the least disruption to the work setting, preferably close to your allotted break or lunch. Employees who extend beyond their designated break or lunchtime may utilize their leave credits with prior supervisor approval.

What Is Changing for 2024

There are premium rate changes for the CalPERS health plans. Please visit the [CalPERS website](#) for the 2024 health plans and premiums. The 2024 CoBen Allowances and Employer Health Benefit Contributions by Bargaining Unit are available on the [CalHR Benefits website](#).

2024 Plan Information

Health

There are health plan and premium rate changes for the CalPERS health plans. If you would like to make health plan changes, you must do so during Open Enrollment. Please visit the [CalPERS website](#) for the 2024 health plans and premiums.

The 2024 CoBen Allowances and Employer Health Benefit Contributions by Bargaining Unit are available on the [CalHR Benefits website](#).

Dental

You and your dependents may be eligible for state-sponsored dental insurance, available from one of several dental plans. Eligible employees may also enroll or make changes to their dental plan during the annual Open Enrollment period.

Your collective bargaining designation determines which plans are available to you. The state pays all or part of your premium, depending on the plan you select and the number of dependents you wish to cover. The 2024 dental plan premiums are available on the [CalHR Benefits website](#).

Vision Plans

If you're a permanent state employee working half-time or more, you're eligible for the state's Vision Program. You may receive an eye examination, lenses, and a frame once every calendar year. The state offers two vision plans. The Basic Vision Plan will be provided at no cost to you, or you can upgrade to the Premier Vision Plan for a small monthly cost. The 2024 vision plan premiums and plan information are available on the [CalHR Benefits website](#).

There are only two ways for you to enroll or make changes to your Vision Service Plan (VSP) during Open Enrollment:

1. Visit the VSP website and complete the online enrollment form.
2. Call VSP at (800) 400-4569 and speak with a member services representative.

NOTE: HR cannot process VSP documents. Please go directly through VSP. Sending to HR may cause a delay.

FlexElect Reimbursement Accounts

Medical Reimbursement Account – Lets you set aside part of your monthly wages in a “Reimbursement Account” to pay for out-of-pocket health care services and/or supplies provided to you, your spouse, and your eligible dependents. The maximum amount you may contribute into the Medical Reimbursement Account is \$2,850 per year.

Dependent Care Reimbursement Account – Reimburses you for childcare, elder care, and care for a disabled dependent. Medical care for your dependents is not covered under the Dependent Care Reimbursement Account. Refer to the Medical Reimbursement Account for coverage of such expenses. The maximum amount you may contribute into a Dependent Care Reimbursement Account continues to be \$5,000 per household per year.

Consolidated Benefits

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

Permanent-intermittent employees who want to continue receiving the cash option must also re-enroll annually during Open Enrollment.

[The 2023 CoBen allowances are on the CalHR Benefits website.](#)

The Benefits Calculator

Can help you determine how much will be deducted from or added to your pay warrant based on the benefit plans you choose. Visit the [benefits calculator](#).

Legal Services Insurance Plan

Premiums for individual and family coverage will remain the same for 2024. All eligible employees, except Permanent Intermittent (PI), Limited Term (LT), and Temporary Authorization (TAU) Employees, can enroll in or make changes to their group legal services insurance plan by completing an online enrollment form by visiting [ARAG's website](#) and select “View Plan” and “Enroll Now.”

PI, LT, and TAU employees, please complete the Group Legal Enrollment Authorization Form 200849 and submit the form for processing.

Long-Term Disability Insurance

Premiums will remain the same for 2024. All eligible employees, except for active military, can enroll in long-term disability insurance by completing an online enrollment form by visiting the [Standard website](#) and selecting the “Enroll Now” tab.

Active military state employees must enroll using the Standard enrollment form. The completed enrollment form may be emailed or mailed to [Standard Insurance](#).

Supplemental Life Insurance Option

Premiums will remain the same for 2024.

Eligible excluded employees enrolled in basic group term life insurance can purchase or make changes to their supplemental life insurance or purchase supplemental life insurance for their dependents at any time.

Employees may visit the [Metlife website](#) and select the forms tab for completion. Employees will need to complete, print, and mail the enrollment form to the address indicated online. Employees may visit the [MetLife website](#) and select the forms tab for completion. Employees will need to complete, print, and mail the enrollment form to the address indicated online.

You may also request an enrollment form by contacting MetLife Insurance at (800) 252-8524.

COBRA

COBRA enrollees can make changes to their coverage during Open Enrollment.

CalHR will send specific instructions to all COBRA enrollees in dental coverage prior to the beginning of Open Enrollment. VSP will send specific instructions to all COBRA enrollees in vision coverage prior to the beginning of Open Enrollment. The 2023 COBRA rates are on the [CalHR Benefits website](#).

For More Information

Additional benefit plan and program information, handbooks and enrollment/change forms can be found on the [CalHR Benefits website](#).

For questions regarding the 2023 Open Enrollment period or eligibility, please submit an inquiry in ServiceNow using the ["Ask OHR a question"](#) button.

To make any open enrollment changes, deletions, additions, or for more information, please visit the [Open Enrollment 2023 Resources page](#).

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