

**California Department of Human Resources  
Memorandum**

**TO: Personnel Management Liaisons (PML)**

<b>SUBJECT:</b> 2015 Group Legal Services Insurance Plan Open Enrollment	<b>REFERENCE NUMBER:</b> 2015-005
<b>DATE ISSUED:</b> 2/24/2015	<b>SUPERSEDES:</b>

This memorandum should be forwarded to:

Personnel Officers  
Personnel Transactions Supervisors  
Personnel Transactions Staff

**FROM:** Department of Human Resources  
Benefits Division

**CONTACT:** Patty Rosales-Abila, Program Manager  
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The annual open enrollment for the State's Group Legal Services Insurance Plan (Plan) is **March 1 through April 30, 2015**. During this enrollment period, eligible employees may enroll in the Plan and current enrollees can change their coverage plan from single to family, family to single, and add/delete eligible dependents. Employees already enrolled are not required to re-enroll each year in order to continue coverage.

**CHANGES FOR 2015**

New premium rates are effective April 1, 2015 (March pay period).

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

You will receive expanded Identity Theft Protection. New services include:

- Credit and child monitoring
- Internet surveillance
- Identity theft insurance (up to \$1 million)
- Full-service identity restoration
- Lost wallet services

**ELIGIBILITY CRITERIA**

Employees eligible to enroll in the Plan during this open enrollment period include:

- Permanent or probationary employees with a time base of half-time or more, who are designated rank and file, managerial, supervisory, confidential, or excluded/exempt;
- Permanent-intermittent employees who have worked a minimum of 480 paid hours during the last control period ending December 31 (see BAM Sections 1502 and 1503 for details); and,

- Employees on Training and Development or limited-term assignments with an appointment of six months or more are eligible only if their permanent civil service appointment is in one of the eligible categories and they work half-time or more.

Employees off work or on a leave of absence cannot enroll until they return to active status. However, if an employee is serving active duty and is not available during the specified enrollment period (see BAM Section 1508 – Military Leave), their spouse/domestic partner (with power of attorney) may enroll during the open enrollment period on their behalf.

### **DEPENDENT ELIGIBILITY**

***Eligible dependents are defined as:***

- A lawful spouse or domestic partner;\*
- Any unmarried, dependent child under the age of 26 who has never been married;
  - a. Children include natural, stepchildren, adopted children, and 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 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 their department's personnel office and completing the necessary paperwork when a dependent child loses eligibility.

\*Domestic partner coverage is available to same sex partners (those registered with the Secretary of State) or opposite sex partners if the state employee or the domestic partner is age 62 or older and eligible for Social Security benefits.

### **EMPLOYEE COMMUNICATIONS**

Eligible employees not enrolled in the plan will receive an enrollment packet with a detailed Plan brochure, a legal costs flyer, enrollment instructions, and an enrollment form.

### **COMPLETION OF THE PLAN'S ENROLLMENT AUTHORIZATION FORM**

Enrollees are required to complete Sections A and B of the Plan enrollment authorization form and submit the form to their departmental personnel office.

When personnel offices receive the enrollment form, they are responsible for verifying that the information is completed correctly in Section B, completing Section C, and submitting the enrollment form to the State Controller's Office by the dates indicated below.

### **EFFECTIVE DATES OF COVERAGE**

The employee's effective date of coverage will begin on the first day of the pay period following the first premium (payroll) deduction.

<b>SCO receives Plan enrollment form by...</b>	<b>Employee's Plan coverage will begin effective...</b>
March 10, 2015	April 1, 2015
March 11 – April 10, 2015	May 1, 2015
April 11 – April 30, 2015*	June 1, 2015
*Applications postmarked on April 30 will be processed by SCO through May 10 and will provide coverage effective June 1, 2015.	

Any enrollment forms received by personnel offices after April 30 will need to be reviewed by California Department of Human Resources (CalHR) on a case-by-case basis for approval.

### **ORDERING ENROLLMENT KITS**

Personnel offices should always maintain an adequate supply of the current marketing and enrollment materials during open enrollment, and throughout the year. **CalHR does not maintain these materials for distribution to departments.** Please order supplies directly from ARAG by one of the methods listed below:

- Call the Material Ordering Service for State of California Group Legal Insurance Plan for state departments toll-free 800-888-4184, Extension 355.
- E-mail your request to: [service@ARAGgroup.com](mailto:service@ARAGgroup.com).
- Access via the Web site at: [www.ARAGLegalcenter.com](http://www.ARAGLegalcenter.com) (Access Code 10202soc).

Your request must include your name, department name, telephone number and extension, room number or mail station, and the actual physical street address with zip code, and the amount of supplies requested. ARAG ships via UPS ground delivery and supplies are not deliverable to a P. O. Box (allow five to ten business days for delivery).

### **FILL AND PRINT FORM**

A Fill and Print enrollment form is available online at ARAG's home website [www.ARAGLegalcenter.com](http://www.ARAGLegalcenter.com) (Access Code 10202soc) or at CalHR's website for Group Legal. Employees can complete the form online, print it, sign it, and give it to their personnel office. This fill and print form must have an original signature or SCO will not process it.

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If employees have questions you cannot answer, please direct them to ARAG's dedicated website [www.ARAGLegalcenter.com](http://www.ARAGLegalcenter.com) (Access Code 10202soc) or the toll-free customer service line at 1-866-762-0972 or TTY 1-800-383-4184, or 711 to reach a relay operator.

We appreciate your continued assistance in explaining the Plan to your employees and processing the enrollment documents on a timely basis.

If you have any questions regarding this memo, please contact Patty Rosales-Abila at the phone number or email listed above.

/s/Darlene Schell

Darlene Schell, Chief  
Benefits Division