



Open Enrollment Starts September 21 and Ends October 16, 2020

The annual Open Enrollment period for health, dental, vision, FlexElect Reimbursement Accounts, group legal, cash options, COBRA, group long term disability, and supplemental life insurance starts September 21 and ends October 16, 2020. This publication provides you information about this year's Open Enrollment and highlights 2021 benefit plan changes. Please take a moment to read this information carefully.

OPEN ENROLLMENT FACTS

During Open Enrollment, eligible employees may:

- Enroll, cancel, or change your benefit elections for health, dental, vision, COBRA, and group legal plans. You can also add or delete 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 other qualifying group health and/or dental coverage through another source, such as your spouse.

As an Excluded Employee, you may:

- Enroll, cancel or change group long term disability insurance plan 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.

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

If you wish to participate in the FlexElect Reimbursement Accounts you need to re-enroll annually during Open Enrollment.

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

All Open Enrollment actions will be effective January 1, 2021.*

*SEIU Local 1000 represented employees and excluded classes tied to SEIU are not eligible to participate in the FlexElect or CoBen Cash Options until July 1, 2022, due to receiving other negotiated benefits. Please contact your department's personnel office to learn more about eligibility.

For eligibility information please contact your department's personnel office.

WHAT'S CHANGING FOR 2021?

- 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 calpers.ca.gov for 2021 premiums. The 2021 CoBen Allowances and Employer Health Benefit Contributions by Bargaining Unit are on page 9.
- The maximum amount you may contribute into a Medical Reimbursement Account will increase from \$2,700 to \$2,750 per year.
- Open enrollment for group legal services and long term disability insurance will be conducted during the fall open enrollment and eligible employees can enroll online.
- DeltaCare USA has enhanced its benefits. For more information visit their website at deltadentalins.com/state.
- Dental plans are offering virtual fairs and additional information about Open Enrollment. For more information visit each plan's website.

IMPORTANT OPEN ENROLLMENT REMINDERS

- 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 benefit, then you are not eligible for a premium tax credit towards the purchase of individual health coverage through Covered California.
- If you are eligible for health benefits, but not currently enrolled, or are receiving cash in lieu of state-sponsored health coverage, you may enroll in health benefits during Open Enrollment.
- If you have children, they are eligible for dependent coverage for health, dental, and vision plans up to the age of 26. Please check your health, dental, and vision coverage enrollments through your department's personnel office and ensure that only eligible dependents are enrolled.

2021 PLAN INFORMATION

Dental

- Dental plan premiums will remain the same for 2021. The 2021 dental plan premiums are on pages 6 and 7. For information regarding your current benefit plans, please contact your department's personnel office.

Vision Plans

- Vision plan premiums will remain the same for Basic and Premier Vision Plans. The 2021 vision plan premiums are on page 8.
- 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 at stateofcaemployee.vspforme.com and complete the online enrollment form.
 2. Call VSP at (800) 877-7195 and speak with a member services representative.
- Vision plans are offering virtual fairs and additional information about Open Enrollment. For more information visit each plan's website.

FlexElect Reimbursement Accounts

- Medical Reimbursement Accounts – Reimburses you for out-of-pocket health care services and/or supplies provided to you, your spouse, and your eligible dependents.
- Dependent Care Reimbursement Accounts – Reimburses you for child care, 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.

Basic Group Term Life Insurance

- 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 by visiting metlife.com/soc/ and clicking on the forms tab. You will need to complete, print, and mail the enrollment form to the address indicated.
- Premiums for supplemental life insurance will remain the same for 2021.

Group Legal Services Insurance Plan

- Premiums for individual and family coverage will remain the same for 2021.
- All eligible employees except those listed below can enroll in or make changes to their group legal services insurance plan by completing an online enrollment form on the web by visiting ARAGlegal.com/SOCinfo and clicking "View Plan" and "Enroll Now."

- Permanent-intermittent, limited-term, and temporary authorization employees, and employees of California Exposition & State Fairs, California Fairs Services Authority, and the Legislative Analyst's Office cannot enroll online. Please continue to use the new [Enrollment Authorization Form 200635](#).

Group Long Term Disability

- Premiums will remain the same for 2021.
- All eligible employees except those listed below can enroll in group long term disability by completing an online enrollment form on the web by visiting standard.com/mybenefits/california/index.html and clicking the "Enroll Now" tab.
- Active military state employees and employees of California Exposition & State Fairs and California Fairs Services Authority must enroll using the enrollment form.
- Active military state employees should complete the enrollment form and [email](#) or mail the completed enrollment form to Standard Insurance.
- Employees of California Exposition & State Fairs and California Fairs Services Authority should complete the enrollment form and return it to your department's personnel office for processing.
- 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 contacting CalHR at ltd@calhr.ca.gov.

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.
- 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. The 2021 CoBen allowances are on page 9.

Consolidated Omnibus Budget Reconciliation Act (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 2021 COBRA rates are on CalHR's website.

BENEFITS CALCULATOR

The Benefits Calculator on CalHR's website allows you to compare premiums for health, dental, and vision plans. Simply select a year, your Bargaining Unit (BU), and number of dependents. You will then be able to compare your benefit options, as well as populate a dental plan form.

The Benefits Calculator is located at eservices.calhr.ca.gov/BenefitsCalculatorExternal/.

OPEN ENROLLMENT DEADLINES

The last day to enroll or make changes to health, dental, vision, reimbursement accounts, cash options, group legal, and long term disability is **October 16, 2020**.

Enrollments and changes made by mail must be postmarked by **October 16, 2020**.

If you enroll in a FlexElect Reimbursement Account, your last day to change or cancel your enrollment is **December 31, 2020**.

If you enroll or are automatically re-enrolled in a cash option, your last day to change or cancel your enrollment is **December 31, 2020**.

FOR MORE INFORMATION

Additional benefit plan information, handbooks, and enrollment/change forms can be found on CalHR's website at www.calhr.ca.gov. For questions regarding the 2020 Open Enrollment period, please contact your personnel office.

2021 DENTAL PLAN PREMIUMS

The following tables show premiums effective January 1, 2021. For employees in CoBen, the state share and employee share do not apply. Therefore, the total dental premium will be deducted from the monthly benefit allowance.

Safeguard is now MetLife. It's a different name, but the benefits and premiums are the same.

STATE-SPONSORED DENTAL PLANS

Delta Dental PPO plus Premier Basic Plan for Represented Employees

Level of Coverage	State Share	Employee Share	Total Premium
Party Code 1	\$38.12	\$12.71	\$ 50.83
Party Code 2	\$66.56	\$22.19	\$ 88.75
Party Code 3	\$96.21	\$32.07	\$128.28

Delta Dental PPO plus Premier Enhanced Plan for Excluded Employees

Level of Coverage	Total Premium
Party Code 1	\$ 52.87
Party Code 2	\$104.06
Party Code 3	\$146.18

Delta Dental Preferred Provider Option for Excluded and Represented Employees

Level of Coverage	State Share	Employee Share	Total Premium
Party Code 1	\$ 34.84	\$11.61	\$ 46.45
Party Code 2	\$ 67.73	\$22.58	\$ 90.31
Party Code 3	\$101.91	\$33.97	\$135.88

Prepaid Dental Plans—State Pays 100%

Level of Coverage	DeltaCare USA	MetLife* Standard	MetLife* Enhanced	Premier Access	Western Dental
Party Code 1	\$19.44	\$15.74	\$16.06	\$15.48	\$15.77
Party Code 2	\$31.90	\$25.50	\$27.18	\$25.08	\$26.02
Party Code 3	\$44.13	\$35.71	\$33.48	\$35.12	\$36.91

*Benefits provided by SafeGuard Health Plans, Inc., a MetLife company.

2021 DENTAL PLAN PREMIUMS (continued)

UNION-SPONSORED DENTAL PLANS

CAHP/Blue Cross (R05)

Level of Coverage	State Share	Employee Share	Total Premium
Party Code 1	\$38.12	\$11.11	\$ 49.23
Party Code 2	\$66.56	\$19.21	\$ 85.77
Party Code 3	\$96.21	\$28.68	\$124.89

CCPOA/Primary Dental (R06)

Level of Coverage	State Share	Employee Share	Total Premium
Party Code 1	\$69.06	\$0	\$69.06
Party Code 2	\$69.06	\$0	\$69.06
Party Code 3	\$69.06	\$0	\$69.06

CCPOA/Western Dental (R06)

Level of Coverage	State Share	Employee Share	Total Premium
Party Code 1	\$69.06	\$0	\$69.06
Party Code 2	\$69.06	\$0	\$69.06
Party Code 3	\$69.06	\$0	\$69.06

CCPOA/Primary Dental (S06, M06, E06, C06)

Level of Coverage	Total Premium
Party Code 1	\$ 37.00
Party Code 2	\$ 79.00
Party Code 3	\$135.00

2021 VISION PLAN PREMIUMS

STATE-SPONSORED VISION PLANS

Vision Service Plan Basic

Level of Coverage	State Share	Employee Share	Total Premium
Party Code 1	\$8.27	\$0	\$8.27
Party Code 2	\$8.27	\$0	\$8.27
Party Code 3	\$8.27	\$0	\$8.27

Vision Service Plan Premier

Level of Coverage	State Share	Employee Share	Total Premium
Party Code 1	\$8.27	\$ 8.46	\$16.73
Party Code 2	\$8.27	\$16.92	\$25.19
Party Code 3	\$8.27	\$27.24	\$35.51

2021 COBEN ALLOWANCES AND EMPLOYER HEALTH BENEFIT CONTRIBUTIONS BY BARGAINING UNIT*

BARGAINING UNIT	SINGLE	2-PARTY	FAMILY
1 ¹	\$607	\$1,216	\$1,567
2 ²	\$653	\$1,291	\$1,671
3 ¹	\$607	\$1,216	\$1,567
4 ¹	\$607	\$1,216	\$1,567
5	\$645	\$1,254	\$1,605
6	\$607	\$1,216	\$1,567
7 ²	\$653	\$1,291	\$1,671
8 ²	\$691	\$1,329	\$1,709
9	\$645	\$1,254	\$1,605
10	\$607	\$1,216	\$1,567
11 ¹	\$607	\$1,216	\$1,567
12	\$607	\$1,216	\$1,567
13	\$607	\$1,216	\$1,567
14 ¹	\$607	\$1,216	\$1,567
15 ¹	\$607	\$1,216	\$1,567
16 ²	\$653	\$1,291	\$1,671
17 ^{1,2}	\$653	\$1,291	\$1,671
18 ²	\$653	\$1,291	\$1,671
19 ²	\$653	\$1,291	\$1,671
20 ¹	\$607	\$1,216	\$1,567
21 ¹	\$607	\$1,216	\$1,567
EXCLUDED^{1,2}	\$693	\$1,340	\$1,723

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

¹ SEIU Local 1000 represented employees and excluded classes tied to SEIU are not eligible to participate in the FlexElect or CoBen Cash Options until July 1, 2022, due to receiving other negotiated benefits. Please contact your department's personnel office to learn more about eligibility.

²CoBen units