

## 2021 Plan Highlights and Changes

### Open Enrollment Announcement for Employees

- Please distribute the [2020 Open Enrollment Announcement](#) to all state employees eligible for health, dental, vision, reimbursement accounts, and cash options. It provides information about this year's Open Enrollment period and 2021 benefit plan changes. The announcement is available in the [Open Enrollment Toolkit](#).

### Health Plans

- There are health plan and premium rate changes. Please emphasize to employees the importance of visiting the following websites before they enroll or make changes to their benefits during Open Enrollment:
  - The [California Public Employees' Retirement System \(CalPERS\)](#) provides information on health plans and premiums.
  - The [California Department of Human Resources \(CalHR\)](#) provides information on the state employer's health contributions.
- The 2021 Consolidated Benefits (CoBen) allowances and employer health benefit contributions are available in the [Open Enrollment Toolkit](#). Contributions are subject to change through the collective bargaining process. Changes which occur after issue of this publication will be posted to the CalHR website.

### Dental Plans

- Premiums will remain the same for Delta Dental PPO plus Premier Basic, Delta Dental PPO plus Premier Enhanced, Delta Dental Preferred Provider Option (PPO), DeltaCare USA, MetLife Standard,\* MetLife Enhanced,\* Premier Access, and Western Dental plans.
- Safeguard is now MetLife. It's a different name, but the benefits and premiums are the same.
- DeltaCare USA has enhanced its benefits. Employees may visit DeltaCare USA's website at [deltadentalins.com/state](https://deltadentalins.com/state) for more information.
- Dental plans are offering virtual fairs and additional information about Open Enrollment. Employees may visit each plan's website for more information.

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

- The 2021 dental plan deduction codes and premiums and the 2021 Dental handbook are available in the [Open Enrollment Toolkit](#).
- Refer to the [Benefits Administration Manual \(BAM\) section 500](#) for dental information and processing instructions.

### **Vision Plans**

- Premiums will remain the same for the 2021 plan year for both the Basic and Premier Vision Plans.
- Vision Service Plan (VSP) is offering virtual fairs and additional information about Open Enrollment. For more information, employees may visit each plan's website.
- The 2021 dental and vision plan deduction codes are available in the [Open Enrollment Toolkit](#).
- There are two ways for employees to enroll or make changes to their vision plan during Open Enrollment:
  1. Visit the VSP website at [stateofcaemployee.vspforme.com](http://stateofcaemployee.vspforme.com) and complete the online enrollment form.
  2. Call VSP at (800) 877-7195 and speak with a member services representative.
- Refer to the [BAM section 1200](#) for vision information and processing instructions.

### **Benefits Calculator**

- The [Benefits Calculator](#) on CalHR's website helps employees compare premiums for health, dental, and vision plans.

### **Consolidated Benefits**

- Represented employees in BUs 2, 7, 8, 16, 17, 18, and 19, and all excluded employees are in CoBen. The collective bargaining process is fluid and changes may be agreed to which alter amounts. CalHR will notify departments if there are subsequent changes to the contributions.
- 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.

- CoBen allowances and employer health benefit contributions for the 2021 plan year are available in the [Open Enrollment Toolkit](#).
- Permanent-intermittent (PI) Cash Option Reminder: PIs must complete a STD 702 during open enrollment to receive the CoBen Cash Option for the January 1, 2021, through June 30, 2021, control period.
- Refer to the [BAM section 1600](#) for CoBen and Cash Option information and processing instructions.

### **FlexElect Program**

- A list of employees currently enrolled in a FlexElect Reimbursement Account will be available on the SCO's ViewDirect online reporting system. Please remind these employees they must re-enroll during Open Enrollment if they wish to continue participation in a reimbursement account for the 2021 plan year.
- The maximum amount employees may contribute into a Medical Reimbursement Account will increase from \$2,700 to \$2,750 per year.
- A FlexElect Reimbursement Accounts flyer is available in the [Open Enrollment Toolkit](#). Please distribute it to all employees.
- 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.
- Permanent-intermittent (PI) Cash Option Reminder: PIs must complete a STD 701C during open enrollment to receive the FlexElect Cash Option for the January 1, 2021, through June 30, 2021, control period.
- Refer to the [BAM section 700](#) for FlexElect for information and processing instructions.

### **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)**

- During Open Enrollment, state departments and agencies are required to issue the [Premium Assistance under Medicaid and Children's Health Insurance Program \(CHIP\) Notice](#) to employees by interoffice mail, first-class mail, or electronically. For electronic distribution, employees must use a computer as part of their daily, normal job function, or have consented to electronic delivery in a manner that demonstrates they can effectively receive the notice via electronic delivery.

## Group Legal Services Insurance Plan

- Open Enrollment for the Group Legal Services Insurance Plan has been moved to the fall and eligible employees can now enroll online.
- There are three ways for employees to enroll or make changes during Open Enrollment:
  1. Visit the ARAG Insurance website at [ARAGLegal.com/SOCinfo](https://ARAGLegal.com/SOCinfo) to enroll online.
  2. Call ARAG at (866) 762-0972 to speak with a customer care representative.
  3. Mail or fax the [Group Legal Enrollment Authorization Form 200550](#) to ARAG.
- Direct Pay Agencies – Cal Expo, Cal Fairs, and the Legislative Analyst’s Office must have their employees complete the [Group Legal Other Enrollment Authorization Form 200635](#) and submit it to their department’s personnel office for processing.
- PIs, temporary authorization, and limited-term employees cannot enroll online and must complete the new [Group Legal Other Enrollment Authorization Form 200635](#) and submit it to their department’s personnel office for processing.
- Group Legal enrollment forms are no longer processed by the State Controller’s Office and must be sent to ARAG Insurance.

For detailed enrollment information, please visit the [HR Manual Section 1419](#) and [BAM section 1500](#).

## Group Long Term Disability (LTD) – Excluded Employees Only

- Employees can enroll, cancel or make changes as follows:
  - Enroll online at [Group Long Term Disability \(LTD\)](#)
  - Email enrollment form to [socltforms@standard.com](mailto:socltforms@standard.com)
  - Mail enrollment form to:  
National Accounts SOC Team  
Standard Insurance Company  
900 SW Fifth Avenue  
Portland, OR 97204-9805
- Department Personnel Offices:
  - No longer process enrollment forms.

- Are responsible to notify employees of the plan during Open Enrollment.
- Are responsible for providing information to enrolled employees:
  - On a Leave of Absence
  - Out on Worker's Compensation
  - Upon separation
- Direct Pay Agencies:
  - Employees must complete an LTD enrollment form and submit it to their department's personnel office.
  - Department personnel offices can mail or email forms to Standard Insurance.
- Active Military Employees
  - Must complete an LTD enrollment form.
  - Employees can mail or email enrollment form to Standard Insurance.
- State Controller's Office no longer processes enrollment forms.

For detailed enrollment information, please visit the [HR Manual Section 1413](#) and CalHR [BAM section 900](#).