

California State Employee Benefits Quick Reference Guide

Benefit Description and Information	Website/Phone
<p>❑ Alternate Retirement Program (ARP) – Retirement savings program that certain state employees first hired 8/11/2004 – 6/30/2013 were automatically enrolled in for their first two years of employment.</p>	<p>Savings Plus (www.savingsplusnow.com), (855) 616-4776, or your personnel office.</p>
<p>❑ Awards – Recognizes and rewards employee achievements. Awards include Employee Suggestion, the Governor’s State Employee Medal of Valor, Superior Accomplishment, 25-Year Service, and Retirement awards.</p>	<p>CalHR (www.calhr.ca.gov) or your personnel office.</p>
<p>❑ Cash Option – Employees with other qualifying group coverage may receive cash in lieu of state health and/or dental benefits. Available through Consolidated Benefits or FlexElect.</p>	<p>CalHR (www.calhr.ca.gov) or your personnel office.</p>
<p>❑ Common Carrier Travel and Accident Insurance – State-paid accidental death and dismemberment insurance provided to eligible excluded employees who are required to travel on state business.</p>	<p>CalHR (www.calhr.ca.gov) or your personnel office.</p>
<p>❑ Commute Program – Voluntary benefits that subsidize commuting expenses for eligible employees who commute to and from work using public transportation, vanpools, or bicycles.</p>	<p>CalHR (www.calhr.ca.gov) or your personnel office.</p>
<p>❑ Consolidated Benefits (CoBen) – Allowance to use towards health, dental, and vision insurance premiums. Available to eligible excluded employees and employees in bargaining units 2, 7, 8, 16, 17, 18, and 19.</p>	<p>CalHR (www.calhr.ca.gov) or your personnel office.</p>
<p>❑ Consolidated Omnibus Budget Reconciliation Act (COBRA) – Continuation of health, dental, and vision insurance coverage for employees and eligible dependents who involuntarily lose coverage.</p>	<p>CalHR (www.calhr.ca.gov) or your personnel office.</p>
<p>❑ Death Benefits – Benefits available to legal survivors and/or designees of state employees; see "Planning Ahead" handbook.</p>	<p>CalHR (www.calhr.ca.gov) or your personnel office.</p>
<p>❑ Dental – Insurance offers preventive, basic, and major dental care services to eligible employees and their eligible dependents.</p>	<p>CalHR (www.calhr.ca.gov) or your personnel office.</p>
<p>❑ Employee Assistance Program (EAP) – State-paid program provides confidential, professional short-term counseling and referral services to employees and their eligible dependents.</p>	<p>Magellan Healthcare (www.eap.calhr.ca.gov), (866) EAP-4SOC (866-327-4762), or TDD (800) 327-0801.</p>
<p>❑ FlexElect Program – Voluntary tax savings program available to eligible employees. Plan options are Dependent Care and Medical Reimbursement.</p>	<p>CalHR (www.calhr.ca.gov) or your personnel office.</p>
<p>❑ Group Legal Services Insurance – Voluntary employee-paid legal plan available to eligible employees and their eligible dependents.</p>	<p>CalHR (www.calhr.ca.gov) or your personnel office.</p>
<p>❑ Health – Insurance offers medical, hospital, and prescription drug benefits to eligible employees and their eligible dependents.</p>	<p>CalPERS (www.calpers.ca.gov), (888) 225-7377, or your personnel office.</p>
<p>❑ Health and Wellness – Promotes healthy lifestyles to improve the health and well-being of the state workforce and to decrease the risk of illness.</p>	<p>CalHR (www.calhr.ca.gov).</p>

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Benefit Description and Information (continued)	Website/Phone
❑ Life Insurance – State-paid insurance provided to eligible excluded employees. Voluntary supplemental life insurance is available for purchase.	CalHR (www.calhr.ca.gov) or MetLife (800) 252-8524.
❑ Long-Term Care – Voluntary employee-paid insurance which helps protect against the catastrophic costs of long-term care. Available to all California public employees, retirees, and their eligible family members.	CalPERS (www.calpers.ca.gov), (888) 225-7377, or your personnel office.
❑ Long-Term Disability – Voluntary income protection disability insurance available to eligible excluded employees.	CalHR (www.calhr.ca.gov) or your personnel office.
❑ Part-Time/Seasonal/Temporary Program (PST) – Mandatory retirement program for part-time, seasonal, or temporary employees who are excluded from CalPERS.	Savings Plus (www.savingsplusnow.com), (855) 616-4776, or your personnel office.
❑ Pre-Tax Parking – Voluntary tax savings program available to employees who drive a personal vehicle to work and pay for parking.	CalHR (www.calhr.ca.gov) or your personnel office.
❑ Retirement – Provides service/disability retirement and death benefits for eligible employees.	CalPERS (www.calpers.ca.gov), (888) 225-7377, or your personnel office.
❑ Savings Plus Program (SPP) – Voluntary program offering a 401(k) and a 457(b) Plan, which allow employees to direct pre-tax and designated Roth payroll deductions to investments that will supplement their retirement benefits. Available to all permanent employees.	Savings Plus (www.savingsplusnow.com), (855) 616-4776, or your personnel office.
❑ Vision – State-paid basic plan provides vision care services to eligible employees and their eligible dependents. Employee-paid enhanced plan also available.	CalHR (www.calhr.ca.gov) or your personnel office.
❑ Workers Compensation Program – State-paid coverage for work-related injuries and illnesses.	SCIF (www.statefundca.com), (www.calhr.ca.gov), or your personnel office.

Be sure to check your collective bargaining contract available on CalHR’s website; it may have additional information.

