

**CALIFORNIA CITIZENS COMPENSATION COMMISSION**  
**2019 SUMMARY OF**  
**CONSTITUTIONAL AND LEGISLATIVE OFFICER BENEFITS**

**HEALTH**

Constitutional Officers

The same health plans for state managers are available: nine Health Maintenance Organization (HMO) plans, two Exclusive Provider Organization (EPO) plans, and three Preferred Provider Organization (PPO) plans. The employer premium contribution is the same as that received by state managers. Constitutional Officers participate in Consolidated Benefits (CoBen), which provides a lump-sum allowance for health, dental, and vision benefits.

Legislative Officers

*Assembly and Senate* — The same health plans for state managers are available: nine HMO plans, two EPO plans, and three PPO plans. Officers receive the same employer premium contribution as state managers.

**DENTAL**

Constitutional Officers

The same dental plans for state managers are available: the Delta Dental PPO plus Premier, Delta Dental Preferred Provider Option, and four prepaid plans (DeltaCare USA, Premier Access, Safeguard, and Western Dental). Participants in the Delta Dental PPO plus Premier and Delta Dental Preferred Provider Option plans may receive services from a dentist of their choice and pay a portion of the fee. Prepaid plan participants must choose their dentist from a list of contracted providers and receive most services at a minimal or no cost. The monthly state premium contribution is included in the CoBen allowance.

Legislative Officers

*Assembly and Senate* — The current carrier is Delta Dental of California. There is a choice of two plans: Basic and Enhanced. The state fully covers the Basic plan for Assembly Officers and their dependents; Assembly Officers pay the difference to buy-up to the Enhanced plan. Senate Officers pay 10 percent of the Basic or Enhanced plan premiums. The Basic plan includes an incentive benefit starting at 70% and increasing to 100% for most covered services in the fourth year of coverage.

**VISION**

Constitutional Officers

The same plans for state managers are available. The current carrier is Vision Service Plan (VSP). There is a choice of two plans: Basic and Premier. The state fully covers the Basic plan premium for Officers and dependents. Officers pay the difference to buy-up to the Premier plan. Basic plan participants pay a \$35 deductible (\$10 for an eye examination and \$25 for materials, i.e., lenses and/or frame). For contact lenses, a separate exam is required. A \$110 benefit applies toward the contact lens exam and contact lenses. Officers may receive covered services once each calendar year.

Legislative Officers

*Assembly and Senate* — The current carrier is VSP. There is a choice of two plans: Basic and Enhanced. The state fully covers the Basic plan premium for Assembly Officers and their dependents. Assembly Officers pay the difference to buy-up to the Enhanced plan. Senate

Officers pay 10 percent of the Basic or Enhanced plan premiums. The Basic plan includes one pair of eyeglasses with a frame allowance (Assembly \$130; Senate \$150). Both plans include an annual eye exam (Assembly Basic plan \$10 co-pay, Enhanced plan \$0 co-pay; Senate \$20 co-pay for both plans) and an allowance for contact lenses (Assembly \$105; Senate \$130).

## LONG-TERM DISABILITY (LTD)

### Constitutional Officers

The same plan for state managers is available. The monthly salary and age determine the premium. The program provides for income replacement options of 55 or 65 percent of monthly base salary, up to a maximum \$10,000 monthly benefit. Other income benefits (e.g. Social Security, Workers Compensation, and CalPERS Retirement) reduce the monthly benefits. Benefits are payable after completing six months of disability. The plan waives monthly premiums while a participant receives LTD benefits.

### Legislative Officers

*Assembly* — No long-term disability plan is available.

*Senate* — The state fully pays for the plan and provides 60 percent of pre-disability earnings (offset by other income) up to age 65. There is a 120-day waiting period before the benefit begins.

## GROUP TERM LIFE INSURANCE

### Constitutional Officers

The same plan for state managers is available. The plan provides \$50,000 state-paid basic group term life insurance, with an additional \$50,000 accidental death and dismemberment benefit. Benefits reduce to 50 percent at age 70. Officers may purchase supplemental life insurance at their own expense in increments of \$10,000, up to a maximum of \$750,000 or eight times their annual salary (whichever is less).

### Legislative Officers

*Assembly and Senate* — A state-paid \$250,000 group term life insurance policy is available. Benefits reduce to 50 percent at age 70 for Senate Officers and age 75 for Assembly Officers. The policy includes additional accidental death and dismemberment coverage of up to \$250,000. Officers may purchase supplemental life insurance at their own expense.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

### Constitutional Officers

Premiums are fully state-paid. Addressing a wide range of needs, EAP offers assessment, referral services, and short-term face-to-face counseling each fiscal year of up to:

- three sessions total for the employee
- three sessions total for a spouse or registered domestic partner, and dependent children

### Legislative Officers

*Assembly and Senate* — Premiums are fully state-paid. Addressing a wide range of needs, EAP offers assessment, referral services, and short-term face-to-face counseling each fiscal year of up to:

- seven sessions per problem type for employee
- seven sessions per problem type for spouse or registered domestic partner
- seven sessions per problem type total for dependent children, not including the employee and spouse

## GROUP LEGAL SERVICES PLAN

### Constitutional Officers

The same plan for state managers is available. Officers pay the full premium. The plan provides legal consultation and representation on a variety of issues.

### Legislative Officers

*Assembly and Senate* — No legal services plan is available.

## CAFETERIA BENEFITS

### Constitutional Officers

The same plan options for state managers under the Consolidated Benefits (CoBen) and FlexElect Programs are available. Under CoBen, the state establishes a contribution amount for health, dental, and vision benefits. The CoBen allowance for 2019 is \$668 for self only, \$1,293 for self plus one dependent, and \$1,673 for self plus two or more dependents. CoBen also offers monthly cash-in-lieu of health (\$130), or health and dental (\$155), insurance for those who have qualifying group health or health and dental coverage through another source. FlexElect offers employee-funded reimbursement accounts to pay for out-of-pocket medical and dependent care expenses with pre-tax dollars. These accounts reduce taxable income. Deductions for contributions are from the monthly pay warrant of the participant.

### Legislative Officers

*Assembly and Senate* — Officers of both houses pay their share of health premiums with pre-tax dollars and may contribute pre-tax dollars to dependent care and health spending accounts. Assembly Officers may receive \$128 per month in lieu of health benefits.

## LONG-TERM CARE (LTC)

### Constitutional Officers

The same CalPERS LTC plan for state managers is available. Officers pay the full premium.

### Legislative Officers

*Assembly and Senate* — The same CalPERS LTC plan for state managers is available. The Senate offers an additional LTC plan through UNUM. Officers pay the full premium, regardless of the plan they select.

## MISCELLANEOUS BENEFITS

Constitutional Officers — The fully state-paid Nonindustrial Disability Insurance (NDI) is available.

### Legislative Officers

*Assembly and Senate* — Additional voluntary benefit options are available, including short-term disability (Senate only), ScholarShare, and cancer policies. Officers pay the full premiums.