

California Citizens Compensation Commission

2021 Summary of Constitutional and Legislative Officer Benefits

HEALTH

Constitutional Officers

The same health plans for state managers are available: 10 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: 10 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: 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 eligible 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 their eligible 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 eligible 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 - \$150; 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-\$130; 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 LTD program offers two income protection benefit options to select from, either 55 percent of the first \$18,182 or 65 percent of the first \$15,385 of the employee's pre-disability monthly base salary, reduced by other deductible income benefits. The LTD program has a six-month waiting period. 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 365-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 \$750,000 or eight times their basic annual earnings (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 eligible 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 for four problem types. They are substance abuse; alcohol abuse; marital and family issues; and emotional, personal, and stress concerns. The benefit covers 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 for all eligible dependent children

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 contributes one amount for health, dental, and vision benefits. Officers pay any difference between the CoBen allowance and the health, dental, or premier vision premiums. The 2020 CoBen allowance is \$693 for self only, \$1,340 for self plus one dependent, and \$1,723 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. Participants contribute through monthly payroll deductions.

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. CalPERS has decided to temporarily suspend open enrollment for the LTC program due to current uncertainty in the long-term care market. Therefore, effective June 17, 2020 and until further notice, CalPERS LTC is not be accepting new applications for coverage.

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. CalPERS has decided to temporarily suspend open enrollment for the LTC program due to current uncertainty in the long-term care market. Therefore, effective June 17, 2020 and until further notice, CalPERS LTC is not be accepting new applications for coverage.

MISCELLANEOUS BENEFITS

Constitutional Officers — The fully state-paid Non-Industrial 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.