

HUMAN RESOURCES MEMORANDUM 15-019		DATE ISSUED: 09/16/2015
SUBJECT: 2015 Open Enrollment Period; 2016 Dental and Vision Plan Premiums; Consolidated Benefits (CoBen) and Employer Health Benefits Contributions		REFERENCE: 2015-024
TO: Personnel Officers, Personnel Transactions Supervisors, Personnel Transaction Staff, Labor Representatives, Personnel Liaisons, DGS Managers and Supervisors and Attendance Clerks		SUPERCEDES:

PLEASE ENSURE THAT THIS INFORMATION IS SHARED WITH YOUR EMPLOYEES

Purpose This memorandum provides important information for the 2015 open enrollment period. Please provide appropriate copies of attachments to all state employees, and assist them in completing and submitting enrollment forms by the due dates listed in [Attachment A](#).

Links to the following attachments are provided to assist personnel office staff and employees with open enrollment documents:

Attachment A	Instructions for Completing the Open Enrollment Forms
Attachment B	2016 COBRA Group Continuation Coverage for Dental and Vision Plan Premiums
Attachment C	Memorandum to All State Employees Eligible for Health, Dental, Vision, FlexElect, and CoBen (Please do not modify the language in the memo.)
Attachment D	2016 Dental and Vision Plan Deduction Codes and Premiums
Attachment E	2016 CoBen Allowances and Employer Health Benefit Contributions by Bargaining Unit.

Open Enrollment Open Enrollment for Health, Dental, Vision, FlexElect, and CoBen is September 14 through October 9, 2015. Enrollments and changes made during this open enrollment period are effective January 1, 2016.

Health Program The California Public Employees' Retirement System (CalPERS) administers health insurance coverage for state employees. Please remind employees to visit CalPERS' website for information on health plans and premiums and CalHR's website for information on the state employer's health contributions before they enroll or make changes to their enrollment during the open enrollment period.

Following last year's open enrollment, many employees were surprised by their health premium increase, resulting in a large volume of requests to change health plans in January. Please emphasize to employees the importance of looking at the 2016 health premium increases and making any desired plan changes during open enrollment.

Information on the 2016 health plans and premiums is available at:
www.calpers.ca.gov.

Information on the state's 2016 health and CoBen contribution amounts is in [Attachment E](#) of this PML.

Some bargaining units (BUs) are subject to dependent health care vesting where the state provides new employees a reduced health benefit contribution toward dependent health coverage during the first 12 or 24 months of service. Information on dependent health care vesting is available at:

www.calhr.ca.gov/employees/pages/health.aspx.

**Benefits
Calculator**

The Benefits Calculator on CalHR's website will help employees determine how much will be deducted from their pay warrant, or added to it, based on the health, dental, and vision plans chosen. Employees simply select a year, their bargaining unit, their vesting option (if applicable), and how many dependents will be covered. They will then be able to compare their benefit options.

The Benefits Calculator automatically computes the total cost of the benefits selected and subtracts the amount from the CoBen allowance or the employer health benefit contribution. The Benefits Calculator is available at:

<http://eservices.dpa.ca.gov/BenefitsCalculatorExternal/Default.aspx>.

**Dental
Program**

Eligible employees who are off active pay status during the entire open enrollment period may contact their personnel office during the open enrollment period to make changes to their dental enrollment or may wait and make changes within 60 days after returning to active pay status.

**Changes for
2016**

Premiums will increase for Delta Dental PPO plus Premier Basic, Delta PPO plus Premier Enhanced, and Delta Preferred Provider Option (PPO) dental plans—please see [Attachment D](#) for 2016 premiums. The Dental Handbook is available at:

www.calhr.ca.gov/documents/dental-handbook-2016.pdf.

Vision Program

Employees can choose between two vision plans, the Basic Plan or the Premier Plan. If employees choose to upgrade to the Premier Plan, any dependents they wish to cover must also be enrolled by the employee into the Premier Plan. Employees cannot choose to enroll in both the Basic and Premier Vision Plan coverage at the same time, or split their enrollment leaving any dependents in the Basic Vision Plan.

Prior to the open enrollment period, Vision Service Plan (VSP) will mail open enrollment materials to employees.

New for 2016

This year, State of California retirees will have the option to enroll in one of two vision plans, the Basic Plan or the Premier Plan, during this 2015 open enrollment period. Monthly premiums are paid in full by the retiree and are deducted directly from their pay warrants. Please advise retiring employees of their vision plan options. Enrollments will be effective January 1, 2016.

Consolidated Benefits

All excluded employees and represented employees in BUs 2, 7, 8, 16, 17, 18, and 19 are in CoBen. CoBen allowances and employer health benefit contributions are listed in Attachment E. However, the collective bargaining process is fluid and changes may be agreed to which alter these amounts and dependent vesting levels. CalHR will notify departments if there are subsequent changes to these rates.

The CoBen Handbook is available at: www.calhr.ca.gov/documents/coben-handbook-2016.pdf.

Cash Option Program

For employees enrolling into the Cash Option in lieu of dental, if no cancellation of dental benefits is received by the personnel office by December 31, 2015, personnel offices need to submit a Dental Plan Enrollment Authorization (STD. 692) form to the State Controller's Office (SCO) for dental plan disenrollment with an attached copy of the Cash Option Enrollment Authorization (STD. 701C) form.

FlexElect Program

CalHR sends personnel offices a list of employees in each department who are enrolled in a 2015 FlexElect Reimbursement Account. Please remind the listed employees that they must re-enroll during open enrollment if they want to participate in a reimbursement account for 2016.

Changes for 2016

The maximum amount an employee can contribute into a FlexElect Medical Reimbursement Account has increased to \$2,550 per participant per plan year—please see the FlexElect Handbook for more information. The FlexElect Handbook is available at:

www.calhr.ca.gov/documents/flexelect-handbook-2016.pdf.

Questions If you have any questions regarding this memorandum, please contact your designated Personnel Specialist.

ANGIE BOLDRINI, Personnel Officer
Office of Human Resources

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