2027 Benefits Summary for Active State Employees

Benefits for a Life Well Lived

A GUIDE TO YOUR CALIFORNIA STATE EMPLOYEE BENEFITS

CALHR
CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

Important information for you to know:

CalHR is committed to offering a high-quality, comprehensive benefits package that provides valuable benefits for you and your family.

This 2027 Benefits Summary for Active State Employees briefly describes the benefits available to you as a state employee but does not include details of all covered expenses or exclusions and limitations. You can find more information about these programs by visiting the links that are provided. Please refer to each plan's evidence of coverage booklet for the specific terms and conditions of coverage.

Please note you have 60 days after your date of hire or other qualifying event to change or enroll in the following benefits:

Health, dental, vision, reimbursement accounts, cash options (or cash in lieu of benefits) and group legal services insurance.

Changes can also be made during the annual Open Enrollment period. Please contact your departmental personnel office to learn more about eligibility and how to enroll.

Voluntary plans:

Employees can enroll in or modify their enrollment for voluntary plans, including Long-Term Disability (LTD), Accident (AI), Critical Illness (CI) and Pet Insurance at any time during the year, not just during Open Enrollment.

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Welcome to Your Employee Benefits Guide

At the State of California, we offer **benefits for a life well lived**. This means helping you care for your health, family, finances, work-life balance and your connection to your community. CalHR administers benefits on your behalf to provide valuable programs for you and your family. Please note that some benefits and eligibility may be determined by collective bargaining agreements.

This guide provides an overview of your benefit options and enrollment information to help you choose the coverage that is right for you. We encourage you to explore your benefits options now and use them wisely throughout the plan year.

Choose Your Benefits for 2027

Open Enrollment is **September 14 – October 9, 2026**. This is your once-a-year opportunity[1] to make any changes to your benefits for next year. **Changes take effect on January 1, 2027.**

1 Outside of new hire enrollment or Open Enrollment, you may make changes to your benefits during the plan year if you experience a qualifying or permitting event. Contact your departmental personnel office for details.

What Does a Life Well Lived Mean to You?

Is it based on your health? Your wealth? Or is it something more? For most people, living the best life possible is not about a single issue. Instead, it's shaped by a range of important elements and experiences.

Your employee benefits are shaped around five key elements that support your total wellbeing: career, social, financial, physical and community wellbeing. These elements can help you find balance and purpose in both your personal and professional life.

Your wellbeing matters, and your benefits are here to support you every step of the way.

Career wellbeing: ***You feel good about the work you do.***

Learn how your work contributes to state service and find resources to grow your career, while maintaining a healthy work-life balance.

How your benefits help: Resources include training opportunities, coaching and manager support services. These resources encourage you to connect with your peers, seek support when you need it and shape your career growth around your unique lifestyle and goals.

Social wellbeing: ***You make meaningful connections in your life.***

Connect with others around shared interests, goals or experiences to help you feel supported and engaged, as part of a community, both at and outside of work.

How your benefits help: The Statewide Engagement Program connects state employees together through activities and recognition events, creating opportunities to build strong, supportive relationships with your peers.

Financial wellbeing: ***You learn about your finances and plan ahead.***

Discover how to manage your finances, set financial goals and plan for the future based on what works best for you and your family.

How your benefits help: The state offers retirement plans, employer-paid benefits, reimbursement accounts, legal services and more to give you the resources you need to manage your finances. Explore tools like the benefits calculator to help you choose the right options for you and your family.

Physical wellbeing: ***You prioritize your health.***

Prioritize your health and live a longer, fuller life. Learn how to take care of your mental health, stay active, eat well and get enough rest.

How your benefits help: We want you feeling your best, both mentally and physically. The state offers health insurance, dental and vision care, preventive services, wellness programs and mental health resources.

Community wellbeing: ***You get involved and make a difference.***

Get involved with volunteering and community programs that can help you meet new people, learn new things and make a meaningful difference.

How your benefits help: Events like Public Service Recognition Week and connections through Live Well, the state's Employee Wellness Program powered by Grokker, make it easy to leave a positive impact in your community.

Benefits-at-a-Glance

The following summary provides a brief description of the benefits available to you as a state employee. It does not include details of all covered expenses or exclusions and limitations. Keep reading this guide for more information, and visit benefits.calhr.ca.gov for complete details.

Health

You and your dependents have access to a broad array of health insurance plans. The California Public Employees' Retirement System (CalPERS) administers the coverage.

Dental

Get comprehensive dental coverage through state-sponsored plans available to all eligible state employees and their dependents. We offer dental health maintenance organization (DHMO) and preferred provider option (PPO) plans to fit your needs.

Vision

We offer two vision plans through Vision Service Plan (VSP): The Basic Vision Plan and the Premier Vision Plan. Both plans provide vision coverage for you and your eligible dependents, with the Premier Vision Plan offering enhanced coverage.

Consolidated Benefits (CoBen)

Employees in Bargaining Units 2, 7, 8, 16, 17, 18 and 19, and excluded employees, receive a single combined employer contribution amount for health, dental and vision benefits, rather than separate amounts for each. This gives you flexibility in how you use your benefits based on what matters most to your family.

Cash Options through CoBen and FlexElect

If you have qualifying group health coverage through another source (such as your spouse, domestic partner or parent), you can opt to receive cash instead of your state-sponsored health and dental coverage, or health coverage only.

Reimbursement Accounts

Set aside pre-tax money to pay for eligible expenses and reduce your tax burden. We offer two Reimbursement Accounts: Medical and Dependent Care.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA lets you continue your group health coverage (medical, dental, vision and medical reimbursement accounts) for a limited time if you lose eligibility due to a qualifying event, such as job separation or loss of dependent status. This coverage extends to you, your spouse, domestic partner and dependent children.

Commute Programs

Reduce your commuting costs with incentives for bicycles, mass transit and vanpool participation. All eligible state employees can take advantage of these savings.

Third Party Pre-Tax Parking Reimbursement Account Program

If you do not have access to a state-controlled or department-sponsored parking space, you can save money on work-related parking expenses through pre-tax payroll deductions. This voluntary program reduces your taxable income while you pay for parking.

Retirement

CalPERS Retirement Plan

Eligible state employees participate in an employer-sponsored defined benefit plan administered by the CalPERS.

Part-Time, Seasonal, and Temporary (PST) Retirement Program

If you are not eligible for CalPERS or Social Security, you are required to participate in the PST Retirement Program administered by Savings Plus.

Savings Plus

Supplement your retirement savings through tax-deferred and Roth payroll contributions. Savings Plus offers 401(k) and 457(b) plans to help you prepare for retirement.

Disability and Supplemental Coverage

Excluded Employees Only

Group Long-Term Disability Insurance (LTD)

LTD replaces part of your income if you cannot work due to a covered illness or injury.

Accident Insurance (AI) and Critical Illness (CI)

If you elect LTD, you are also automatically enrolled in employee AI and CI benefits for extra financial protection. If you are not enrolled in LTD coverage, you may still enroll and pay for AI and/or CI coverage at group rates. Employees enrolled in AI or CI may also elect optional coverage for a spouse or domestic partner. The CI plan automatically includes coverage for eligible child(ren) at 50% of the employee's benefit.

Basic Group Term Life Insurance and Voluntary Supplemental Life Insurance

Excluded Employees Only

Eligible excluded employees receive employer-paid Basic Group Term Life Insurance. They can also enroll in Supplemental Life Insurance for additional coverage. Depending on the level of Supplemental Life Insurance elected, coverage may also be available for a spouse or domestic partner and eligible dependent child(ren) up to age 26.

Common Carrier Travel and Accident Insurance

Excluded Employees Only

This insurance covers you anywhere in the world while traveling as a passenger on a common carrier for business purposes.

Group Legal Services Insurance Plan

Get access to comprehensive legal support. Choose individual or family coverage extending to one or more eligible dependents. Services also include preparation of certain documents for employees' parents and grandparents.

Pet Insurance

Enjoy peace of mind knowing you can afford quality veterinary care with pet insurance, offering 50–90% reimbursement for injuries, illnesses and routine care.

Statewide Engagement Program (You Matter)

Feel more connected, valued, supported and inspired to grow, because You Matter.

Employee Engagement Program (Thrive Together)

Traditional benefits support your life outside of work. Thrive while you're at work through meaningful connections, recognition, growth and strengths-based initiatives.

Employee Assistance Program (EAP) (Whole You)

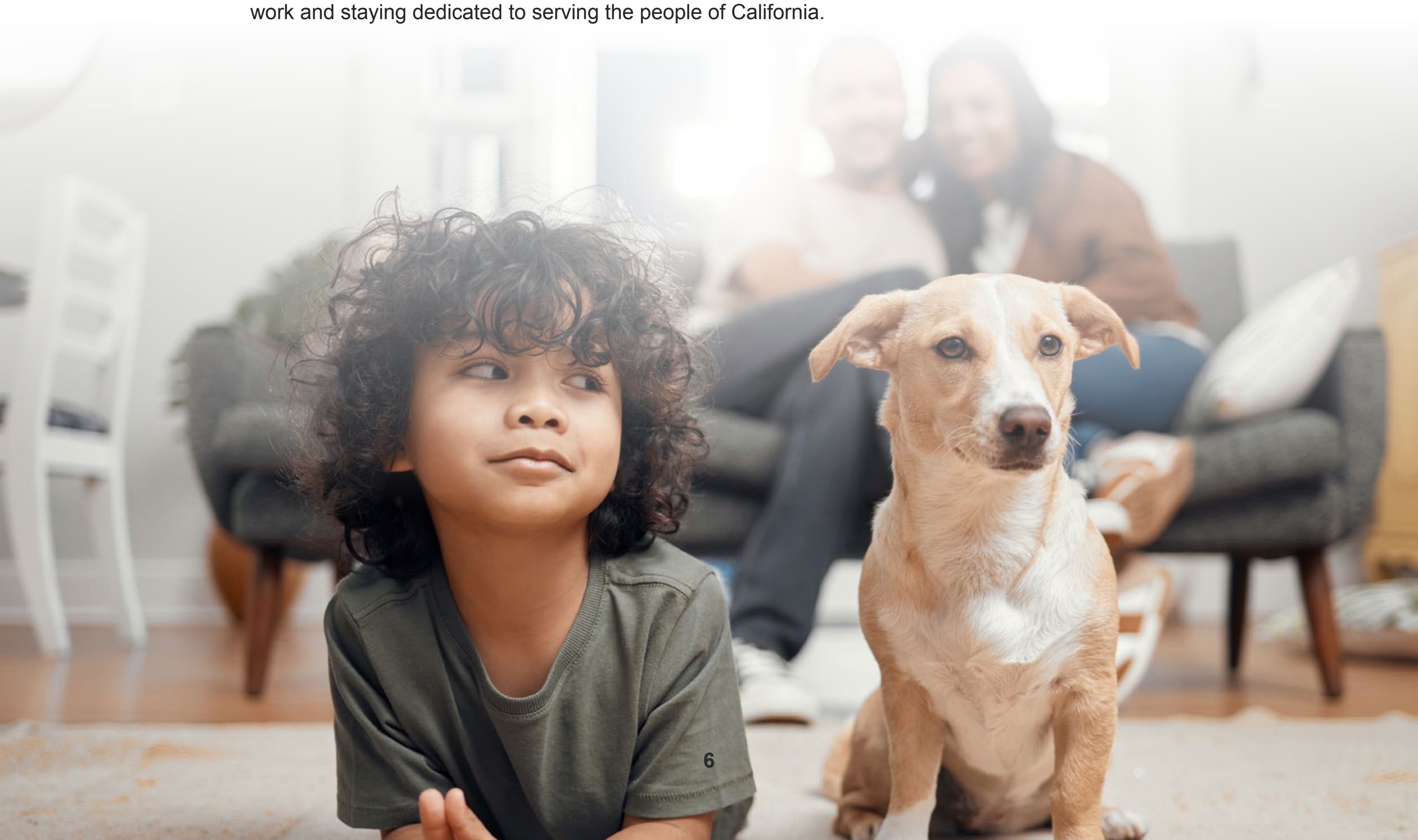
Access free counseling, work-life services, wellbeing coaching, behavioral health resources and exclusive employee discounts through Whole You, the state's EAP, powered by Spring Health.

Employee Wellness Program (Live Well)

Discover tools and resources to support healthy lifestyle choices and help you bring your best self to work every day from Live Well, the state's Employee Wellness Program, powered by Grokker.

Merit Award Program (Your Impact)

Celebrate and be celebrated for sharing great ideas, demonstrating courage, delivering exceptional work and staying dedicated to serving the people of California.



New for 2027

Dental

We're expanding your dental plan options for 2027 with enhanced coverage and new choices.

Choose Your Dental Carrier

You can now choose between two carriers:

- Delta Dental, which will continue to serve state employees, or
- MetLife, with new options that offer similar coverage to Delta Dental with a different provider network

Both carriers provide comprehensive plan choices to fit your needs and budget. The main difference is which dentists participate in each network, so choose the carrier that includes your preferred providers.

Choose Your Plan

Depending on your eligibility, you can choose from a Dental Health Maintenance Organization (DHMO) or a Preferred Provider Organization (PPO) plan. DHMO plans offer lower premiums, and you must receive care from inside the plan network. PPO plans give you more flexibility to see any dentist in exchange for higher premiums.

The Delta Dental plan names are changing to better reflect the coverage levels. You will have the same level of coverage as before. The DHMO plan now includes enhanced benefits like implant coverage and 3D dental imaging.

Your 2027 Plans At-a-Glance

The following table shows your 2027 dental plan options, including the new Delta Dental plan names.

2026 DELTA DENTAL PLANS (FOR REFERENCE ONLY)	2027 DELTA DENTAL PLANS (WITH NEW PLAN NAMES)	2027 METLIFE PLANS
DHMO	DeltaCare DHMO	Select DHMO
PPO	PPO Standard	PPO Access
PPO Plus Premier Basic	PPO Essential	PPO Core
PPO Plus Premier Enhanced	PPO Premium	PPO Plus

Important Enrollment Notice

If you are enrolled in the MetLife Standard or Enhanced, Premier Access or Western Dental plans and do not choose a different dental plan during Open Enrollment, you will be automatically enrolled in the MetLife Select DHMO effective January 1, 2027.

Long-Term Disability Insurance (LTD)

As of January 1, 2026, eligible employees can enroll in or modify their LTD coverage at any time, not just during Open Enrollment.

Pet Insurance

We are pleased to introduce MetLife pet insurance, effective August 15, 2026. This voluntary program offers customizable plans to help protect your furry friends from unexpected veterinary expenses, including coverage for accidents, illnesses and routine care. Various plan options are available to suit your needs and budget, along with discounts on care, flexible billing, easy claims and more. Eligible employees can enroll in or modify their pet insurance coverage at any time, not just during Open Enrollment.

Statewide Engagement Program

- **Spring Health will become the Employee Assistance Program (EAP) provider for State of California employees effective July 1, 2026.** The program is also known as Whole You, offering free, confidential support with personalized care plans designed to meet your individual needs. Employees and their eligible dependents can access therapy and coaching services, along with a wide range of work-life resources including financial and legal assistance, childcare and elder care support, management consultation and wellbeing resources. Each eligible dependent can receive their own set of therapy and coaching sessions, separate from the employee's, based on the coverage tier. Visit eap.calhr.ca.gov to get started.
- **Live Well is your new Employee Wellness Program with Grokker:** Effective January 1, 2026, CalHR's Employee Wellness Program is now Live Well, a refreshed program replacing Healthier U Connections and designed to help you thrive at work and in life. Active employees also receive unlimited access to Grokker, the platform powering Live Well, which offers a modern, easy-to-use wellness experience for you and your family. Access expert-led classes and wellness programs spanning fitness, mindfulness, nutrition, financial wellbeing and sleep. Join a community of expert trainers and use tools to build healthy habits and track your progress. To get started, visit wellness.calhr.ca.gov and click "Validate Eligibility" to create your Grokker account. No registration code is needed.

Scan this QR code to learn more about Open Enrollment from September 14 – October 9, 2026 and enhancements to your 2027 benefits.

Remember: Your Benefits Support You Year-Round

Your benefits include programs, resources and tools to support your health and overall wellbeing throughout the year.

- **Stay Healthy With Preventive Care**
  All health plans cover preventive care — like checkups, screenings and immunizations — at no cost when you use in-network providers. These services help you stay healthy, catch problems early and avoid higher costs later.
- **Use Your Dental Preventive Care Coverage**
  Our plans cover two free cleanings per year, and they do not count toward your calendar year maximum. Routine dental exams can also help identify signs that may be related to overall health. In some cases, issues observed during a dental visit can be associated with heart health. This is not a substitute for a cardiac screening. If you have concerns, talk with your dentist and your primary care provider.
- **Make the Most of Your Vision Benefits**
  Get $0 copays for eye exams and retinal screenings at select Vision Service Plan (VSP) Premier Edge locations through PremierMax. Plus, the Premier Plan includes a $250 frame allowance.
- **Save Money on Your Commute**
  CalHR's Commute Programs offer incentives for biking, using public transit and vanpooling to all eligible state employees. These options help reduce traffic, improve air quality and support sustainable travel. For more information, visit the CalHR Commute Programs webpage.

Enrolling Family Members

You can add the following family members in health, dental and/or vision at the time of your enrollment, during the annual Open Enrollment period or with a qualifying event:

- Spouse or registered domestic partner
- Natural/adopted children up until age 26
- Step and domestic partner children up until age 26

Upon enrollment, you will be required to provide documents to verify your dependent(s) eligibility to be enrolled in benefits. For most dependents, you'll be asked to verify eligibility at least once every three years as part of the Dependent Re-Verification Process (DRV). Natural and adopted children will only be re-verified through one DRV cycle, and then will remain eligible until age 26.

The following family members can be enrolled in health, dental and/or vision benefits but are subject to specific eligibility, enrollment and certification and recertification rules and regulations:

- Children in a Parent-Child Relationship up until age 26, unless enrolled as a disabled dependent
- Disabled child over the age of 26

If you choose to enroll yourself or your family members in the health, dental and/or vision benefits, you may select one of the following enrollment options:

- Self (Employee Only)
- Self and one eligible family member (Employee + 1)
- Self and two or more eligible family members[1] (Employee + Family)

Contact your departmental personnel office for more information about your family member(s) eligibility and enrollment requirements.

1 Once you've added two or more family members, additional dependents will not change your premium amount.

TOP

Health

You and your dependents can access various health insurance plans, with the state paying a portion of the premium. The California Public Employees' Retirement System (CalPERS) administers the coverage. Please note that there are changes to 2027 health plans and premiums. It is important to visit the California Public Employees' Retirement System (CalPERS) website before you enroll or make changes to your benefits during Open Enrollment.

For 2027 employer health and CoBen contributions, please see page 21.

CalPERS 2027 Statewide Basic Monthly Health Premiums

Health Maintenance Organization Plans (HMO)

HEALTH PLANS	SINGLE	2-PARTY	FAMILY
Anthem Blue Cross Select HMO	$1,215.09	$2,430.18	$3,159.23
Anthem Blue Cross Traditional HMO	$1,475.65	$2,951.30	$3,836.69
Blue Shield EPO	$1,206.29	$2,412.58	$3,136.35
Blue Shield Access+ HMO	$1,206.29	$2,412.58	$3,136.35
Blue Shield Trio HMO	$971.24	$1,942.48	$2,525.22
Health Net Salud y Mas	$855.93	$1,711.86	$2,225.42
Kaiser Permanente	$1,125.15	$2,250.30	$2,925.39
Kaiser Permanente (Nevada only)	$1,347.87	$2,695.74	$3,504.46
Kaiser Permanente Out of State	$1,502.12	$3,004.24	$3,905.51
Sharp Performance Plus	$975.21	$1,950.42	$2,535.55
Sutter Health	$1,130.67	$2,261.34	$2,939.74
Western Health Advantage HMO	$1,030.80	$2,061.60	$2,680.08

Association Plans

HEALTH PLANS	SINGLE	2-PARTY	FAMILY
CAHP	$1,135.45	$2,203.23	$2,880.41
CCPOA North	$1,343.68	$2,693.42	$3,636.45
CCPOA South	$1,107.93	$2,221.84	$3,002.37
PORAC	$980.00	$1,975.00	$2,570.00

Preferred Provider Organization Plans (PPO)

HEALTH PLANS	SINGLE	2-PARTY	FAMILY
PERS Gold	$1,119.94	$2,239.88	$2,911.84
PERS Platinum	$1,623.10	$3,246.20	$4,220.06

Note: Some health plans are available only in certain counties and/or zip codes. Contact the health plan before enrolling to make sure they cover your zip code(s) and that their provider network is accepting new patients in your area. You may also use the Health Plan Search by zip Code or log in to your myCalPERS account to see the health plans available in your area.

This information is provided for your convenience. Health benefits are administered by CalPERS.

For more information about this benefit, contact CalPERS at (888) 225-7377 or visit the CalPERS website.

Dental

CalHR offers state-sponsored dental plans to all eligible state employees and their eligible dependents. Your collective bargaining designation determines which plans are available to you. The state pays all or part of your premium, depending on the plan you select and the number of dependents you wish to cover.

The following types of dental plans are available:

1. Dental Health Maintenance Organization (DHMO) Plans

Prepaid Plans — Delta Dental DeltaCare DHMO and MetLife Select DHMO

- Prepaid plans with lower premiums
- You choose an in-network dentist
- Receive most basic services at no cost

2. Preferred Provider Organization (PPO) Plans

PPO Plans — Delta Dental PPO Standard and MetLife PPO Access[1]

- Mid-level flexibility
- You can see any dentist and will save the most by using in-network providers
- Plans limit coverage per service type

Indemnity Plans — Delta Dental PPO Plans (Essential or Premium) and MetLife PPO Plans (Core and Plus)

- Maximum flexibility
- See any dentist anywhere, though you will have higher out-of-pocket costs for non-network care
- Plans limit coverage per service type

How to choose a dental plan

When choosing between the Delta Dental and MetLife plans, focus on which plan gives you and your family the best access to care. The plans offer similar benefits, so the provider network is likely the most important factor. Before enrolling, confirm whether your preferred dentist and any specialists you use are in the plan's in-network directory. Using an in-network provider typically lowers your out-of-pocket costs and simplifies claims. For more information, visit the CalHR Dental webpage.

1 MetLife PPO Access is not available in Louisiana, Minnesota, Mississippi or Texas.

Eligibility

All employees in Bargaining Units 1, 3, 4, 5, 6, 9, 10, 11, 12, 13, 14, 15, 20 and 21 have the option of enrolling in a prepaid plan for the first 24 months of employment. At the end of 24 months of state employment, those employees will have 60 days to enroll in a PPO or indemnity plan if they so choose. Employees in Bargaining Units 2, 7, 8, 16, 17, 18 and 19, as well as excluded employees, may elect the Delta Dental or MetLife PPO plans at the time of hire and are not restricted to the state-sponsored prepaid dental plans. Some exceptions may apply. For more information, please visit the CalHR Dental webpage.

Employees in Bargaining Unit 5 should contact the California Association of Highway Patrolmen (CAHP) at (800) 468-6486.

Employees in Bargaining Unit 6 should contact the California Correctional Peace Officers Association (CCPOA) Benefits Trust Fund at (916) 779-6300 or (800) 468-6486.

Coverage and Costs for Certain Procedures

	DHMO PREPAID PLANS[1]	
	DELTA DENTAL DELTACARE DHMO (DELTACARE NETWORK)	METLIFE SELECT DHMO (DHMO NETWORK)
Who is Eligible?	Employees and Dependents	Employees and Dependents
Diagnostic and Preventive Benefits (two cleanings annually)[2]	No charge	No charge
Basic Benefits	No charge	No charge
Crowns	No charge	No charge
Bridges, Full and Partial Dentures	No charge	No charge
Implants	Covered with a copay	Covered with a copay
3D Dental Imaging	$180 copay	$180 copay
Orthodontia	$1,000, plus up to $250 for startup costs	$1,000, plus up to $250 for startup cost

Continued →

1 For final copay amounts and covered procedures, please refer to your dental carrier's Schedule of Benefits and official plan documents.

2 Diagnostic and preventive benefits are exempt from calendar year maximum (CYM).

	PPO PLANS		
	DELTA DENTAL PPO STANDARD AND METLIFE PPO ACCESS (PPO DENTISTS)[1]	DELTA DENTAL PPO ESSENTIAL AND METLIFE PPO CORE[2]	DELTA DENTAL PPO PREMIUM OR METLIFE PPO PLUS[1,2]
Who Is Eligible?	Employees and Dependents	Represented Employees and Dependents	Excluded Employees and Dependents
Diagnostic and Preventive Benefits (two cleanings annually)[3]	No charge[4]	No charge[4]	No charge[4]
Basic Benefits	10%	10%	10%
Crowns	20%	20% (50% for Dependents)	20%
Bridges, Full and Partial Dentures	40%	50%	50%
Implants[5]	50%	50%	50%
Orthodontia	50%	50%	50%
Lifetime Orthodontia Maximum	$1,000 adult/$1,500 children	$1,000	$1,000
Annual Deductible	$25 person/ $100 family	$50 person/ $150 family	$25 person/ $100 family
Calendar Year Maximum (CYM)	$2,000 per person	$2,000 per person	$2,000 per person

Take Advantage of Preventive Care Coverage
Our plans cover two free cleanings per year. Preventive care does not count toward your maximum, so your benefits go further.

1 The level of benefits and covered services are based on services provided by a PPO plan dentist; for services provided by a non-PPO plan dentist, the level of benefits is lower.

2 This is an indemnity plan, which offers the same flexibility as PPO plans, but PPO plans may provide additional savings when you use in-network dentists.

3 Diagnostic and preventive benefits are exempt from calendar year maximum (CYM).

4 Includes a third cleaning for high-risk patients.

5 Implants subject to the CYM.

2026 vs. 2027 Dental Premium Comparison

The Delta Dental and MetLife plans will have the same premiums for 2027. The following tables show a comparison of the 2026 and 2027 premiums for the Delta Dental PPO plans. The MetLife plans are new this year, so the 2026 information below only applies to the Delta Dental PPO plans.

Delta Dental PPO Standard and MetLife PPO Access plans (for Active Employees)

LEVEL OF COVERAGE	2026 DELTA DENTAL ONLY	2027 DELTA DENTAL AND METLIFE
Employee Only	$49.31	$49.12
Employee + 1	$86.10	$95.49
Employee + Family	$124.44	$143.68

Delta Dental PPO Essential and MetLife PPO Core plans (for Represented Employees)

LEVEL OF COVERAGE	2026 DELTA DENTAL ONLY	2027 DELTA DENTAL AND METLIFE
Employee Only	$45.06	$53.75
Employee + 1	$87.61	$93.85
Employee + Family	$131.82	$135.64

Delta Dental PPO Premium and MetLife PPO Plus plans (for Excluded Employees)

LEVEL OF COVERAGE	2026 DELTA DENTAL ONLY	2027 DELTA DENTAL AND METLIFE
Employee Only	$51.29	$55.91
Employee + 1	$100.95	$110.04
Employee + Family	$141.81	$154.57

CalHR offers state-sponsored dental plans to all eligible state employees and their eligible dependents. Your collective bargaining designation determines which plans are available to you. The state pays all or part of your premium, depending on the plan you select and the number of dependents you wish to cover. See the next page for dental premiums.

2027 Dental Premiums

The following tables show dental premiums effective January 1, 2027. For employees in CoBen, the state share and employee share do not apply, and the total dental premium will be deducted from the monthly CoBen allowance. For 2027 monthly employer CoBen contributions, please see page 21.

Note: The *state share* refers to the portion of the premium the state contributes towards employee benefits each month, while the *employee share* is the amount employees are responsible for paying each month.

Prepaid Dental Plans

Employees not enrolled in CoBen: The state covers 100% of the premium, so your cost is $0.

LEVEL OF COVERAGE	DELTA DENTAL DELTACARE DHMO	METLIFE SELECT DHMO
Employee Only	$19.61	$14.87
Employee + 1	$32.18	$24.09
Employee + Family	$44.52	$33.74

Delta Dental PPO Standard and MetLife PPO Access plans for Active Employees

LEVEL OF COVERAGE	STATE SHARE	EMPLOYEE SHARE	TOTAL PREMIUM
Employee Only	$36.84	$12.28	$49.12
Employee + 1	$71.62	$23.87	$95.49
Employee + Family	$107.76	$35.92	$143.68

Delta Dental PPO Essential and MetLife PPO Core plans for Represented Employees

LEVEL OF COVERAGE	STATE SHARE	EMPLOYEE SHARE	TOTAL PREMIUM
Employee Only	$40.31	$13.44	$53.75
Employee + 1	$70.39	$23.46	$93.85
Employee + Family	$101.73	$33.91	$135.64

Delta Dental PPO Premium and MetLife PPO Plus plans for Excluded Employees

Note: For employees in CoBen, the state share and employee share do not apply, and the total dental premium will be deducted from the monthly CoBen allowance.

LEVEL OF COVERAGE	TOTAL PREMIUM
Employee Only	$55.91
Employee + 1	$110.04
Employee + Family	$154.57

Union-Sponsored Dental Plans

Employees in Bargaining Units 5 and 6 should contact their Benefit Trust for information on their union-sponsored dental plan premiums and benefits.

- For CCPOA, contact: (800) 468-6486
- For CAHP, contact: (800) 734-2247

For more information on dental plans, please contact your departmental personnel office or visit the CalHR Dental webpage or Dental Bookshelf in the Virtual Library. Please consult each dental plan's evidence of coverage for detailed information and plan limitations. To obtain a list of each plan's member dentists, please call or visit the websites of the plans listed below.

Carrier Contact Information

Prepaid Dental Plans

- **Delta Dental DeltaCare DHMO**
  P.O. Box 1803
  Alpharetta, GA 30023
  (800) 225-3368

  deltadentalins.com/state

- **MetLife Select DHMO**[1]
  P.O. Box 14410
  Lexington, KY 40512-4401
  (866) 837-2364

  metlife.com/safeguard/so

Indemnity and PPO Plans

- **Delta Dental**
  P.O. Box 997330
  Sacramento, CA 95899-7330
  (800) 225-3368

  deltadentalins.com/state

- **MetLife**[1]
  P.O. Box 14410
  Lexington, KY 40512-4401
  (866) 837-2364

  metlife.com/safeguard/soc

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

Vision

CalHR offers two vision plans through Vision Service Plan (VSP), the Basic Vision Plan and the Premier Vision Plan.

- The Basic Vision Plan automatically provides family coverage, and the state pays the full premium.
- The Premier Vision Plan is an enhanced plan that employees may enroll in. Employees pay the difference in monthly premiums for themselves and their dependents when they enroll in the Premier Vision Plan.

Both plans include an in-network eye exam every year, coverage for lenses, an allowance to help with the cost of frames or contacts and access to the Eyeconic in-network, online store at eyeconic.com. The Premier Vision Plan provides a higher frame and contact allowance and lower out-of-pocket costs for lens enhancements such as standard progressive lenses.

Visit Eyeconic, the online eyewear store

The VSP Basic and Premier plans cover Eyeconic, the in-network, online eyewear store for VSP members. You get access to more than 60 brands of glasses, virtual try-on, free shipping and a 20% off discount just for being a VSP member. Visit eyeconic.com for details.

Enhanced Coverage Through PremierMax

VSP offers PremierMax, a way to enhance coverage by using benefits at a VSP Premier Edge location. Some features included in the PremierMax option are a $0 exam copay and a $0 retinal screening copay. The PremierMax option is available as part of the Basic and Premier Plans for active employees and retirees. Additionally, the Premier Plan for active employees includes a frame allowance of up to $250.

For more information about PremierMax, please visit the Vision Bookshelf in the Virtual Library.

2026 vs. 2027 Vision Premium Comparison

Premiums for both VSP plans will remain the same for active employees for the 2027 plan year. The VSP Basic plan is of no cost to state employees. The VSP Premier plan is an employee-paid plan.

The following tables show a comparison of vision program rate changes from 2026 to the 2027 benefit plan year.

VSP Basic (Total Premium)

LEVEL OF COVERAGE	2026	2027
Employee Only	$0	$0
Employee + 1	$0	$0
Employee + Family	$0	$0

VSP Premier (Employee Cost)

LEVEL OF COVERAGE	2026	2027
Employee Only	$8.63	$8.63
Employee + 1	$17.09	$17.09
Employee + Family	$27.41	$27.41

The vision rates shown reflect the premiums that will be effective January 1, 2027.

Be sure to take advantage of the annual WellVision exam these plans offer. An annual WellVision exam checks the health of your eyes and can even detect more serious health issues such as diabetes, high blood pressure, high cholesterol and thyroid disease. In addition, both plans include additional exams and services beyond routine care to treat immediate issues, from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma and more.

To enroll, cancel or make changes to vision coverage:

- Visit the VSP website and click the **Enroll Now or Make Changes** button.
- Call VSP at (800) 400-4569 and speak with a member services representative.

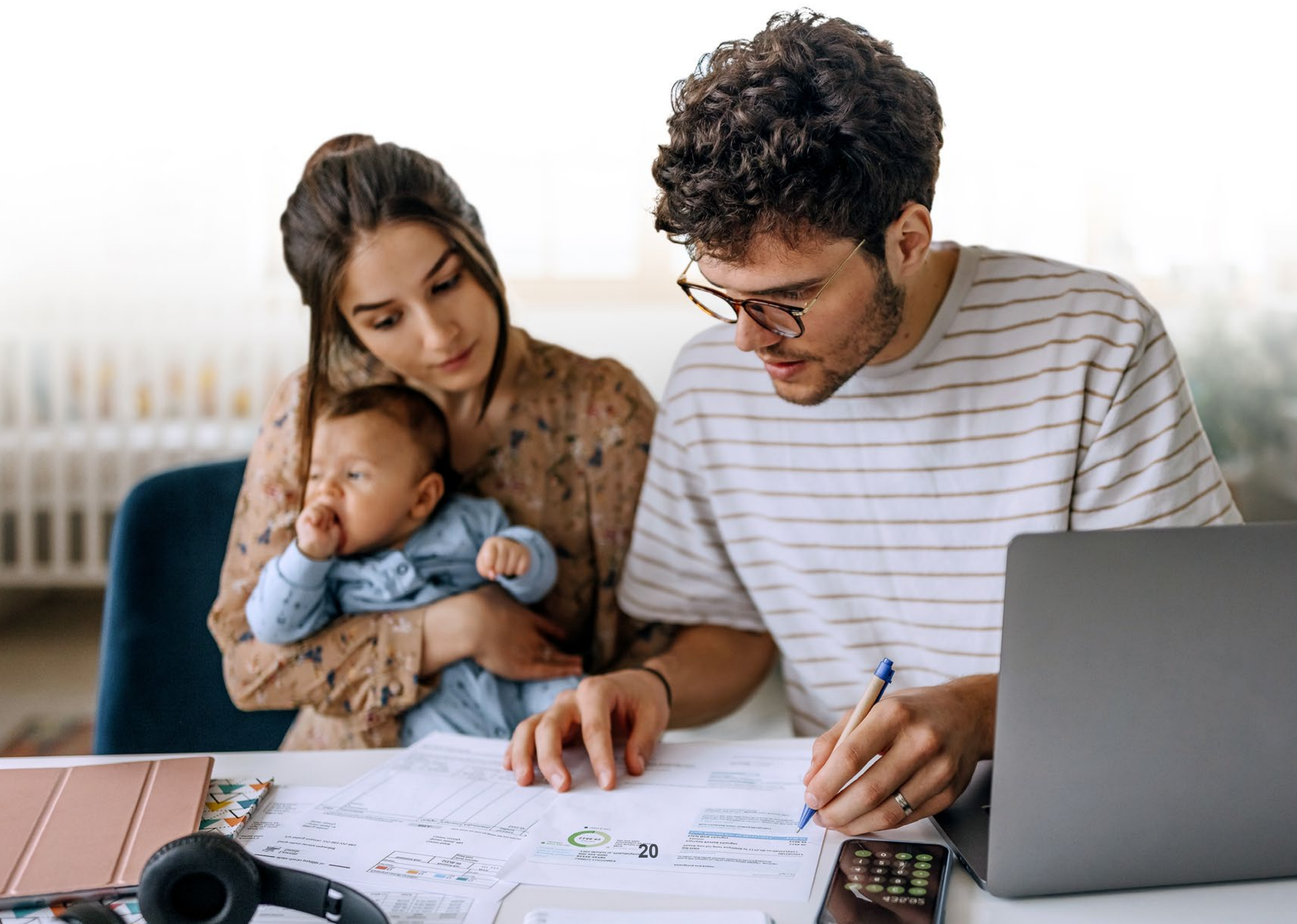
For more information about these benefits, visit the CalHR Vision webpage or the VSP website, or call VSP at (800) 400-4569.

Benefits Calculator

The Benefits Calculator is a handy tool that helps you make informed financial decisions about your health, dental and vision benefits by calculating premiums for different benefit plans and viewing contribution rates based on your bargaining unit. In addition, you will see how much will be deducted from or added to your paycheck based on which benefit plan you choose.

State employees can easily compare premiums between bargaining units and have the option to populate a dental and/or vision enrollment form.

Employees are encouraged to review the Benefits Calculator User Guide for further instructions. For more information, visit the CalHR Benefits Calculator webpage.



Consolidated Benefits (CoBen)

Represented employees in Bargaining Units 2, 7, 8, 16, 17, 18, 19 and excluded employees receive a CoBen Allowance, a combined employer contribution that is applied toward an employee's health, dental and vision insurance.

2027 CoBen Allowances and Employer Health Benefit Contributions by Bargaining Unit

BARGAINING UNIT	SELF (EMPLOYEE ONLY)	SELF AND ONE ELIGIBLE FAMILY MEMBER (EMPLOYEE + 1)	SELF AND TWO OR MORE ELIGIBLE FAMILY MEMBERS (EMPLOYEE + FAMILY)
1	$1,067	$1,965	$2,500
2[1]	$950	$1,878	$2,445
3	$1,032	$1,897	$2,414
4	$1,067	$1,965	$2,500
5	$958	$1,857	$2,391
6	$902	$1,800	$2,335
7[1]	$950	$1,878	$2,445
8[1]	$1,006	$1,935	$2,501
9	$958	$1,857	$2,391
10	$902	$1,800	$2,335
11	$1,067	$1,965	$2,500
12	$902	$1,800	$2,335
13	$902	$1,800	$2,335
14	$1,067	$1,965	$2,500
15	$1,067	$1,965	$2,500
16[1]	$950	$1,878	$2,445
17[1]	$1,115	$2,043	$2,610
18[1]	$950	$1,878	$2,445
19[1]	$950	$1,878	$2,445
20	$1,067	$1,965	$2,500
21	$1,067	$1,965	$2,500
Excluded[1]	$1,008	$1,948	$2,515

1 CoBen Unit

Note: The CoBen and health contributions for Bargaining Units 1, 3, 4, 11, 14, 15, 17, 20 and 21 (SEIU units) include an additional $165 supplemental benefits contribution. These contribution amounts are subject to collective bargaining. Refer to the applicable Memorandum of Understanding or the Benefits Calculator on the CalHR website for more information.

For more information about this benefit, Visit the CalHR CoBen webpage.

FlexElect Reimbursement Accounts

CalHR offers employees two Reimbursement Accounts: Medical and Dependent Care. These programs allow employees to set aside money to pay for certain kinds of expenses. You specify the amount to be deducted from your paycheck, and the deduction occurs before tax withholding, reducing tax liability.

That money is deposited into the appropriate account(s) for you. Once you incur an eligible expense, you submit a claim for reimbursement. Your reimbursement check is mailed to you, or you can request direct deposit into your checking or savings account.

Enrollments are in effect for one plan year (January 1 – December 31). Employees must re-enroll each year during the annual open enrollment for the next plan year.

FlexElect Medical Reimbursement

You may claim reimbursement for out-of-pocket health care services and/or supplies provided to you, your spouse and your eligible dependents (as defined under IRC section 152) even if you are not covered under the same health plan. Examples of eligible expenses include office visit copays, prescription drugs, dental services and prescription glasses.

The annual maximum amount employees may contribute to a Medical Reimbursement Account is currently $3,400 for 2026. This limit is subject to change, as the IRS has not yet released the 2027 contribution limits at the time of publication. Expenses that are deemed cosmetic or only benefit general health are not reimbursable. For example, health club expenses for general good health purposes are not reimbursable.

FlexElect Dependent Care Reimbursement

Expenses for childcare, elder care and care for a disabled dependent are reimbursable if the care is necessary for you to work or look for work. If you are married, your spouse must also work unless they are a full-time student or physically or mentally incapable of caring for themself.

Dependent care services may be provided in your home or someplace else, including family day care homes and day care centers that comply with applicable state and local laws. Day camp expenses qualify as eligible expenses, but overnight camp expenses do not qualify.

The annual maximum amount employees may contribute to a Dependent Care Reimbursement Account for 2027 is $7,500 (or $3,750 if you are married and file income taxes separately from your spouse). This limit is subject to change, as the IRS has not yet released the 2027 contribution limits at the time of publication.

For more information about this benefit, visit the CalHR FlexElect Reimbursement Accounts webpage.

Cash Options

Cash Options Through CoBen and FlexElect

If you have qualifying group health coverage through another source, such as your spouse, domestic partner or parent, you may opt to receive cash in lieu of both your state-sponsored health and dental coverage or for your state-sponsored health coverage only. Employees who are not covered by CoBen also have the option to receive cash in lieu of dental coverage only. Employees enrolled in individual coverage, such as TRICARE, Medicare, Medi-Cal and Covered California, are not eligible to receive cash in lieu of other health coverage.

Your bargaining unit determines which of the two cash option benefits you are eligible for. All cash option payments are considered taxable income.

Employees must enroll in this program at the time of hire, during the annual open enrollment or upon experiencing a qualifying event. Re-enrollment is not required each year except for permanent intermittent employees.

Excluded employees and employees in Bargaining Units 2, 7, 8, 16, 17, 18 and 19 are covered by CoBen.

The cash option for employees in Bargaining Units 1, 3, 4, 5, 6, 9, 10, 11, 12, 13, 14, 15, 20 and 21 are available through FlexElect, not CoBen.

For more information about these benefits, visit the CalHR CoBen Cash and Non-CoBen Cash webpages.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA requires that employers who maintain group health plans (including medical, dental, vision and medical reimbursement accounts) offer continuation of benefit coverage for a specific period of time to covered employees, spouses, domestic partners (State of California legislation) and dependent children who lose group coverage due to a "qualifying event."

A COBRA qualifying event is an event that results in a loss of group coverage and provides continuation coverage for a specific number of months. An individual must be covered under the plan before the qualifying event date to be eligible for COBRA.

Employee Responsibilities

As a state employee, you must be aware of your COBRA rights in the event you or your enrolled dependents lose coverage due to a qualifying event. You also have the responsibility to report a qualifying event to your departmental personnel office within 60 days of the event. Failure to report a qualifying event timely may result in the loss of COBRA continuation rights.

For more information about this benefit, visit the CalHR COBRA webpage.

Group Legal Services Insurance Plan

Legal protection is about more than just estate planning. The Group Legal Services Insurance Plan is a voluntary, employee-paid plan administered by ARAG that provides comprehensive legal coverage to help plan for the future and protect against the unknown. It is designed to meet the most common personal legal needs of an individual and their family. Covered services include 100% paid-in-full network attorney fees for most covered matters, including coverage for in-office advice, representation and consultation.

Members can also access financial and tax services, and legal support for their parents and grandparents — even if they are not the legal guardian or conservator. This includes caregiving services, legal counseling, document preparation and review and more.

Here are a few examples of how legal coverage can support you:

- **Insurance disputes:** Your car got backed into and the other driver's insurance only wants to pay for subpar parts to fix your car. Using these subpar parts could risk further damage to your vehicle, and result in further costly repairs down the road. Without legal insurance, you may be required to accept substandard repairs.
- **Document and will reviews:** You want a simple will, power of attorney or to update beneficiary designations. It is important these documents are handled properly now to prevent complications and disputes down the line. Without legal insurance, key documents may be incorrect or outdated, risking challenges for your loved ones.
- **Did you know? You can also use legal insurance to help you with:**
    - Dispute with a landlord
    - Real estate disputes
    - Family and childcare legal matters
    - Auto and consumer claims
    - Debt and creditor issues
    - And more

2027 Group Legal Services Insurance Plan Premiums

The following table shows the monthly premiums for coverage effective January 1, 2027:

Group Number: 10202

LEVEL OF COVERAGE	TOTAL PREMIUM
Individual	$10.55
Family	$18.41

Carrier Contact Information for Group Legal Services Insurance Plan

To install the Group Legal Services Insurance Plan app on your device, visit the App Store (Apple) or Google Play (Android) and search for ARAG. For more information, call (866) 762-0972.

To enroll, cancel or make changes to legal plan coverage:

- Visit the ARAG Insurance website and click on the Open Enrollment button.
- Contact Member Services at (866) 762-0972.
- Fax the enrollment form to (515) 246-8816.
- Email the enrollment form to forms@araglegal.com.
- Mail the enrollment form to:

  ARAG Insurance Company
  500 Grand Ave, Suite 100
  Des Moines, IA 50309-9958
  Toll-free: (866) 762-0972
  Fax: (515) 246-8816

  ARAGlegal.com/SOCinfo

For more information about this benefit, visit the CalHR Group Legal Services webpage or the ARAG website.

For the complete list of covered services, visit the ARAG website.

Group Long-Term Disability (LTD), Accident (AI) and Critical Illness (CI) Insurance (Excluded Employees Only)

Eligible excluded state employees can enroll in LTD coverage along with AI and CI benefits. These voluntary plans are designed to protect your income and provide financial support in the event of a serious illness, injury or other qualifying event.

LTD, provided by the Standard Insurance Company, replaces a portion of your income in the event you cannot work for six months or more due to a covered illness or injury. If you enroll in LTD, you are automatically enrolled in AI and CI for yourself, along with affordable coverage options for your spouse or domestic partner. If you are not enrolled in LTD coverage, you may still enroll and pay for AI and/or CI coverage at affordable group rates. Effective January 1, 2026, eligible employees can enroll in or modify their LTD, AI or CI coverage at any time, not just during Open Enrollment.

The LTD plan also includes a $300 education reimbursement benefit to help cover eligible dependents' education expenses if you become disabled.

2027 LTD Premiums

The following table shows the factors used to calculate the monthly premiums for coverage effective January 1, 2027.

Group Number: 643146

AGE	075 – 111 65% COVERAGE	075 – 119 55% COVERAGE
Under 30	$0.026	$0.012
30-39	$0.073	$0.037
40-49	$0.173	$0.087
50-59	$0.347	$0.175
Over 60	$0.384	$0.195

The monthly administrative fee is $0.80.

Employees can calculate their monthly premium by multiplying the monthly base salary by the age-benefit option plus the admin fee (Month Base Salary x Age-Benefit Option + Admin Fee = Monthly Premium Rate).

Supplemental Benefits (Excluded Employees Only)

Life can be unpredictable. That's why CalHR offers complimentary supplemental benefits for yourself, along with affordable coverage options for your spouse or domestic partner. These Accident Insurance (AI) and Critical Illness Insurance (CI) plans help protect you from the financial impact of a serious illness or accident.

If you're an active excluded employee enrolled in LTD coverage, you're automatically enrolled for AI and CI coverage (if eligible) through Standard Insurance Company. Employee-only AI and CI coverage is fully covered by the state — take advantage of these supplemental benefits at no cost to you. If you do not enroll in LTD, you can still elect AI and/or CI coverage at group rates.

- **Health Maintenance Screening (HMS) Benefit**
  You can get $100 each year when you or your covered spouse or domestic partner complete qualifying screenings, like preventive care and routine checkups. To receive this benefit, log in to the Standard's website, go to the HMS section and click "Start a New Claim."
- **Additional Coverage for Spouse or Domestic Partner and Child(ren)**
  If you are enrolled in the AI and CI plans, you can buy coverage for a spouse or domestic partner. This added cost is deducted from your paycheck. For CI only, eligible children from birth through age 25 are automatically covered at 50% of the employee's coverage amount. For AI, only a spouse or domestic partner is eligible for coverage.
- **Accident Insurance**
  AI helps ease financial stress after an accident. If you or your covered spouse or domestic partner has an accident-related injury, the plan pays a benefit based on the injury and the treatment needed, including emergency room care and related surgery. It can help offset the out-of-pocket expenses that traditional medical insurance may not cover, including non-surgical and surgical incidents, follow-up care and more.
- **Critical Illness Insurance**
  CI provides financial help if you or your covered spouse or domestic partner is diagnosed with a serious illness. It can help you and your family focus on recovery, not bills. Covered critical illnesses include cancer, heart attack, stroke, major organ failure, coma, paralysis, loss of sight and more.

Employee-only AI and CI coverage is fully covered by the state — take advantage of these supplemental benefits at no cost to you.

2027 AI and CI Premiums

The following table shows the monthly premiums for coverage effective January 1, 2027.

Group Number: 643146

2027	
Accident Insurance	
Employee only	$0.00 (premium paid by CalHR)
Employee + Spouse/Domestic Partner[1]	$6.54
Critical Illness Insurance	
Employee only	$0.00 (premium paid by CalHR)
Employee + Spouse/Domestic Partner[1]	$9.12

If you are not enrolled in LTD coverage, you may still enroll and pay for AI and/or CI coverage at affordable group rates. Contact The Standard for more information.

1 Coverage for dependents is not included. State employees must cover the additional cost of adding spouse/domestic partner AI and CI coverage through payroll deductions.

Carrier Contact Information for LTD and Supplemental Benefits

To enroll, cancel or make changes to LTD and/or Supplemental Benefits plan coverage:

- Visit the Standard Insurance website and click on the Enroll Now button.
- Contact Member Services at (971) 321-8150.
- Email the LTD Enrollment Form to Socltdforms@standard.com.
- Mail the enrollment form to:

  National Accounts Services SOC Team Standard Insurance Company
  900 SW 5th Avenue
  Portland, OR 97204-9805
  Direct line: (971) 321-8150
  Toll-free: (888) 641-7193
  Email: socltdforms@standard.com

  standard.com/mybenefits/california

Pay Agencies (e.g., Cal Expo, Fairs, Legislative Analyst Office) employees must complete the LTD Enrollment Form and submit it to their departmental personnel office for processing.

Active Military employees must complete and mail or email the LTD Enrollment Form to Standard Insurance for processing.

For more information about this benefit, visit the CalHR Group Long-Term Disability webpage or the Standard's website.

Basic Group Term Life Insurance and Voluntary Supplemental Life Insurance (Excluded Employees Only)

An employer-paid Basic Group Term Life Insurance Plan is provided to active state employees who are designated managers, supervisors, confidential and other specified excluded employees. Employees designated supervisory and confidential have $25,000 of basic insurance coverage, and employees designated exempt and managerial have $50,000 of coverage.

Voluntary Supplemental Life Insurance is an employee-paid benefit available to employees who are enrolled in the Basic Group Term Life Insurance Plan. Employees who purchase $20,000 or more in Voluntary Supplemental Life Insurance may also purchase life insurance for a spouse or domestic partner and/or dependent child(ren) up to age 26. MetLife Insurance is the current carrier for this program.

MetLife's Claims Concierge team offers additional tools and resources for beneficiaries needing to file a life insurance claim, including:

- Grief counseling and funeral assistance services
- Beneficiary assistance services (e.g., providing claim status updates, gathering documentation, reviewing claimant statements)
- Digital estate planning
- Estate resolution services

2027 Voluntary Supplemental Life Insurance Premiums

The following table provides the rates for employees and dependents for supplemental coverage effective January 1, 2027.

Employee Coverage

AGE	RATE PER $1,000 COVERAGE
Under 25	$0.045
25-29	$0.049
30-34	$0.063
35-39	$0.070
40-44	$0.090
45-49	$0.135
50-54	$0.207
55-59	$0.387
60-64	$0.594
65-69	$1.143
70-74	$1.854
75 and Over	$2.060

Dependent Coverage

SPOUSE/DOMESTIC PARTNER	CHILD(REN)	EMPLOYEE AGE IS UNDER 65	EMPLOYEE AGE IS 65 AND OVER
$7,500	$7,500	$1.85	$7.25
$15,000	$7,500	$3.71	$14.51
$25,000	$7,500	$6.18	$24.18
$50,000	$7,500	$12.35	$48.35

The monthly administrative fee is $0.50. Employees can calculate the monthly premium by multiplying age by factor plus the admin fee (Age x Factor + Admin Fee = Monthly Premium Rate).

Carrier Contact Information for Supplemental Life Insurance

Metropolitan Life Insurance (MetLife)
Policy number 74503
MetLife Customer Service
Recordkeeping Center
P.O. Box 14402
Lexington, KY 40512-4402
Toll-Free: (800) 252-8524

metlife.com/info/soc

To enroll, cancel or make changes to Supplemental Life Insurance plan coverage:

- Visit the MetLife website to complete the Supplemental Life Enrollment Form. Print and mail or fax the enrollment form.
- Contact Member Services at (800) 252-8524.
- Fax the enrollment form to (859) 825-6719.
- Mail the enrollment form to:

  MetLife Recordkeeping Center
  P.O. Box 14402
  Lexington, KY 40512-4402

For more information about these benefits, visit the CalHR Basic Group Term Life webpage or MetLife's website.

Savings Plus

Savings Plus is a voluntary program offering a 401(k) and a 457(b) Plan, which allows employees to direct pre-tax and designated Roth payroll deductions to investments that will supplement their retirement benefits. This program is available to all permanent employees. Automatic payroll deductions from your paycheck are invested in your choice of funds from the Savings Plus investment lineup. Interactive tools are available to help you determine if you are on track to meet your projected retirement income needs.

For more information about this benefit, visit the CalHR Savings Plus webpage and the Savings Plus website.

Commute Programs

The Commute Programs provide bicycle, mass transit and vanpool incentives to all eligible state employees. The goal of the Commute Programs is to reduce the number of vehicles on the road by encouraging employees to explore and use alternate means of transportation to commute to and from work. Fewer vehicles on the road means an improvement in air quality and less traffic congestion.

For more information about these benefits, visit the CalHR Commute Programs webpage.

Third-Party Pre-Tax Parking Reimbursement Account Program

The Third-Party Pre-Tax Parking Reimbursement Account Program is a voluntary payroll deduction program that allows you to withhold funds from your paycheck on a pre-tax basis to pay for work-related parking expenses. This program is intended for state employees who do not have access to state-controlled parking spaces or a department-sponsored parking program. The funds withheld from your paycheck go into a special reimbursement account, and you can claim reimbursement from that account by submitting your parking receipts to the carrier. CalHR contracts with a third-party carrier, Application Software, Inc. (ASI), for record keeping and claims adjudication.

For more information about this benefit, visit the CalHR Parking Reimbursement webpage and the ASI website.

Retirement

CalPERS administers the employer-sponsored defined benefit plan for eligible state employees. CalPERS provides retirement, disability and survivor benefits established in CalPERS' law. The retirement benefit consists of a formula that includes the employee's age, years of service and salary. Employees are required to contribute a percentage of their gross monthly income towards the retirement benefit. The contribution is not subject to federal and state taxes.

For more information about retirement benefits, visit the CalPERS website.

Part-Time, Seasonal and Temporary (PST) Retirement Program

Employees who are not eligible for CalPERS retirement are required to participate in the PST Retirement Program administered by CalHR in lieu of Social Security. Employees enrolled in this program contribute 7.5% of their gross wages, on a pre-tax basis, to a retirement account that is available upon separation of employment.

For more information about this benefit, visit the Savings Plus Program website.

Long-Term Care Program (LTC)

CalPERS LTC coverage helps participants pay for the cost of care when they need assistance with their daily living activities. For more information, contact CalPERS LTC at (800) 982-1775 or visit the CalPERS LTC webpage.

CalPERS has temporarily suspended enrollment for the LTC program due to current uncertainty in the long-term care market.

CalPERS LTC policyholders aged 75 and older who are not yet receiving long-term care services are eligible for AgeAssured, an innovative program that provides personalized support to help older adults age gracefully in their homes.

For policyholder information, visit the CalPERS LTC webpage or the AgeAssured website.

Common Carrier Travel and Accident Insurance (Excluded Employees Only)

CalHR provides employer-paid Common Carrier Travel and Accident Insurance for active state employees designated as manager, supervisor, confidential and other specified excluded employees. This $150,000 accidental death and dismemberment insurance policy insures against job-related accidental death or dismemberment on commercial carriers licensed by the Public Utilities Commission.

For more information about these benefits, visit the CalHR Travel Insurance webpage.

Pet Insurance

We are pleased to introduce MetLife pet insurance, effective August 15, 2026, offering coverage to help with veterinary care costs.

You can:

- Protect against the financial impact of your pet's injuries, illnesses and routine care.
- See any veterinarian nationwide and submit a claim for reimbursement.
- Get reimbursement for 50-90% of eligible expenses, with optional preventive care coverage and no breed or age exclusions.
- Access a rewards program with discounts at select national and local pet care businesses at no additional cost through your MyPets online account at mypets.metlife.com.

For more information or to request a quote, visit the MetLife site or call (866) 837-2364.

Statewide Engagement Program (You Matter)

The Statewide Engagement Program, also known as You Matter, is a benefit designed to holistically support the overall wellbeing of state employees. The program offers voluntary benefit services to active state employees, retirees and eligible dependents all year round through the following four programs:

1. Employee Engagement Program (Thrive Together)

Traditional benefits support your life outside of work. Thrive while you're at work through meaningful connections, recognition, growth and strengths-based initiatives.

The Employee Engagement Program, also known as Thrive Together, helps departments create workplaces where state employees feel valued, connected and supported. Thrive Together helps leaders strengthen employee engagement, build on team strengths and develop coaching skills. Statewide initiatives such as Public Service Recognition Week (PSRW), Californians Serving California and other efforts celebrate public service, recognize employee contributions and foster a stronger connection to the work we do.

For more information about this benefit, visit the Employee Engagement Program webpage.

2. Employee Assistance Program (EAP) (Whole You)

The State of California offers active state employees and their eligible dependents valuable resources to support mental health and promote overall wellbeing. Whether facing challenging times or seeking advice for everyday issues, the EAP provides expert guidance at no cost to the employee. Enrollment is automatic, ensuring employees have seamless access to help when they need it most. Employees can get started by visiting the EAP website or calling 1-866-EAP-4SOC (1-866-327-4762) TTY Callers: 711.

For more information about this benefit, visit the CalHR Employee Assistance Program webpage or EAP website.

3. Employee Wellness Program (Live Well)

Live Well powered by Grokker offers active state employees and members of their household wellness and wellbeing resources for fitness, mindfulness, nutrition, financial wellbeing and much more, all at no cost to employees.

For more information about this benefit, visit the CalHR Employee Wellness Program webpage.

4. Merit Award Program (Your Impact)

The Merit Award Program, now called Your Impact, was created by the California Legislature in 1950 to recognize the valuable work of state employees and continues today as a statewide program open to all departments. Each department has a Merit Award Administrator who manages the program and supports employees. Your Impact thanks employees who make a real difference by celebrating great ideas, courage and exceptional work while also honoring long-term dedication and leadership. The program includes the Employee Suggestion Program, the Governor's State Employee Medal of Valor Awards, the Superior Accomplishment Awards, the 25 Year State Service and Retirement Awards and the CalHR Robert L. Negri Human Resources Achievement Award.

For more information about these benefits, visit the CalHR Merit Award Program webpage.

Benefit Program Contacts

Please contact your departmental personnel office for information on how to enroll in these benefits and to learn more about eligibility.

PLAN TYPE	PROVIDER	PHONE	WEBSITE
Health	CalPERS	(888) 225-7377	calpers.ca.gov
Dental	Delta Dental DeltaCare DHMO	(800) 225-3368	deltadentalins.com/state https://benefits.calhr.ca.gov/state-employees/general-benefits/dental/
Dental	Delta Dental (PPO and Indemnity plans)	(800) 225-3368	deltadentalins.com/state https://benefits.calhr.ca.gov/state-employees/general-benefits/dental/
Dental	MetLife (Prepaid, PPO, Indemnity plans)	(866) 837-2364	metlife.com/safeguard/soc https://benefits.calhr.ca.gov/state-employees/general-benefits/dental/
Vision	Vision Service Plan	(800) 400-4569	stateofcaemployee.vspforme.com https://benefits.calhr.ca.gov/state-employees/general-benefits/vision/
Consolidated Benefits (CoBen)	N/A	Contact your departmental personnel office	https://benefits.calhr.ca.gov/state-employees/general-benefits/consolidated-benefits-coben/
Cash Options	N/A	Contact your departmental personnel office	CoBen Cash Option: https://benefits.calhr.ca.gov/state-employees/general-benefits/cash-option-coben/ Non-CoBen Cash Option: https://benefits.calhr.ca.gov/state-employees/general-benefits/cash-option-non-coben/
Reimbursement Accounts (FlexElect)	ASI	(800) 659-3035	asiflex.com/CA https://benefits.calhr.ca.gov/state-employees/general-benefits/flexelect-reimbursement-accounts/
Consolidated Omnibus Budget Reconciliation Act (COBRA)	N/A	Contact your departmental personnel office	https://benefits.calhr.ca.gov/state-employees/general-benefits/cobra/
Group Legal Services Insurance Plan	ARAG	(866) 762-0972	ARAGlegal.com/socinfo (Access code: 10202soc) https://benefits.calhr.ca.gov/state-employees/insurance/group-legal-services/
Group Long-Term Disability Insurance (LTD)	Standard Insurance	(888) 641-7193	standard.com/mybenefits/california/ https://benefits.calhr.ca.gov/state-employees/insurance/group-long-term-disability/

PLAN TYPE	PROVIDER	PHONE	WEBSITE
Pet Insurance	MetLife	(866) 837-2364	https://quote.metlifepetinsurance.com/pet https://benefits.calhr.ca.gov/state-employees/insurance/pet-insurance/
Savings Plus	Nationwide Retirement Solutions	(855) 616-4776	savingsplusnow.com http://www.calhr.ca.gov/employees/Pages/savings-plus.aspx
Commute Programs	N/A	Contact your departmental personnel office	https://benefits.calhr.ca.gov/state-employees/work-resources/commute-programs/
Third-Party Pre-Tax Parking Reimbursement Account Program	ASI	(800) 659-3035	asiflex.com/CA https://benefits.calhr.ca.gov/state-employees/work-resources/third-party-pre-tax-parking-reimbursement-account-program/
Retirement	CalPERS	(888) 225-7377	calpers.ca.gov
Part-Time, Seasonal and Temporary (PST) Retirement Program	Nationwide Retirement Solutions	(855) 616-4776	savingsplusnow.com
Long-Term Care Program (LTC)	CalPERS	(800) 982-1775	ltcpolicyhub.com/calpers
Basic Group Term Life Insurance and Voluntary Supplemental Life Insurance	MetLife Inc.	(800) 252-8524	metlife.com/soc https://benefits.calhr.ca.gov/state-employees/insurance/basic-group-term-life-insurance/
Common Carrier Travel and Accident Insurance	N/A	Contact your departmental personnel office	https://benefits.calhr.ca.gov/state-employees/insurance/common-carrier-travel-and-accident-insurance/
Employee Engagement Program (Thrive Together)	N/A	Contact your departmental personnel office	https://benefits.calhr.ca.gov/state-employees/engagement-resources/employee-engagement/
Employee Assistance Program (EAP) (Whole You)	Spring Health	(855) 629-0554	eap.calhr.ca.gov
Employee Wellness Program (Live Well)	Grokker	N/A	wellness.calhr.ca.gov https://benefits.calhr.ca.gov/state-employees/engagement-resources/employee-wellness-program/
Merit Award Program (Your Impact)	N/A	Contact your departmental personnel office	https://benefits.calhr.ca.gov/state-employees/engagement-resources/merit-award-program/

CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

Benefits Division

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