2027 Benefits Summary for State Retirees

Benefits for a Life Well Lived

A GUIDE TO YOUR CALIFORNIA STATE RETIREE 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 State Retirees briefly describes the benefits available to you as a state retiree 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 retirement date or other qualifying event to change or enroll in the following benefits:

Health, dental, vision and group legal services insurance.

Changes can also be made during the annual Open Enrollment period. Please email retireebenefits@calhr.ca.gov to learn more about eligibility and how to enroll.

Voluntary plans:

- Accident (AI) or Critical Illness (CI) insurance: Retirees may continue or modify their coverage at any time during the year, as long as they were previously enrolled in these plans before retirement.
- Pet Insurance: Retirees may enroll in or modify their enrollment at any time during the year, not just during Open Enrollment.

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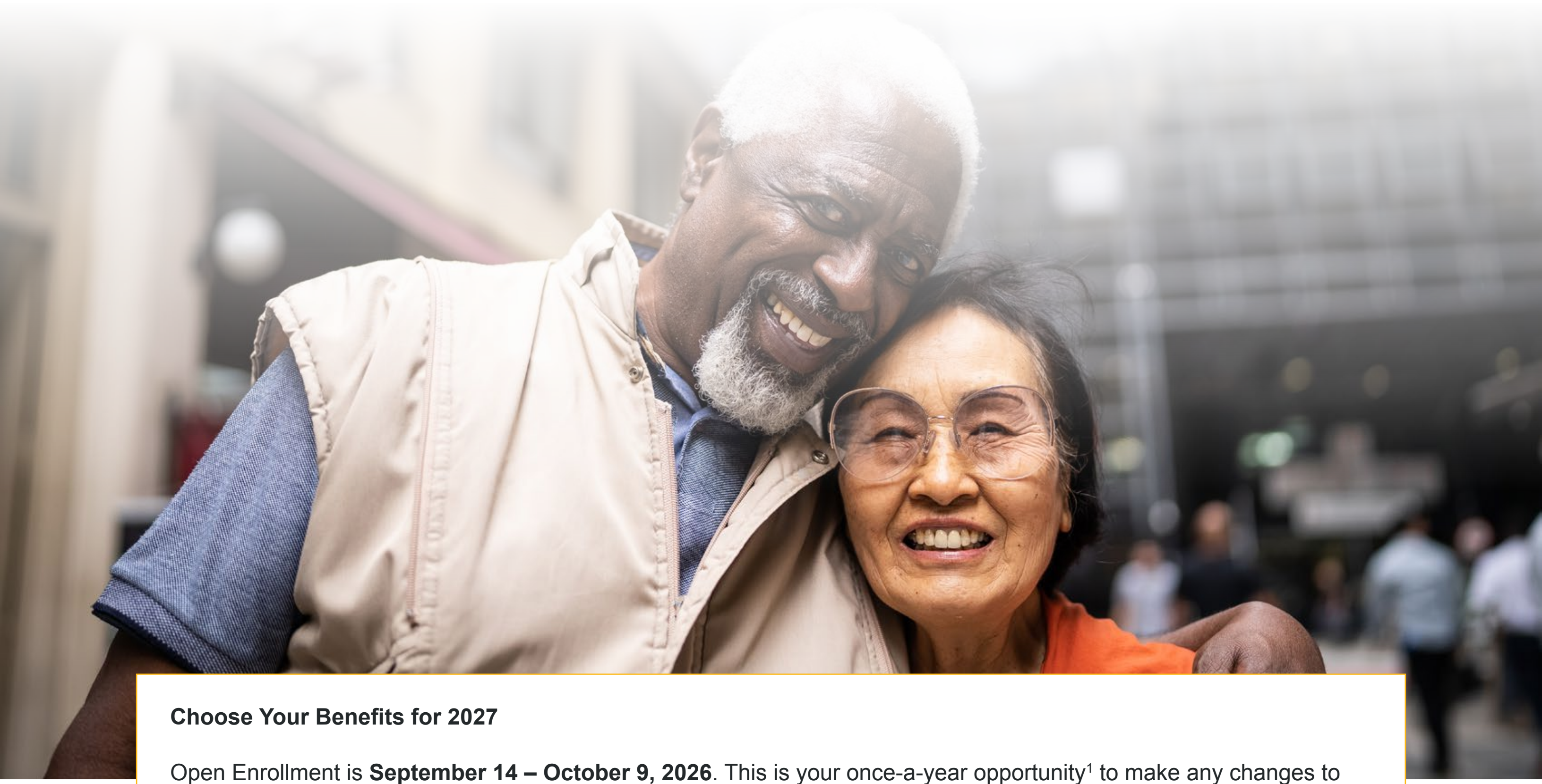
Welcome to Your Retiree Benefits Guide

At the State of California, we offer **benefits for a life well lived**. This means helping you care for your health, family, finances 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 Open Enrollment, you may make changes to your benefits during the plan year if you experience a qualifying or permitting event. Email retireebenefits@calhr.ca.gov for details.

Benefits-at-a-Glance

The following summary provides a brief description of the benefits available to you as a state retiree. 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 retirees and their dependents. Retiree plan options include dental health maintenance organization (DHMO) and preferred provider organization (PPO) plans to fit your needs.

Vision

We offer two vision plans through the state's Retiree Vision Program, provided by Vision Service Plan (VSP): The Basic Vision Plan and the Premier Vision Plan. Both plans are available to eligible retirees and their dependents. The Basic Vision Plan covers the essentials and the Premier Vision Plan offers enhanced coverage.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA allows surviving dependents to continue group health coverage (medical, dental and vision) for a limited time. This coverage extends to your spouse, domestic partner and dependent children.

Retirement

CalPERS Retirement Plan

Eligible state retirees 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 made while you were an active employee. Savings Plus offers 401(k) and 457(b) plans.

Accident Insurance (AI) and Critical Illness (CI)

Excluded Employees Only

If you elected AI or CI as an active employee, you can continue your coverage in retirement at affordable group rates. If you had elected AI and/or CI coverage for your spouse or domestic partner when you were an active excluded employee, you can continue and pay for their coverage into retirement.

Basic Group Term Life Insurance and Voluntary Supplemental Life Insurance

Excluded Employees Only

Active excluded employees can continue their Basic Life Insurance into retirement. If you purchased Supplemental Life Insurance, or are eligible and transfer to a rank-and-file position and did not cancel, you can continue your coverage into retirement.

Retiree Group Legal Services Insurance Plan

Get access to comprehensive legal support. Choose individual or family coverage extending to one or more eligible dependents.

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.

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 retirees, 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

Important Enrollment Notice

If you are enrolled in the MetLife 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.

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 claim and more. Eligible retirees can enroll in or modify their pet insurance coverage at any time, not just during Open Enrollment.

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

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

Email retireebenefits@calhr.ca.gov 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.

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.

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 retirees and their eligible dependents. The state pays all or part of your premium, depending on the plan you select and the number of dependents you wish to cover. Your departmental personnel office will enroll you in dental benefits when you retire from state service. If you do not enroll at retirement, you may enroll during a later Open Enrollment period by contacting CalPERS.

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 Essential Plan and MetLife PPO Core Plan

- 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

Retirees who were in Bargaining Unit 5 may enroll in the union-sponsored dental plan, California Association of Highway Patrolmen (CAHP) Blue Cross.

Retirees who were dues-paying members of Bargaining Unit 6 may enroll in the union-sponsored dental plan.

Coverage and Costs for Certain Procedures

	DHMO PREPAID PLANS[1]	
	DELTA DENTAL DELTACARE DHMO (DELTACARE NETWORK)	METLIFE SELECT DHMO (DHMO NETWORK)
Who is Eligible?	Retirees and Dependents	Retirees 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]
Who Is Eligible?	Retirees and Dependents	Retirees and Dependents
Diagnostic and Preventive Benefits (two cleanings annually)[3]	No charge[4]	No charge[4]
Basic Benefits	10%	10%
Crowns	20%	20% (50% for Dependents)
Bridges, Full and Partial Dentures	40%	50%
Implants[5]	50%	50%
Orthodontia	50%	50%
Lifetime Orthodontia Maximum	$1,000 adult/$1,500 children	$1,000
Annual Deductible	$25 person/ $100 family	$50 person/ $150 family
Calendar Year Maximum (CYM)	$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

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

Delta Dental PPO Essential and MetLife PPO Core plans

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

CalHR offers state-sponsored dental plans to all eligible state retirees 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.

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

Prepaid Dental Plans

The state will pay 100% of the premium for retirees.

LEVEL OF COVERAGE	DELTA DENTAL DELTACARE DHMO	METLIFE SELECT DHMO
Retiree Only	$0	$0
Retiree + 1	$0	$0
Retiree + Family	$0	$0

Delta Dental PPO Standard and MetLife PPO Access plans for Retirees

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

Delta Dental PPO Essential and MetLife PPO Core plans for Retirees

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

Union-Sponsored Dental Plans

Retirees 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, visit the CalHR Retiree Dental webpage or Retiree 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/group-sites/state-retirees

- **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/group-sites/state-retirees

- **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. Retirees can choose to enroll in either plan upon their retirement, following their COBRA coverage end date or during Open Enrollment.

Retirees pay the full monthly premiums for themselves and their dependents when they enroll in either plan. Retirees will receive two to three months of direct bills while CalPERS is setting up automatic paycheck deductions.

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.

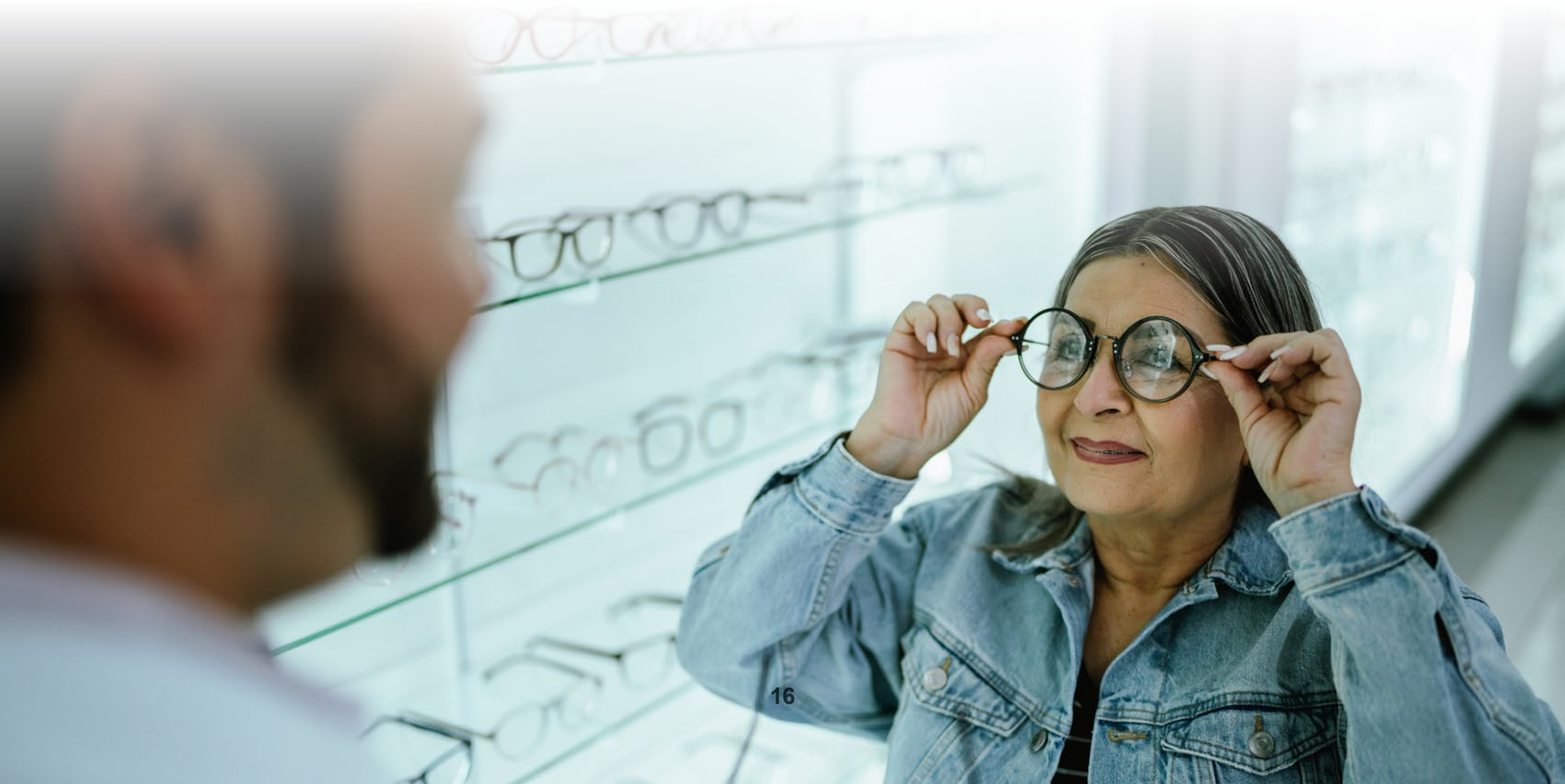
Visit Eyeconic, the online eyewear store

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



2026 vs. 2027 Vision Premium Comparison

The following tables show that vision program rates did not change from 2026 to the 2027 benefit plan year.

VSP Basic (Retiree Cost)

LEVEL OF COVERAGE	2026	2027
Retiree Only	$6.11	$6.11
Retiree + 1	$11.74	$11.74
Retiree + Family	$12.63	$12.63

VSP Premier (Retiree Cost)

LEVEL OF COVERAGE	2026	2027
Retiree Only	$16.33	$16.33
Retiree + 1	$32.19	$32.19
Retiree + Family	$35.01	$35.01

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 Retiree Vision Benefits webpage or the VSP website, or call VSP at (800) 400-4569.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA requires that employers who maintain group health plans (including medical, dental and vision) offer continuation of benefit coverage for a specific period of time to covered surviving 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.

Retiree Responsibilities

As a state retiree, you must be aware of your COBRA rights. Enrolled individuals have the responsibility to report a qualifying event to COBRA@calhr.ca.gov 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.

Retiree Group Legal Services Insurance Plan

Legal protection is about more than just estate planning. The Retiree Group Legal Services Insurance Plan is a voluntary, retiree-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 — 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 retiree website.
- Contact Member Services at (800) 511-4001.
- 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/SOCretiree

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

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

Long-Term Disability Supplemental Coverage: Accident (AI) and Critical Illness (CI) Insurance

If you were covered by AI and/or CI as an active excluded employee (part of the state's long-term disability coverage for employees), you can choose to continue your coverage in retirement by paying affordable group rates directly to the Standard. These voluntary plans are designed to provide financial support in the event of a serious illness, injury or other qualifying event.

- **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.
- **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.

2027 AI and CI Premiums

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

Group Number: 643146

2027	
Accident Insurance	
Retiree only	$6.93
Retiree + Spouse/Domestic Partner[1]	$13.47
Critical Illness Insurance	
Retiree only	$7.30
Retiree + Spouse/Domestic Partner[1]	$16.42

Carrier Contact Information for AI and CI

To cancel or make changes to AI and CI coverage:

- Visit the Standard Insurance website.
- Contact Member Services at (800) 634-1743.

For more information about this benefit, visit the CalHR website or The Standard's website.

1 Coverage for dependents is not included. State retirees must cover the additional cost of spouse/domestic partner AI and CI coverage.

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. Active excluded employees can continue their coverage into retirement.

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. Active excluded employees can continue coverage into retirement by contacting MetLife either before retirement or within 30 days after retirement, or they will lose the benefit.

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 supplemental coverage effective January 1, 2027.

Retiree Coverage

AGE	PRE 99 RATE PER $1,000 COVERAGE	POST 99 RATE PER $1,000 COVERAGE
Under 25	$0.103	$0.094
25-29	$0.103	$0.094
30-34	$0.129	$0.118
35-39	$0.129	$0.118
40-44	$0.272	$0.245
45-49	$0.579	$0.523
50-54	$0.796	$0.718
55-59	$1.096	$0.989
60-64	$1.396	$1.258
65-69	$2.756	$2.485
70-74	$4.187	$3.773
75 and Over	$6.256	$5.638

Dependent Coverage

SPOUSE/DOMESTIC PARTNER	CHILD(REN)	PRE 99 EMPLOYEE AGE IS LESS THAN 65	POST 99 EMPLOYEE AGE IS 65 AND OVER
$7,500	$7,500	$2.31	$9.06
$15,000	$7,500	$4.64	$18.14
$25,000	$7,500	$7.73	$30.23
$50,000	$7,500	$15.44	$60.44

The monthly administrative fee is $0.50. Retirees 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/benefits/retired-employees

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 Retiree Life Insurance 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.

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.

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.

Benefit Program Contacts

Please email retireebenefits@calhr.ca.gov 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	https://www1.deltadentalins.com/group-sites/state-retirees.html https://benefits.calhr.ca.gov/state-retirees/retiree-dental-benefits/
Dental	Delta Dental (PPO and Indemnity plans)	(800) 225-3368	https://www1.deltadentalins.com/group-sites/state-retirees.html https://benefits.calhr.ca.gov/state-retirees/retiree-dental-benefits/
Dental	MetLife (Prepaid, PPO, Indemnity plans)	(866) 837-2364	metlife.com/safeguard/soc https://benefits.calhr.ca.gov/state-retirees/retiree-dental-benefits/
Vision	Vision Service Plan	(800) 400-4569	https://stateofcaretiree.vspforme.com/ https://benefits.calhr.ca.gov/state-retirees/retiree-vision-benefits/
Consolidated Omnibus Budget Reconciliation Act (COBRA)	N/A		Email COBRA@calhr.ca.gov https://benefits.calhr.ca.gov/state-employees/general-benefits/cobra/
Retiree Group Legal Services Insurance Plan	ARAG	(800) 511-4001	ARAGlegal.com/SOCretiree (Access code: 17642ret)
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
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
Voluntary Supplemental Life Insurance	MetLife Inc.	(800) 252-8524	metlife.com/info/soc/benefits/retired-employees https://benefits.calhr.ca.gov/state-retirees/retiree-life-insurance/

CALHR
CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

Benefits Division

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