



2026 Benefits Summary for Active State Employees

Benefits for a Life Well Lived

A BRIEF GUIDE TO YOUR CALIFORNIA STATE EMPLOYEE BENEFITS

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 2026 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), group legal services insurance and group long-term disability 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.

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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: Your benefits support your career growth and a healthy work-life balance. 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 volunteer opportunities through the Employee Assistance Program (EAP) make it easy to give back and leave a positive impact in your community.

What's New

At CalHR, 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.

Open Enrollment is **September 15 to October 10, 2025**. This is your once-a-year opportunity¹ to make any changes to your benefits for next year. Take time to look at what's new. **Changes take effect on January 1, 2026.**

Dental

We've made updates to give you more value from your dental plan.

- **Delta Dental PPO Plus Premier Basic:** The calendar year maximum (CYM) benefit for dependent coverage has increased from \$1,500 to \$2,000, giving you added support for your family's dental care.
- **Delta Dental plans:** Diagnostic and preventive care no longer count toward your CYM. This means you can get routine care without reducing the amount available for other dental care needs. Examples include:
 - Oral exams and check-ups to support overall dental health
 - Professional cleanings to prevent cavities and gum disease
 - Sealants to prevent tooth decay
 - Fluoride treatments to strengthen teeth and prevent cavities
 - Basic dental treatments (e.g., fillings and periodontal treatments)

Note: This change applies to all dental plans except for the DeltaCare USA plan.

Legal

The Group Legal Services Insurance Plan through ARAG now covers more life situations.

- **New financial and tax services** include help with:
 - Financial education and counseling services
 - Property taxes
 - IRS collection and audit defense
 - State and local tax collection and audit defense
 - Social security, veterans and Medicare-related issues
 - Credit record corrections
 - Personal property protection
 - ...and more.
- **Expanded family coverage:** Parents and grandparents now get more help through Wills and Durable Power of Attorney services. This includes caregiving services, legal counseling, document preparation and review, and more.
- **Contribution increases for legal coverage:** Group Legal Services Insurances rates have slightly increased. Be sure to review your options during Open Enrollment to ensure you're getting the coverage that best fits your needs.



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.

Life Insurance

Our life insurance coverage features several enhancements.

- **More support for beneficiaries:** MetLife's Claims Concierge team now 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

Long-Term Disability (LTD) Insurance

Several benefits available through the LTD Insurance plan now offer more choice and higher payouts. Employee-only Accident Insurance (AI) and Critical Illness (CI) insurance is covered by the state for eligible employees enrolled in the state's LTD insurance program.

- **Education Reimbursement**

The education reimbursement benefit has increased from \$150 to \$300. This helps cover your dependents' education costs if you become disabled.
- **Supplemental Benefits**
 - **New spouse or domestic partner coverage:** If you are enrolled in the Accident Insurance (AI) and Critical Illness Insurance (CI) plans, you will be able to buy optional coverage for a spouse or domestic partner. (Coverage for children or other dependents is not included.) See page 24 for cost details.
 - **Health Maintenance Screening (HMS) benefit:** Your HMS benefit under the AI and CI plans has increased from \$50 to \$100 to support your proactive care and routine checkups. You can receive \$100 each year when you or a covered dependent complete a qualifying screening.
 - **Higher payouts for covered accidents:** Benefit amounts have increased for a range of covered accidents such as emergency care, injuries and burns, non-surgical and surgical fractures, dislocations, follow-up care and more.

Scan this QR code to learn more about Open Enrollment and enhancements to your 2026 benefits.



Don't Forget: 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.

- **Make the Most of Your Vision Benefits**

Get \$0 copays for eye exams and retinal screenings at select VSP Premier Edge locations through PremierMax. Plus, the Premier Plan includes a \$250 frame allowance.

- **Get Everyday Support from the Employee Assistance Program (EAP)**

The EAP offers free, confidential support year-round. Services include counseling, financial and legal consultations, and wellbeing tools to help with life's changes and challenges. To get started, visit the [EAP website](#) or call 1-866-EAP-4SOC (1-866-327-4762).

- **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 and on a triennial basis, you will be required to provide documents to verify your dependent(s) eligibility to remain enrolled in benefits as part of the Dependent Re-Verification Process (DRV).

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 members¹ (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.

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 2026 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 2026 employer health and CoBen contributions, please see page 18.

CalPERS 2026 Statewide Basic Monthly Health Premiums

Health Maintenance Organization Plans (HMO)

HEALTH PLANS	SINGLE	2-PARTY	FAMILY
Anthem Blue Cross Select HMO	\$1,090.98	\$2,181.96	\$2,836.55
Anthem Blue Cross Traditional HMO	\$1,372.93	\$2,745.86	\$3,569.62
Blue Shield Access+ HMO	\$1,088.52	\$2,177.04	\$2,830.15
Blue Shield Trio HMO	\$936.58	\$1,873.16	\$2,435.11
Health Net Salud y Mas	\$789.13	\$1,578.26	\$2,051.74
Kaiser Permanente	\$1,097.94	\$2,195.88	\$2,854.64
Kaiser Permanente Out of State	\$1,398.96	\$2,797.92	\$3,637.30
Sharp Performance Plus	\$916.20	\$1,832.40	\$2,382.12
UnitedHealthcare SignatureValue Alliance	\$1,048.16	\$2,096.32	\$2,725.22
UnitedHealthcare SignatureValue Harmony	\$920.82	\$1,841.64	\$2,394.13
Western Health Advantage HMO	\$969.58	\$1,939.16	\$2,520.91

Association Plans

HEALTH PLANS	SINGLE	2-PARTY	FAMILY
CAHP	\$1,041.70	\$2,021.31	\$2,642.58
CCPOA North	\$1,200.25	\$2,405.37	\$3,247.36
CCPOA South	\$989.76	\$1,984.32	\$2,681.22
PORAC	\$974.00	\$1,950.00	\$2,534.00

Preferred Provider Organization Plans (PPO)

HEALTH PLANS	SINGLE	2-PARTY	FAMILY
PERS Gold	\$1,043.37	\$2,086.74	\$2,712.76
PERS Platinum	\$1,512.13	\$3,024.26	\$3,931.54

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.

There are three types of dental plans available:

1. Prepaid Plans

DeltaCare USA, MetLife, Premier Access and Western Dental

- The prepaid plans require you and your eligible dependents to use a dentist from a specific list of dentists who are located in California and who contract with your selected prepaid carrier.
- Dentists receive a flat fee for each member assigned to their offices.
- Most basic services are covered at no cost.

2. Indemnity Plans

Delta Dental PPO plus Premier Basic and Enhanced Plans — Group No. 9949

- The indemnity plans allow you to select the dentist of your choice throughout the United States and worldwide.
- You have access to the Delta Dental PPO and Premier networks; however, you will usually save the most when you visit a PPO dentist. You will generally have the highest out-of-pocket costs when you visit a non-Delta Dental dentist.
- The plans limit the amount of paid coverage for each specific type of dental treatment. You pay any remaining balance due based on the type of dental treatment you receive.

3. Preferred Provider Organization (PPO) Plan

Delta Dental PPO – Group No. 9946

- The PPO plan provides services through its network of participating dentists and allows you to see any dentist of your choice throughout the United States and worldwide and still be covered.
- Your current dentist may be a PPO member of Delta Dental; however, not all Delta Dental contracted dentists are members of the PPO network. If you receive services outside of the PPO network, your share of the dentist's fees may be substantially higher. You may contact Delta Dental to ensure there is a PPO provider available in your service area.
- When using a PPO provider, your cost for services is based on a fee-for-service agreement between Delta Dental and the PPO provider. The plan limits paid coverage for each specific type of dental treatment. You pay any remaining balance due based on the type of dental treatment you receive.

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 the PPO or indemnity plan if they so choose. Employees in Bargaining Units 2, 7, 8, 16, 17, 18 and 19, and excluded employees may elect the Delta PPO plan or Delta PPO plus Premier plan at the time of hire and are not restricted to the state-sponsored prepaid 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.

Recent Enhancements

The following dental plan enhancements are effective January 1, 2026:

- **Delta Dental PPO Plus Premier Basic:** The calendar year maximum (CYM) benefit for dependent coverage has increased from \$1,500 to \$2,000, giving you added support for your family's dental care.
- **Delta Dental plans:** Diagnostic and preventive care no longer count toward your CYM. This means you can get routine care without reducing the amount available for other dental care needs. Examples include:
 - Oral exams and check-ups to support overall dental health
 - Professional cleanings to prevent cavities and gum disease
 - Sealants to prevent tooth decay
 - Fluoride treatments to strengthen teeth and prevent cavities
 - Basic dental treatments (e.g., fillings and periodontal treatments)

Note: This change applies to all Delta Dental dental plans except for the DeltaCare USA plan.

Coverage and Costs for Certain Procedures

PREPAID PLANS	DELTACARE USA, METLIFE STANDARD, PREMIER ACCESS AND WESTERN DENTAL	METLIFE ENHANCED
Who is eligible?	Employees and Dependents	Excluded Employees and Dependents
Diagnostic and Preventive Benefits (two cleanings annually)	No charge	No charge ^{1,2}
Basic Benefits	No charge	No charge
Crowns	\$50	No charge
Bridges, Full and Partial Dentures	\$65 and up	No charge
Implants	Premier Access and Western Dental only	Not covered
Orthodontia	\$1,000, plus up to \$250 for startup costs	\$1,000, plus up to \$250 for startup cost ²

¹ Diagnostic and preventive benefits are exempt from the deductible and calendar year maximum (CYM) for all plans except for DeltaCare USA.

² MetLife Enhanced provides the availability for a third cleaning to the employee and all enrolled dependents.

INDEMNITY AND PPO PLANS	DELTA DENTAL PPO PLUS PREMIER BASIC GROUP NO. 9949	DELTA DENTAL PPO PLUS PREMIER BASIC GROUP NO. 9949	DELTA DENTAL PPO PLUS PREMIER ENHANCED GROUP NO. 9949	DELTA DENTAL PPO IN-NETWORK ³ (PPO DENTISTS) GROUP NO. 9946	DELTA DENTAL PPO OUT-OF-NETWORK (NON-PPO DENTISTS) GROUP NO. 9946
Who Is Eligible?	Represented Employees	Dependents of Represented Employees	Excluded Employees and Dependents	Employees and Dependents	Employees and Dependents
Diagnostic and Preventive Benefits (two cleanings annually)	No charge ^{4,5}	No charge ^{5,6}	No charge ^{5,6}	No charge ^{5,6}	No charge ^{5,6}
Basic Benefits	10%	10%	10%	10%	20%
Crowns	20%	50%	20%	20%	50%
Bridges, Full and Partial Dentures	50%	50%	50%	40%	50%
Implants⁶	50%	50%	50%	50%	50%
Orthodontia	50%	50%	50%	50%	50%
Lifetime Orthodontia Maximum	\$1,000	\$1,000	\$1,000	\$1,000 adult/ \$1,500 children	\$1,000 adult/ \$1,000 children
Annual Deductible	\$50	\$50 person/ \$150 family	\$25 person/ \$100 family	\$25 person/ \$100 family	\$75 person/ \$200 family
Calendar Year Maximum (CYM)	\$2,000	\$2,000 per person	\$2,000 per person	\$2,000 per person	\$1,000 per person

3 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.

4 Diagnostic and preventive benefits are exempt from the deductible and calendar year maximum (CYM) for all plans except for DeltaCare USA.

5 Includes a third cleaning for high-risk patients.

6 Implants subject to the CYM.

2025 vs. 2026 Dental Premium Comparison

The following tables show a comparison of dental program rate changes from 2025 to the 2026 benefit plan year for the indemnity and PPO plans. Premiums will remain the same for the 2026 plan year.

Delta Dental PPO plus Premier Basic (for Represented Employees)

LEVEL OF COVERAGE	2025	2026
Employee Only	\$49.31	\$49.31
Employee + 1	\$86.10	\$86.10
Employee + Family	\$124.44	\$124.44

Delta Dental PPO plus Premier Enhanced (for Excluded Employees)

LEVEL OF COVERAGE	2025	2026
Employee Only	\$51.29	\$51.29
Employee + 1	\$100.95	\$100.95
Employee + Family	\$141.81	\$141.81

Delta Dental Preferred Provider Option (PPO)

LEVEL OF COVERAGE	2025	2026
Employee Only	\$45.06	\$45.06
Employee + 1	\$87.61	\$87.61
Employee + Family	\$131.82	\$131.82

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.

2026 Dental Premiums

The following tables show dental premiums effective January 1, 2026. For employees in Consolidated Benefits (CoBen), the state share and employee share do not apply, and the total dental premium will be deducted from the monthly CoBen allowance. For 2026 monthly employer CoBen contributions, please see page 18.

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

The state will pay 100% of the premium for employees who are not in CoBen.

LEVEL OF COVERAGE	DELTACARE USA	METLIFE STANDARD	METLIFE ENHANCED	PREMIER ACCESS	WESTERN DENTAL
Employee Only	\$19.44	\$13.85	\$16.06	\$14.21	\$15.77
Employee + 1	\$31.90	\$22.44	\$27.18	\$23.02	\$26.02
Employee + Family	\$44.13	\$31.42	\$33.48	\$32.24	\$36.91

Delta Dental PPO plus Premier Basic Plan for Represented Employees – Group No. 9949

LEVEL OF COVERAGE	STATE SHARE	EMPLOYEE SHARE	TOTAL PREMIUM
Employee Only	\$36.98	\$12.33	\$49.31
Employee + 1	\$64.58	\$21.52	\$86.10
Employee + Family	\$93.33	\$31.11	\$124.44

Delta Dental PPO plus Premier Enhanced Plan for Excluded Employees – Group No. 9949

Note: For employees in Consolidated Benefits (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	\$51.29
Employee + 1	\$100.95
Employee + Family	\$141.81

Delta Dental PPO for Excluded and Represented Employees – Group No. 9946

LEVEL OF COVERAGE	STATE SHARE	EMPLOYEE SHARE	TOTAL PREMIUM
Employee Only	\$33.80	\$11.26	\$45.06
Employee + 1	\$65.71	\$21.90	\$87.61
Employee + Family	\$98.87	\$32.95	\$131.82

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](#). 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

- **DeltaCare USA**
P.O. Box 1803
Alpharetta, GA 30023
(800) 422-4234
deltadentalins.com/state
- **MetLife¹**
P.O. Box 14410
Lexington, KY 40512-4401
(800) 880-1800
metlife.com/safeguard/soc
- **Premier Access**
8890 Cal Center Drive Sacramento, CA 95826
(888) 534-3466
Fax: (877) 648-7748
socdhmo.com
- **Western Dental Plan**
530 South Main Street, 1st Floor
Orange, CA 92868
(866) 859-7525
westerndental.com/state-of-ca

Delta Dental Plans

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

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 and an allowance to help with the cost of frames or contacts. 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.

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](#).



2025 vs. 2026 Vision Premium Comparison

Premiums for both VSP plans will remain the same for active employees for the 2026 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 2025 to the 2026 benefit plan year.

VSP Basic (Total Premium)

LEVEL OF COVERAGE	2025	2026
Employee Only	\$8.10	\$8.10
Employee + 1	\$8.10	\$8.10
Employee + Family	\$8.10	\$8.10

VSP Premier (Employee Cost)

LEVEL OF COVERAGE	2025	2026
Employee Only	\$16.73	\$16.73
Employee + 1	\$25.19	\$25.19
Employee + Family	\$35.51	\$35.51

The vision rates shown reflect the premiums that will be effective January 1, 2026.

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 Consolidated Benefits (CoBen) Allowance, a combined employer contribution that is applied toward an employee's health, dental and vision insurance.

2026 Consolidated Benefits (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	\$1,032	\$1,897	\$2,414
2 ¹	\$909	\$1,806	\$2,356
3	\$1,032	\$1,897	\$2,414
4	\$1,032	\$1,897	\$2,414
5	\$921	\$1,786	\$2,303
6	\$867	\$1,732	\$2,249
7 ¹	\$909	\$1,806	\$2,356
8 ¹	\$963	\$1,860	\$2,410
9	\$921	\$1,786	\$2,303
10	\$867	\$1,732	\$2,249
11	\$1,032	\$1,897	\$2,414
12	\$867	\$1,732	\$2,249
13	\$867	\$1,732	\$2,249
14	\$1,032	\$1,897	\$2,414
15	\$1,032	\$1,897	\$2,414
16 ¹	\$909	\$1,806	\$2,356
17 ¹	\$1,074	\$1,971	\$2,521
18 ¹	\$851	\$1,689	\$2,204
19 ¹	\$909	\$1,806	\$2,356
20	\$1,032	\$1,897	\$2,414
21	\$1,032	\$1,897	\$2,414
Excluded ¹	\$968	\$1,870	\$2,417

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 \$3,300 for 2025. 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 themselves.

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 2026 is \$7,500 (or \$3,750 if you are married and file income taxes separately from your spouse).

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

The Group Legal Services Insurance Plan is a voluntary, employee-paid plan that provides comprehensive legal coverage. 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. ARAG is the current plan carrier.

As part of ARAG’s Family Law and DEI (diversity, equity and inclusion) package, the Elder Law benefit under Wills and Durable Power of Attorney now offers broader coverage. Members can access legal support for their parents and grandparents — even if they are not the legal guardian or conservator.

Recent Enhancements

Effective January 1, 2026, the Group Legal Services Insurance Plan will offer expanded services:

- **New financial and tax services** include help with:
 - Financial education and counseling services
 - Property taxes
 - IRS collection and audit defense
 - State and local tax collection and audit defense
 - Social security, veterans and Medicare-related issues
 - Credit record corrections
 - Personal property protection
 - ...and more.
- **Expanded family coverage:** Parents and grandparents now get more help through Wills and Durable Power of Attorney services. This includes caregiving services, legal counseling, document preparation and review, and more.
- **Contribution increases for legal coverage:** Group Legal Services Insurances rates have slightly increased. Be sure to review your options during Open Enrollment to ensure you’re getting the coverage that best fits your needs.

2026 Group Legal Services Insurance Plan Premiums

The following table shows the monthly premiums for coverage effective January 1, 2026:

Group Number: 10202

LEVEL OF COVERAGE	TOTAL PREMIUM
Individual	\$10.61
Family	\$18.47

The monthly administrative fee is \$0.85 and is included in the premium.

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 Insurance (LTD) (Excluded Employees Only)

LTD is a voluntary insurance plan available to eligible excluded state employees only. This benefit replaces a portion of your income in the event you cannot work for six months or more due to a covered illness or injury. By protecting your income and helping you to meet your financial commitments in a time of need, this benefit can be key to maintaining your standard of living. The current LTD carrier is Standard Insurance Company.

Recent Enhancements

The following enhancements for benefits available through the LTD plan are effective January 1, 2026:

- **Education Reimbursement:** The education reimbursement benefit has increased from \$150 to \$300. This helps cover your dependents' education costs if you become disabled.
- **Supplemental Benefits**
 - **New spouse or domestic partner coverage:** If you are enrolled in the Accident Insurance (AI) and Critical Illness Insurance (CI) plans, you will be able to buy optional coverage for a spouse or domestic partner. (Coverage for children or other dependents is not included.)
 - **Health Maintenance Screening (HMS) benefit:** Your HMS benefit under the AI and CI plans has increased from \$50 to \$100 to support your proactive care and routine checkups. You can receive \$100 annually when you or a covered dependent complete a qualifying screening.
 - **Higher payouts for covered accidents:** Benefit amounts have increased for a range of covered accidents such as emergency care, injuries and burns, non-surgical and surgical fractures, dislocations, follow-up care and more.

2026 LTD Premiums

The following table shows the factors used to calculate the monthly premiums for coverage effective January 1, 2026.

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.

- **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.”

- **Optional Coverage for Spouse or Domestic Partner**

If you are enrolled in the AI and CI plans, you will be able to buy optional coverage for a spouse or domestic partner. This added cost will be deducted from your paycheck. (Coverage for other children or other dependents is not included.)

- **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. If you are not enrolled in LTD coverage, you may still enroll and pay for AI and/or CI coverage at affordable group rates.

2026 AI and CI Premiums

The following table shows the monthly premiums for coverage effective January 1, 2026.

Group Number: 643146

2026	
Accident Insurance	
Employee only	\$0.00 (premium paid by CalHR)
Employee + Spouse/Domestic Partner¹	\$6.54
Critical Illness Insurance	
Employee only	\$0.00 (premium paid by CalHR)
Employee + Spouse/Domestic Partner¹	\$9.12

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 dependent child(ren) up to age 23. MetLife Insurance is the current carrier for this program.

Recent Enhancement

- **More support for beneficiaries:** MetLife's Claims Concierge team now 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

2026 Voluntary Supplemental Life Insurance Premiums

The following table provides the rates for employees and dependents for supplemental coverage effective January 1, 2026.

Employee Coverage

AGE	RATE PER \$10,000 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 LESS THAN 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, 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 [CalHR PST Program webpage](#) or 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](#).

Statewide Engagement Program

The Statewide Engagement Program 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

The Employee Engagement Program helps departments create workplaces where state employees feel valued, connected and inspired. Through consulting and tailored support, we help leaders develop engagement plans, build strengths-based teams and grow their coaching skills to create lasting engagement. Statewide initiatives—such as Public Service Recognition Week (PSRW), Californians Serving California and other efforts—celebrate public service and recognize employee contributions.

For more information about this benefit, visit the [Employee Engagement Program webpage](#).

2. Employee Assistance Program (EAP)

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

Featuring our wellness platform Healthier U Connections, this program offers active state employees wellness and wellbeing resources that include statewide wellbeing challenges, healthy recipes, exercise and meditation videos, and much more at no cost to employees.

For more information about this benefit, visit the [CalHR Employee Wellness Program webpage](#).

4. Merit Award Program

Established by the California Legislature in 1950 as an incentive award system to recognize employee contributions to state government, the Merit Award Program partners with department Merit Award Administrators to deliver the following awards: Governor’s State Employee Medal of Valor Award, Employee Suggestion Program, Superior Accomplishment Award, Sustained Superior Accomplishment Award, 25-Year State Service Award, Retirement Award and the CalHR Robert L. Negri Human Resources Achievement Award. There is no charge to state active or retired employees. Employees are encouraged to connect with their department personnel office or Merit Award Administrator to learn more about how their department participates in this program.

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	Premier Access	(888) 534-3466	socdhmo.com https://benefits.calhr.ca.gov/state-employees/general-benefits/dental/
Dental	Western Dental	(866) 859-7525	westerndental.com/state-of-ca https://benefits.calhr.ca.gov/state-employees/general-benefits/dental/
Dental	DeltaCare USA	(800) 422-4234	deltadentalins.com/state https://benefits.calhr.ca.gov/state-employees/general-benefits/dental/
Dental	MetLife	(800) 880-1800	metlife.com/safeguard/soc https://benefits.calhr.ca.gov/state-employees/general-benefits/dental/
Dental	Delta Dental	(800) 225-3368	deltadentalins.com/state 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/

PLAN TYPE	PROVIDER	PHONE	WEBSITE
Group Legal Services Insurance Plan	ARAG	(866) 762-0972	ARAGlegal.com/socinfo 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/
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://www.calhr.ca.gov/employees/Pages/Commute-Program.aspx
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 https://www.calhr.ca.gov/about-calhr/divisions-programs/benefits/benefits-administration-manual/pst-program-part-time-seasonal-and-temporary/
Long-Term Care Program (LTC)	CalPERS	(800) 982-1775	ltpolicyhub.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	N/A	Contact your departmental personnel office	https://benefits.calhr.ca.gov/state-employees/engagement-resources/employee-engagement/
Employee Assistance Program (EAP)	Magellan Health Services	(866) 327-4762	eap.calhr.ca.gov https://benefits.calhr.ca.gov/state-employees/engagement-resources/employee-assistance-program/
Employee Wellness Program	N/A	Contact your departmental personnel office	calhrwellness.com https://benefits.calhr.ca.gov/state-employees/engagement-resources/employee-wellness-program/
Merit Award Program	N/A	Contact your departmental personnel office	https://benefits.calhr.ca.gov/state-employees/engagement-resources/merit-award-program/



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