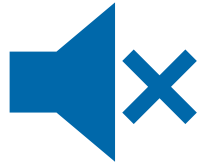




CalHR Benefits Ambassador Training Series: Benefits Administration Manual (BAM) Basics and Navigation

Before We Get Started



All participants should stay on mute to minimize background noise.



However, if you have questions, please share them in the chat.



If we don't get to your question, please email any questions to us at

BenefitsCommunications@calhr.ca.gov



Presentation slides will be posted online after this forum.

Welcome and Introductions



Today's Agenda

Why Are We Here?

- Purpose of the BAM Learning Series
- Overview of BAM Standardization

What Are We Going to Learn?

- Introduction to BAM Basics & Navigation
- Overview of BAM Videos and Resources
- What's New

How Do We Put It Into Practice?

- Hands-On Activity: Navigating BAM
- Navigating Complex Scenarios

What's Next / What Happens in the Real World?

- What's Next in the BAM Learning Series
- Ongoing Support & Resources



BAM

Benefits Administration Manual

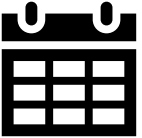
Why Are We Here?

Purpose of the BAM Learning Series
Overview of BAM Standardization

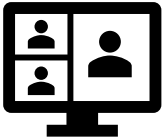


CalHR Benefits Ambassador Training Series

Benefits Ambassadors are trusted guides, including HR professionals and departmental coordinators, who help employees access benefits, answer questions, and connect to resources that support their health, financial security and overall wellbeing. In this role, you help employees access “Benefits for a Life Well Lived”.



Quarterly, 90-minute virtual sessions



Interactive and recorded



Focused on practical application in BAM



Designed to support Ambassadors year-round



*If you are new to state service, be sure to check out the **BAM: Benefits Administration Manual Training** on [CalLearns](#), which covers details about all benefits.*

Planned Topics for Benefits Ambassador Trainings in 2026

Upcoming sessions will be posted on the CalHR HR Professionals landing page.



**BAM Basics &
Navigation (today)**



**Life Events &
Employee Changes**



**Tricky/Complex
Scenarios**



**Open Enrollment
Preparation**



Put your answers in chat:



“Which benefit do you get the most questions about?”

Benefits Partnership Landscape



CalHR → Sets policy, eligibility rules and guidance for how benefits should be administered. Publishes and maintains BAM.



Departments → Departmental personnel officers do the actual hands-on administration (helping employees enroll, processing forms, answering questions, etc.).



CalPERS → Administers the health and retirement programs.



SCO → Handles payroll, deductions and payments tied to benefits.

How Benefits Are Determined: Collective Bargaining and MOUs

- CalHR does **not decide benefits on its own**
- Benefits are **negotiated between the state and employee unions**
- These agreements are written into **Memorandum of Understanding (MOUs)**
- An employee's **bargaining unit MOU determines their benefit rules**
- **Some bargaining units have different or special rules**, which were negotiated as part of their MOUs
 - Examples: CCPOA (California Correctional Peace Officers Association), CAHP (California Association of Highway Patrolmen)

What This Means for HR Professionals

- Check the bargaining unit
- Reference the MOU
- Expect differences by unit
- BAM supports, but does not replace, the MOU

Why Did BAM Change?

Surveys, focus groups and internal content reviews were used to identify the pain points and goals for BAM updates to support HR professionals across the state in their work administering benefits for their employee populations

What We Heard from HR Professionals

- BAM sections were **inconsistent** across programs
- Information was **challenging to navigate**
- Some benefit areas were **missing information**
- **More training and tools** were needed



Goals of the BAM Refresh

- Create **one standardized structure** for all benefits
- Improve information **clarity and findability**
- Ensure **accuracy and completeness**
- Support HR with **new tools**

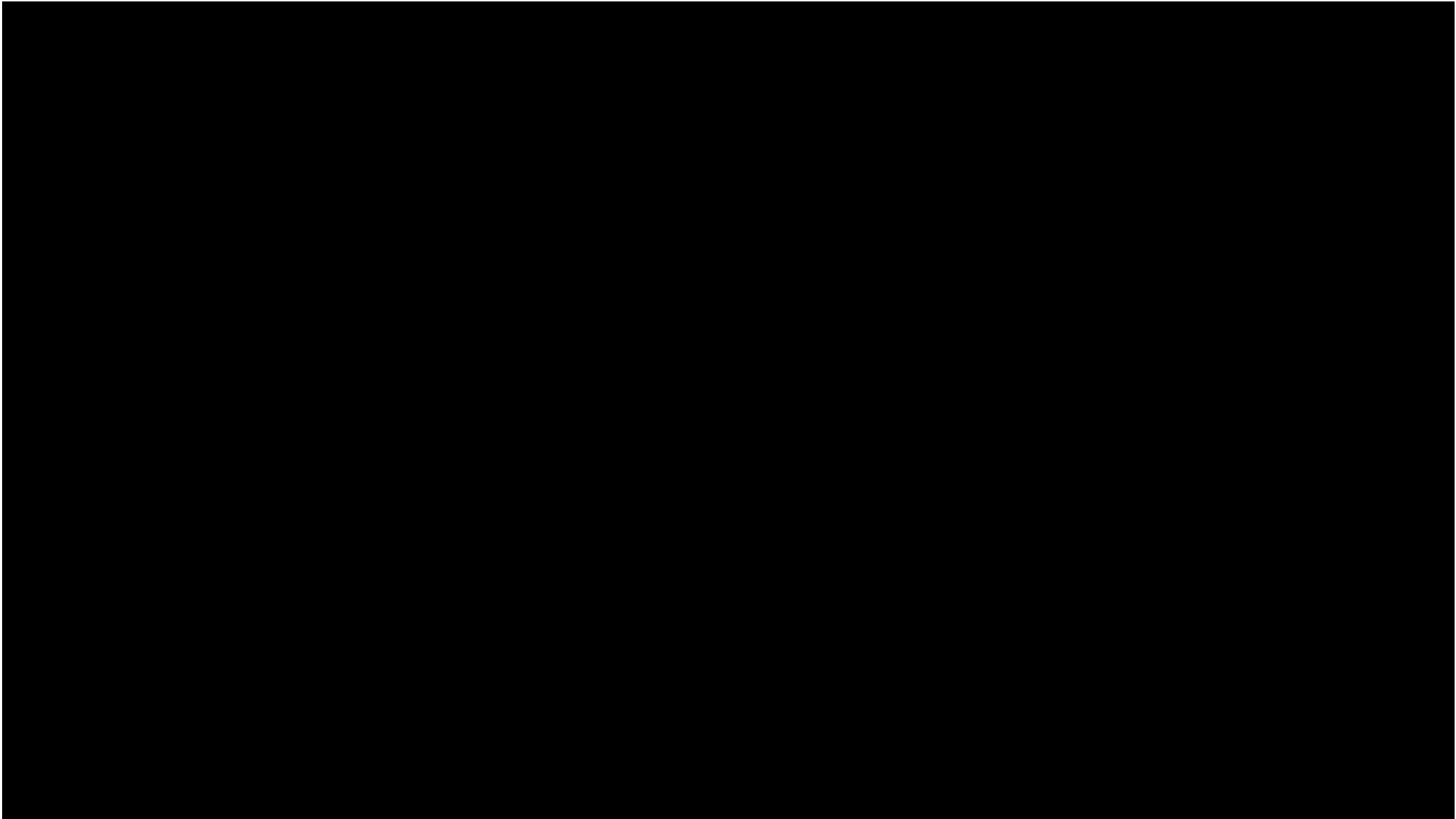
Process for Building New Structure

Reviewed every section | Identified overlaps, missing content, inconsistencies | Engaged experts to create and review content | Conducted pilot testing and quality control processes

What Are We Going to Learn?

Introduction to BAM Basics & Navigation
Overview of BAM Videos and Resources
What's New



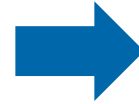


This video is posted to the BAM General Information page.

Example

Are excluded employees eligible for the FlexElect Cash Option?

Where would you navigate to for the answer?



- General Information
- Eligibility
- Enrollment
- Changes to Coverage
- Effective Dates
- Leave of Absence / Non-Pay Status
- Termination / Cancellation
- Retirement
- Dependent Re-Verification (DRV)
- Claims & Benefits Use
- Appeals & Exceptions
- Forms & Resources
- Contact Information

Eligibility

Employee Eligibility

Employees who are eligible to enroll in FlexElect must have their pay issued by SCO through the Uniform State Payroll System or by the District Agriculture Association and meet the eligibility criteria listed below:

- State employees designated rank and file, managerial, supervisory, confidential, and all other employees **excluded** from collective bargaining, Constitutional Officers, employees of the Judicial Council, and Supreme, Appellate, and Superior Court Judges.
- Must have a permanent appointment with a time base of half-time or more. If there is a LT or TAU, the employee must have a mandatory right to return to a permanent position (not PI) with a time base of half-time or more.
- Employees may have more than one appointment, as long as the combined time base is half-time or more.
- Employees who maintain coverage as a dependent on their parent's state-sponsored health and/or dental benefits are eligible for the FlexElect Cash Option in lieu of health and dental benefits.

Eligibility Restrictions

- PI employees may only participate in FlexElect Cash Option and the Premium Only Plan (POP). Specific PI eligibility and enrollment procedures are in, Permanent-Intermittent (PI) Enrollment, of this manual. Prior to enrolling a PI employee in FlexElect Cash Option, please read this information carefully.
- Rank and file BU 6 employees may not enroll in the FlexElect Cash Option in lieu of dental benefits. There are no exceptions to this restriction which is set by the BU 6 MOU Benefit Trust. However, BU 6 employees may enroll in the FlexElect Cash Option for health benefits.
- Employees who are maintaining their own coverage on any state-sponsored health and/or dental benefits (including the CSU system) ARE NOT eligible for the FlexElect Cash Option.
- Bargaining Units (BUs) 2, 7, 8, 16, 17, 18, and 19, and **excluded** employees are covered by the Consolidated Benefits Program (CoBen). These employees are eligible for the CoBen Cash Option and are not eligible for the FlexElect Cash Option. Eligible employees enrolled in CoBen may enroll in the DCRA and/or MRA.
- Employees who are eligible to receive the survivor benefits after the death of a spouse or domestic partner can newly enroll or continue to receive the FlexElect Cash Option.

excluded

1/2



Match case



Match whole word



How Do We Put It Into Practice?

Hands-On Activity: Navigating BAM
Navigating Complex Scenarios



Let's Practice!

Click the link in Chat and log in to the BAM portal

Password: 2021StateHRP

You have 5 min to answer these questions:

Is Group Legal available for retirees?

Are BU6 employees eligible for FlexElect?

Can employees enroll in dual vision coverage?

Answers

Is Group Legal available for retirees?

The answer can be found here:
Group Legal Services Plan > Retirement

Coverage for Retirees

Retirees receive the same coverage as Active employes.

Answers

Are BU6 employees eligible for FlexElect?

The answer is found here:
FlexElect > Eligibility

- Rank and file **BU 6** employees **may not enroll in the FlexElect Cash Option in lieu of dental benefits.** There are no exceptions to this restriction which is set by the BU6 MOU Benefit Trust. However, **BU 6 employees may enroll in the FlexElect Cash Option for health benefits.**

Answers

Can employees enroll in dual Vision coverage?

The answer is found here:
[Vision Care Program > Claims & Benefits Use](#)

Dual Coverage

Eligible married state employees or those state employees with eligible domestic partners **may co-cover each other under the state's Vision Care Program.**

This option **also applies to their dependent children**, including dependents of domestic partners.

Coming Soon: New BAM Video Series!

- Designed to give a **quick overview**
- Useful for **onboarding or refresher training**
- Each video **covers a major benefit program:** Dental, Vision, FlexElect, Legal, LTD
- CalHR will post videos as they are created
- You can find the videos under the General Information section



[Home](#) > [State HR Professionals](#) > [Benefits Administration Manual](#) > BAM FlexElect

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[Eligibility](#)

[Enrollment](#)

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[Termination / Cancellation](#)

[Retirement](#)

[Forms & Resources](#)

[Contact Information](#)

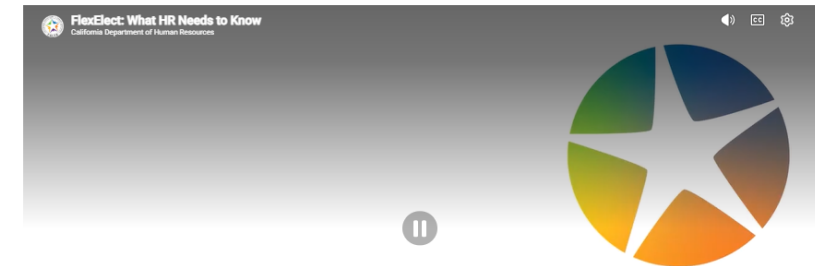
General Information

Program Overview

The FlexElect Program is a voluntary tax savings program available to eligible state employees each plan year (January 1 through December 31). Departmental personnel offices are responsible for providing employees with information on this benefit. They can provide information about the program such as, eligibility, a copy of FlexElect Handbook, and assisting them in enrolling in FlexElect benefits. The Benefits Administration Manual FlexElect section provides instructions on completing FlexElect, Medical Reimbursement and Dependent Care Reimbursement benefits.

Departmental personnel offices must audit all FlexElect and reimbursement account enrollment forms for missing information and accuracy before forwarding them to the State Controller's Office (SCO).

Watch the video below for an overview of the FlexElect Program:



What is FlexElect?

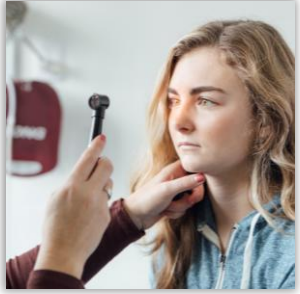
Authority

Role-Based Missions

10 minutes

Breakout Group Activity

Scenarios



How would you determine if a Permanent Intermittent employee qualifies for Vision coverage?

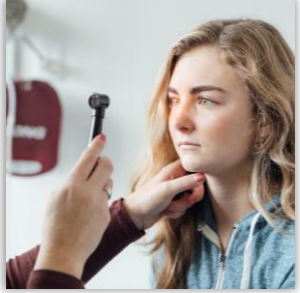


An employee has returned from leave and wants to reinstate their Dental benefits. How would you advise them?



When can employees make changes or enroll in Long-Term Disability?

Answers



How would you determine if a Permanent Intermittent employee qualifies for Vision coverage?

Vision Care Program → Eligibility → Basic and Premier Active Employees

Eligibility

Basic and Premier Active Employees

State employees designated rank and file, managerial, supervisory, confidential, and all other employees excluded from collective bargaining, Constitutional Officers, employees of the Judicial Council, Supreme, Appellate, and Superior Court Judges who meet the following criteria:

1. A permanent employee appointed half-time or more.
2. An employee appointed to a limited-term (LT) or temporary appointment (TAU) for six months or more with a time base of half-time or more.
3. ***A permanent-intermittent (PI) employee who works a minimum of 480 paid hours in a six-month qualifying control period (January 1-June 30 and July 1-December 31).***

Answers



An employee has returned from leave and wants to reinstate their Dental benefits. How would you advise them?

Dental Care Program → Leave of Absence / Non-Pay Status → Return to Pay Status

Leave of Absence / Non-Pay Status

Return to Pay Status

Upon return to pay status (if an employee is still enrolled), the state premium contributions will commence with the first pay warrant issued by SCO. The departmental personnel office should check the employee's pay warrant to verify that the dental plan name is reflected. If the dental deduction is not shown, contact SCO to re-establish.



When can employees make changes or enroll in Long-Term Disability?

Long-Term Disability → Changes to Coverage

Changes to Coverage

Notification

Effective January 1, 2026, eligible employees can enroll or make changes to their coverage option at any time. Departmental personnel offices are responsible for providing program information and required notifications when employees are:

- Newly Hired or Newly Eligible
- Going out on a LOA or returning from a LOA
- Premium deductions are not being paid from employee's pay warrant
- Employee loses coverage
- Employee returns from Worker's Compensation

Building confidence in how to
use **BAM** under real-world
conditions



BAM

Benefits Administration Manual

We Want to Hear From You!

If you spot any issues or inconsistencies in the updated BAM pages, you can find Contact Information under each benefit section or visit the HR Professionals landing page on the Benefits website to find the HR Professional Program Contact List.

Contact Information

HR/Plan Administrator Contact Information

CalHR Contact: flexelect@calhr.ca.gov



HR Professional Program Contact List

Find CalHR Benefits contact information by program.

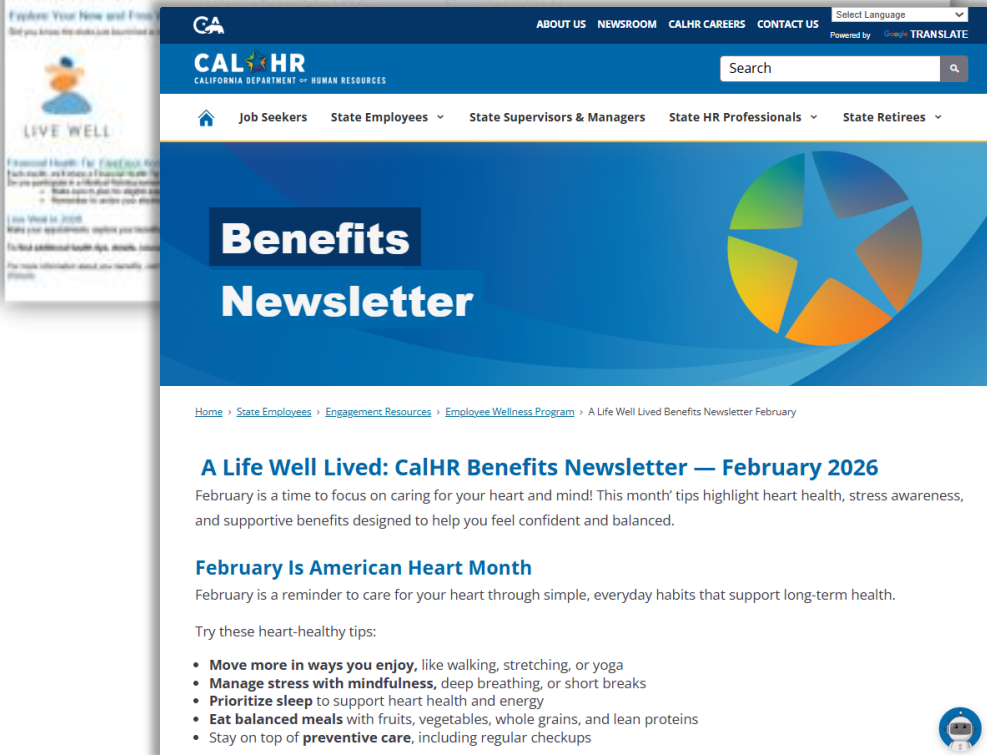
What's Next / What Happens in the Real World?

What's Next in the BAM Learning Series
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A Life Well Lived

CalHR Benefits Newsletter



Why We Created It

- To give employees **consistent, timely, plain-language benefits updates.**
- To increase **awareness and use** of wellness, preventive care, and core benefits.
- To establish a **year-round communication channel** beyond Open Enrollment.

What's In It for HR Professionals

- Ready-to-send content, **no need to draft your own messages.**
- Ensures your department shares **accurate, standardized** benefits information.
- Supports employee engagement and **reduces routine benefits inquiries.**

What We Need from You

- Review (as required) and **forward the newsletter** to all active employees.
- Customize the intro if desired.
- Share any **feedback** to help us improve future issues.

Thank you for coming to our first Benefits Ambassador training!

As state HR Professionals you play a vital role in helping state employees understand, sign up and use their benefits. We value your partnership and look forward to making benefits easier and more impactful.

What's Next



We want your feedback!

Scan this QR code and take a few minutes to give us **feedback about this training and future trainings** you would like to see.



[Home](#) > [State HR Professionals](#) > [CalHR Benefits Ambassador Training](#)

Access recordings and sign up for future trainings on the Benefits Ambassador Training Webpage.

From the CalHR website, click State HR Professionals and choose CalHR Benefits Ambassador Training.

Q&A



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