Group Legal Services Insurance Plan

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

Pet Insurance

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

Statewide Engagement Program (You Matter)

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

Employee Engagement Program (Thrive Together)

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

Employee Assistance Program (EAP) (Whole You)

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

Employee Wellness Program (Live Well)

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

Merit Award Program (Your Impact)

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

Common Carrier Travel and Accident Insurance

Excluded Employees Only

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

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 Benefits-at-a-Glance Brochure provides a brief description of the benefits available to you as a state employee. It does not include details of all covered expenses or exclusions and limitations.

Scan the QR code using your smartphone camera to access the full CalHR Benefits Summary Guide For Active State Employees.

CALHR
CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

Benefits-at-a-Glance Brochure

For Active State Employees

A Brief Overview Of Your California State Employee Benefits

Visit benefits.calhr.ca.gov for more information about your benefits!

Your Benefits

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

Health

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

Dental

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

Vision

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

Consolidated Benefits (CoBen)

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

Cash Options through CoBen and FlexElect

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

Reimbursement Accounts

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

Consolidated Omnibus Budget Reconciliation Act (COBRA)

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

Commute Programs

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

Third Party Pre-Tax Parking Reimbursement Account Program

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

Retirement

CalPERS Retirement Plan

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

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

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

Savings Plus

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

Disability and Supplemental Coverage

Excluded Employees Only

Group Long-Term Disability Insurance (LTD)
LTD replaces part of your income if you cannot work due to a covered illness or injury.

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

Basic Group Term Life Insurance and Voluntary Supplemental Life Insurance

Excluded Employees Only

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