CalHR Benefits Ambassador Training Series:

Benefits for a Life Well Lived (No Matter the Circumstances)

CALHR
CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

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?

- Your Role as Benefits Ambassadors
- Purpose of Today's Training

What Are We Going to Learn?

- The Employee Lifecycle Framework
- Permitting Events and Life Changes
- Nearing Retirement

How Do We Put It Into Practice?

- Reflections

What's Next?

- Upcoming Training Topics
- Ongoing Support and Resources

Benefits for a Life Well Lived
(No Matter the Circumstances)

Why Are We Here?

Your Role as Benefits Ambassadors

Benefits Ambassadors: You Are the Bridge Between CalHR and State Employees

Benefits Ambassadors (HR professionals and departmental coordinators) are the primary connection between statewide benefits policy and the employees who rely on those benefits every day.

Your Role

- Help employees understand benefits options
- Guide employees through enrollment and changes
- Answer questions and share resources
- Ensure employees receive accurate, timely information

Why It Matters

Many employees only engage with benefits during major life events: a new job, a new baby, a divorce or retirement. Your guidance at those moments has real impact on their financial security and wellbeing, helping employees access Benefits for a Life Well Lived.

CALHR
CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

What Are We Going to Learn?

Life events that trigger benefits changes

Purpose of Today's Training

Benefits Across the Employee Lifecycle

- What to do when employees experience a **qualifying or permitting event**
- **Resources** and how to use them

After today, you'll be able to:

- ✓ Identify the right benefits based on where an employee is in their life and career
- ✓ Walk an employee through a qualifying life event with confidence
- ✓ Know when to refer employees to BAM, CalPERS or a specific carrier

Put your answers in chat:

What is the most common life event employees ask about?

If you prefer, use a word or phrase. There are no wrong answers. We want to hear from you.

The Employee Lifecyle: Milestones That Can Trigger Benefits Events

1
New Hire / Onboarding

60-day enrollment window

2
Active Employment

Open Enrollment annual changes

3
Life Changes (Qualifying Events)

Marriage, birth, divorce, loss of coverage, return from leave, RTO

4
Nearing Retirement

Planning conversations, CalPERS resources, timeline awareness

Other Termination of Employment or Change in Employee Status

5
Retirement

Benefits transition to retiree coverage and CalPERS LTC

Onboarding

Put your answers in chat:

Which benefits can employees enroll in when they join state service?

How long do they have to make their elections?

Benefits Employees Can Enroll In During Onboarding

Health Insurance
Administered by CalPERS

Dental Insurance
Options depend on bargaining unit; some restricted to prepaid plans for 24 months

Vision Insurance
Basic Plan is automatic
Premier Plan requires employee election

Reimbursement Accounts
FlexElect Medical and Dependent Care Reimbursement Accounts
Voluntary

Group Legal
Group Legal Services Insurance
Voluntary

Savings Plus
401(k) and 457(b)
Voluntary, for permanent employees

Long-Term Disability, Basic Group Term Life and Supplemental Life Insurance
Excluded employees, Voluntary

Other Benefits to Inform New Employees About

Commute Benefits
transit, vanpool and bicycle incentives

Pre-Tax Parking Reimbursement Account
For employees paying for non-state parking

WHOLE YOU
EMPLOYEE ASSISTANCE PROGRAM

Employee Assistance Program
Free counseling, coaching and childcare referral services

LIVE WELL

Employee Wellness Program
Wellness activities, stress management and mindfulness resources

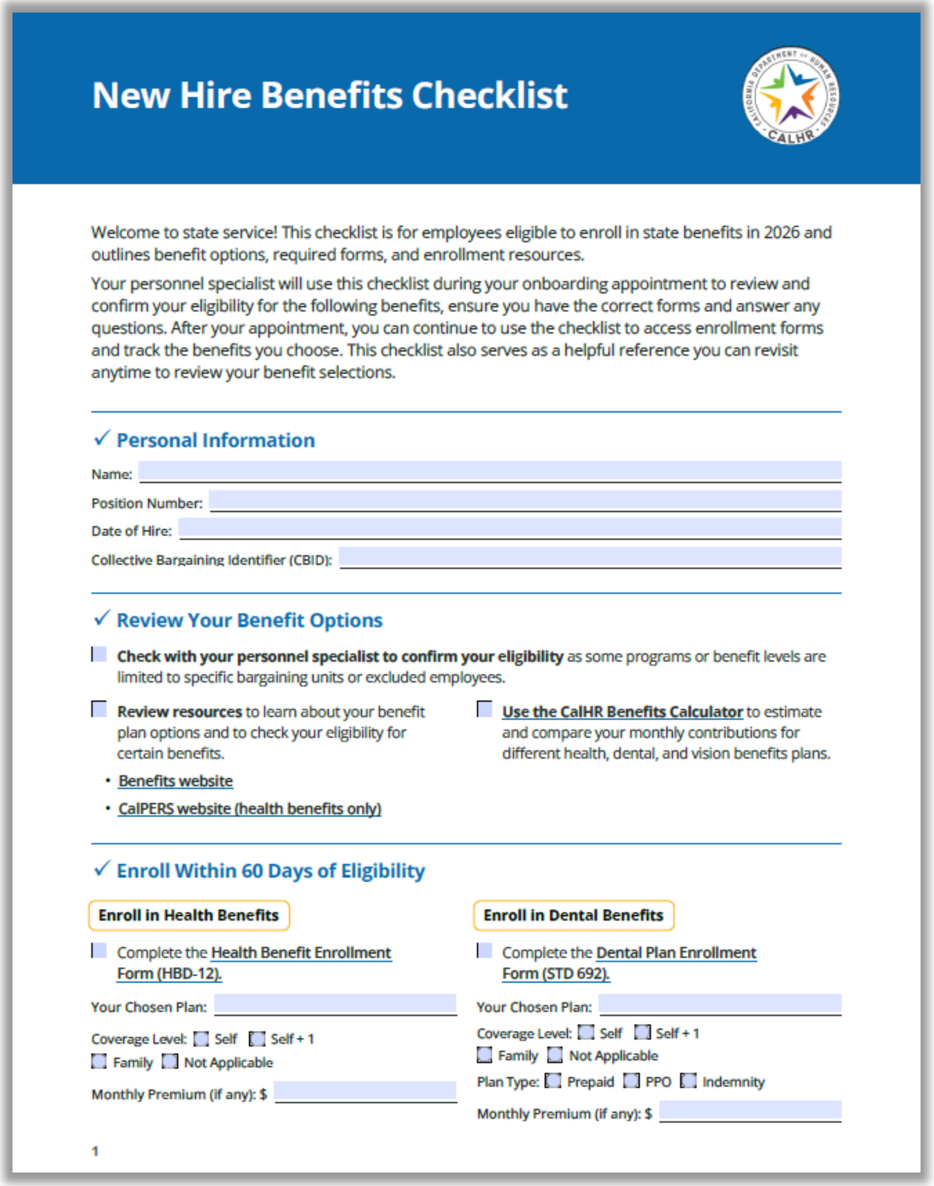
The 60-Day Window

New hires have 60 days from eligibility date to enroll
Changes after that require a qualifying event or must wait for Open Enrollment

Your Role In Onboarding

- Notify new employees of the **60-day enrollment window**
- Share difference between **default enrollment and active elections**
- Remind employees to **enroll dependents**
- Walk employees through **available plan options** and what they can choose based on **their bargaining unit**

Ambassador Tip:
The New Hire Checklist is your one-stop-shop for guiding new employees



New Hire Benefits Checklist

Welcome to state service! This checklist is for employees eligible to enroll in state benefits in 2026 and outlines benefit options, required forms, and enrollment resources.

Your personnel specialist will use this checklist during your onboarding appointment to review and confirm your eligibility for the following benefits, ensure you have the correct forms and answer any questions. After your appointment, you can continue to use the checklist to access enrollment forms and track the benefits you choose. This checklist also serves as a helpful reference you can revisit anytime to review your benefit selections.

✓ Personal Information

Name:

Position Number:

Date of Hire:

Collective Bargaining Identifier (CBID):

✓ Review Your Benefit Options

- [ ] **Check with your personnel specialist to confirm your eligibility** as some programs or benefit levels are limited to specific bargaining units or excluded employees.
- [ ] **Review resources** to learn about your benefit plan options and to check your eligibility for certain benefits.
  - Benefits website
  - CalPERS website (health benefits only)
- [ ] **Use the CalHR Benefits Calculator** to estimate and compare your monthly contributions for different health, dental, and vision benefits plans.

✓ Enroll Within 60 Days of Eligibility

Enroll in Health Benefits

- [ ] Complete the Health Benefit Enrollment Form (HBD-12).

Your Chosen Plan:

Coverage Level: ☐ Self ☐ Self + 1 ☐ Family ☐ Not Applicable

Monthly Premium (if any): $

Enroll in Dental Benefits

- [ ] Complete the Dental Plan Enrollment Form (STD 692).

Your Chosen Plan:

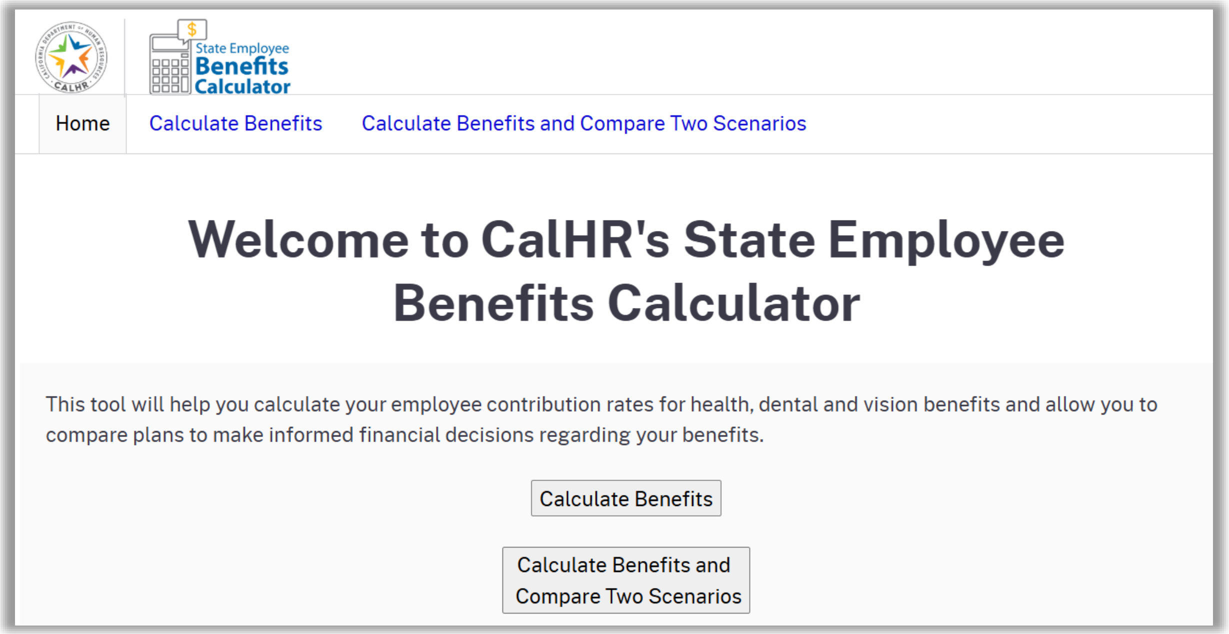
Coverage Level: ☐ Self ☐ Self + 1 ☐ Family ☐ Not Applicable

Plan Type: ☐ Prepaid ☐ PPO ☐ Indemnity

Monthly Premium (if any): $

1

Benefits Resources to Share with Employees Now



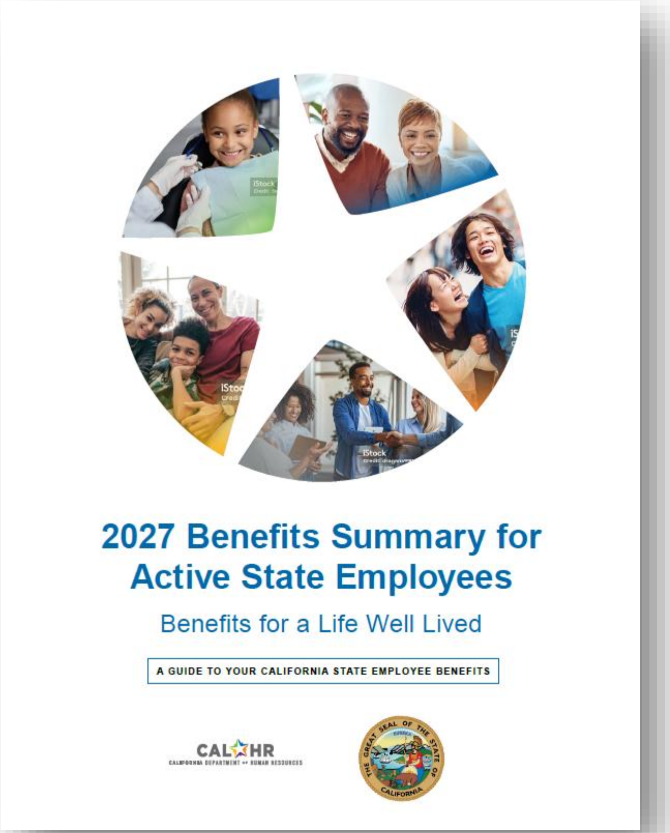
CalHR Benefits Website – General Benefits

- Covers all available benefits
- Links to CalPERS for Health benefits info

Benefits Calculator

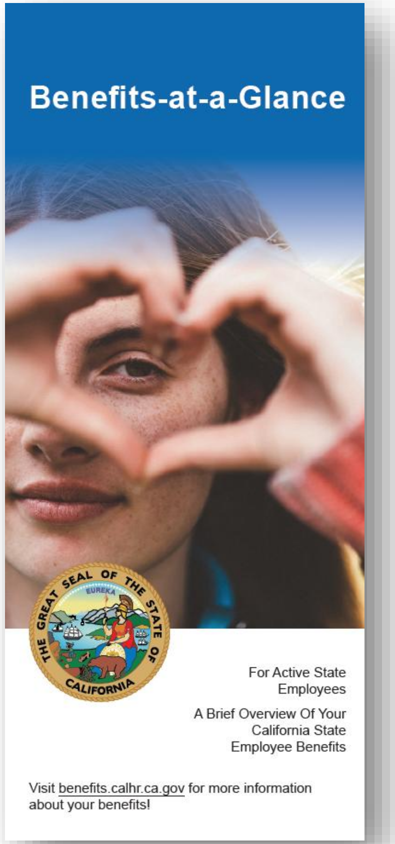
Compare plan options and costs

Benefits Resources to Share with Employees Soon



Benefits Summary Guide [Coming Soon]

PDF with easy-to-read information about 2027 benefits

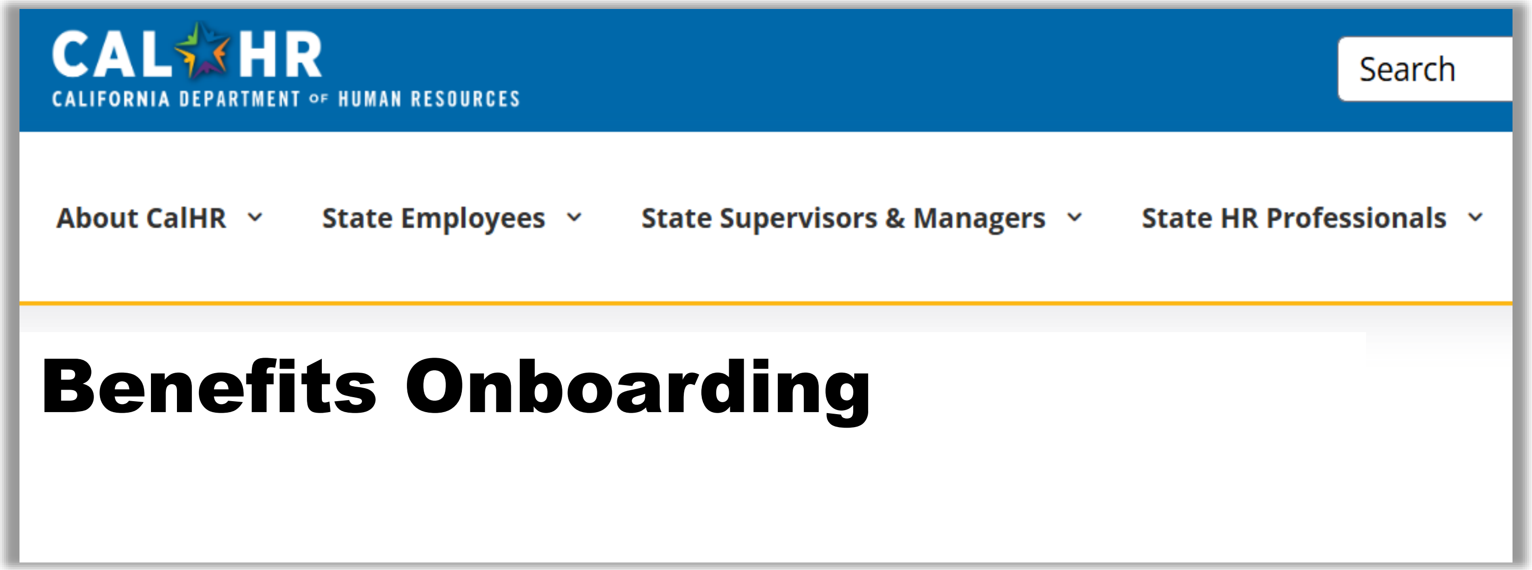


Tri-Fold Benefits Brochure [Coming Soon]

This is a recruiter resource and a great starter for new employees

Coming Soon! Dedicated Benefits Onboarding Page

This will become the primary resource page for employees to navigate benefits when they join state service.



Coming soon!

Refer to BAM for More Info

BAM

Benefits Administration Manual

BAM has been updated for easier navigation

Refer to the last ambassador training module for navigation basics if you missed the session

BAM Reference Sections

- Each benefit program has an **Enrollment** section - this is your first stop for new hire questions
- Cross-check the **Eligibility** section when an employee has a non-standard appointment type
- Check **Effective Dates** section so employees know when coverage begins

Permitting Events and Life Changes

Put your answer in chat:

Which of the following is NOT a permitting event:

Marriage | Divorce | Adoption | Birth | Moving Far From the Office | Return to Office

While moving far from the office does not trigger a permitting event for benefits administered by CalHR, it may trigger permitting events for health benefits. See the CalPERS website for more info.

CALHR CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

Why It's Important to Talk About Benefits Year Round

Tell us in chat:
How are you notified today when an employee has a life change?

Life Events Trigger Benefits Events

- **Employees may not** realize a personal life event has started a time-sensitive benefits deadline.
- **Your year-round conversations close the gap.** Talking about benefits throughout the year helps employees recognize a qualifying life event and act within their enrollment window.

CALHR
CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

Permitting Events Allow Benefits Changes Outside of Open Enrollment

Qualifying Life Events or Qualifying Events are a type of Permitting Event.

- Each event **triggers a 60-day window from the date of the event** to enroll in or change specific benefits
- The **employee must report the event** to the departmental personnel office

Marriage and Divorce

Birth and Adoption

Return from Leave

Loss of Coverage

Return to Office

Your Role Is To Inform and Verify

- **Inform the employee of their 60-day window immediately**
  - The clock starts on the date of the qualifying event
  - If the employee misses the 60-day window, they must wait for Open Enrollment to make changes
- **Document the event**, the **date** it was reported and **verify** with documentation
- **Refer to BAM as needed:**
  - **Changes to Coverage** section for each benefit program

Attachment C

Dental Program Permitting Event Codes/Dates

Effective Dates Rules: **Standard:** First day of the month after the STD. 692 is received by the employing department. Example: Received 3/5 Effective 4/1

Mandatory: First day of the month following the event.

New Enrollments

Permitting Event	Permitting Event Code	Permitting Event Date	Effective Date of Action	Time Limit to File Document
New employee/eligible appointment, reinstatement from retirement, transfer from State Fair districts or Legislative branches.	01	Appointment Date	Standard	60 days from appointment date
Enrollment of self, or self and dependents, after coverage as a dependent terminates for any reason (e.g., divorce, loss of spouse, etc.) **except voluntary cancellations.**	05	Date other coverage ended	Standard	60 days from event
Enrollment of employee who was off active pay status during entire open enrollment period (includes return from military leave).	07	Date of return to pay status	Standard	60 days from return to active pay status
Enroll or change from prepaid to indemnity plan after completion of required prepaid restriction period (includes CAHP and CCPOA plans).	08	Date prepaid restriction period ends	Standard	60 days from date prepaid restriction period ends

When in doubt check the Permitting Events Code Chart (like the one for dental picture here) or contact the relevant program SME

Marriage and Divorce

While marriage is a joyful life event, divorce is a time of challenge. Lead with empathy and help employees navigate these major milestones with compassion and care.

Event	What to know	What to do
Marriage/domestic partnership	Employee may add spouse and stepchildren to health, dental and vision within 60 days	• Request marriage certificate or domestic partnership registration as documentation • Review dependent re-verification (DRV) rules - newly added dependents will be subject to future DRV cycles • Check if employee wants to adjust their FlexElect Dependent Care election (if applicable) • Check if employee wants to enroll spouse or domestic partner in Accident Insurance/Critical Incident coverage
Divorce/legal separation/ termination of domestic partnership	Employee must remove ex-spouse or partner from benefits Divorce may also trigger COBRA rights for the removed spouse	• Obtain date of divorce or legal separation • Remove dependent promptly • Notify employee of their ex-spouse/partner's COBRA rights • Check if employee wants to adjust their FlexElect Dependent Care election (if applicable) • Remind employee about legal benefits options and EAP services to help with this difficult time

Birth and Adoption

New parents are often sleep-deprived and overwhelmed. Reach out proactively. A short “congratulations, here is what you need to do” email goes a long way!

Coverage Starts at Birth or Adoption

60 days to enroll the new dependent in health, dental and vision

- Ask for adoption documentation
- Inform about Dependent Re-Verification process

FlexElect Dependent Care Reimbursement Account

Can be used for childcare expenses

- Share info on FlexElect with new parents

Tip: Whole You (EAP) has childcare resources and discounts that new parents may not be aware of

Loss of Coverage

Loss of coverage is easy to miss because it often happens to someone outside the employee's workplace and the employee may not realize it's a permitting event.

What's covered: Loss of group coverage

- ✓ State employee loses coverage under a spouse's employer plan
- ✓ State employee turns 26 and loses coverage under their parent's group plan
- ✓ COBRA coverage expires

Your role:

- Verify that the **loss event qualifies** and **share benefit options**
- Let employees know **they have <u>60 days from loss of coverage date</u> to enroll** or make changes to state benefits
- Guide employees to **cancel their cash in lieu of benefits** option AND **enroll in state benefits**

Loss of Coverage – Dependent Turns 26

When dependents of state employees turn 26, they age out of benefits

Let employees know what they have to do *before their dependent turns 26*

Your role:

- Help the employee **remove the dependent from their benefits** – this does not happen automatically for all benefits
- Share **COBRA options** for the dependent
- **Check if the dependent is disabled** – they may be able to stay on their parents plan – see BAM for more info

Return from Leave or Non-Pay Status

Return from leave is often overlooked until something goes wrong. Be proactive and help employees returning to state service check all boxes.

- If benefits were **maintained during leave**, coverage should **resume automatically** when employee returns to pay status
- If benefits were **cancelled during leave**, employee has **60 days** from return date to re-enroll

Check the employee's pay warrant after return

- If benefits deductions are being taken, coverage will continue
- If deductions are missing, contact SCO to re-establish

Tip: The pay warrant check is the most important step. Benefits can fall off the warrant during leave and not automatically come back. Be sure to verify.

Return from Leave or Non-Pay Status – FlexElect and LTD

FlexElect and income-protection coverage don’t always restart on their own. Help returning employees take the right steps.

FlexElect

- Advise employees that **elections stop** for as long as the employee remains on unpaid leave
- The **Cash Option resumes automatically** when the employee returns to pay status
- For a **Medical Reimbursement Account (MRA) and/or Dependent Care Reimbursement Account** (**DCRA)**, the employee must return to pay status **within the same plan year** for elections to resume
- **MRA** enrollees may have **COBRA** continuation rights

Long Term Disability, Critical Illness and Accident Insurance (The Standard)

- Reminder: If an employee goes out on an emergency and they’re enrolled in The Standard, it’s a good idea to remind them how their benefits can help
- If still eligible and premiums were paid during leave, the employee must **contact The Standard** to keep coverage by automatic payroll deduction
- Advise employees to **contact The Standard right away,** no later than 30 days to ensure continuation of coverage

Return from Leave or Non-Pay Status – Life and Legal Insurance

Employees can continue coverage for Life Insurance and Group Legal Insurance by contacting the carrier when they leave and return. Help returning employees take the right steps.

Basic Life (MetLife)

- Employees may **pay to keep Basic Life** while on leave
- Upon return, **coverage restarts** once the agency keys the employee's PAR

Supplemental Life (MetLife)

- Employees **must pay the premium** while out on unpaid leave
- If the premium is **not paid, the benefit is lost** – to regain it the employee must **re-apply**, and a **pre-existing condition** may apply if they were out on medical leave
- If the premium **was paid** during leave, the employee must **contact MetLife** to switch to payroll deduction

Group Legal (ARAG)

- Employees may **pay the premium** while out on unpaid leave
- If the premium **was paid**, the employee must **contact ARAG** to switch to payroll deduction
- If the premium **was not paid**, the employee has a limited window (30–60 days) to pay the outstanding premium

Return to Office (RTO)

While RTO isn't a permitting event for health, dental or vision, it opens a window for dependent care and commuter benefits.

RTO might mean that employees need different care options for children, elderly or disabled dependents

- CalHR created new **FlexElect Dependent Care Reimbursement Account (DCRA) permitting events** tied to RTO (starting July 1, 2026)
- Employees have **60 days from *their department's* RTO date** to enroll in or increase their DCRA election

Remind Employees About Other Benefits to Help with RTO

These benefits can be enrolled in or used at any time, but employees may not be aware of them until they need them.

Commute benefits
transit, vanpool and bicycle incentives

Pre-Tax Parking Reimbursement Account
For employees paying for non-state parking

WHOLE YOU
EMPLOYEE ASSISTANCE PROGRAM

Employee Assistance Program
Free counseling, coaching and childcare referral services

LIVE WELL

Employee Wellness Program
Wellness activities, stress management and mindfulness resources

Termination or Change in Employee Status

Put your answer in chat:

When employees leave state service, what do you usually tell them about continuation of benefits?

Termination Due to Ineligibility: Continuing Coverage

When employees leave state service or change employment status, they need to know their options to continue coverage

Health, Dental, Vision and possibly Medical Reimbursement Accounts (MRAs) can continue through COBRA (Consolidated Omnibus Budget Reconciliation Act)

- Offered to covered employees, spouses, domestic partners and dependents
- Let employees who are leaving state service know they have this option to continue group coverage temporarily

When employees leave or change status and are enrolled in the following benefits, they can opt to convert to private plans

- **Long-Term Disability (LTD)** – contact The Standard
- **Group Accident and Critical Illness** – contact The Standard
- **Group Legal** – Contact ARAG
- **Basic Group Term Life Insurance** – contact MetLife

Your role: Provide covered employees or dependents with the applicable required COBRA notices and help complete the enrollment forms.

Nearing Retirement

Put your answer in chat:

True or False: Retirement benefits are administered by CalHR

What Employees Nearing Retirement Need to Know

Encourage employees to start planning early and schedule a CalPERS retirement planning appointment.

CalPERS Retirement

- CalPERS administers retirement benefits
- Retirement benefits are based on age, service credit and final compensation
- Employees can estimate their retirement income through myCalPERS

Health Benefits in Retirement

- Employees may be able to continue health benefits into retirement if eligibility requirements are met
- Encourage employees to review their health coverage before retiring

Savings Plus

- Voluntary 401(k) and 457(b) plans can help employees supplement retirement income
- Savings Plus offers tools, education and retirement planning resources

Your Role and Resources

As a Benefits Ambassador, help employees nearing retirement start planning early and connect them with resources to guide their journey.

Retirement Benefits

Whether you are already retired or just starting to think about retirement, the state provides benefits to help you feel secure in your financial future.

Retirement benefits for state employees are administered by the California Public Employees Retirement System (CalPERS). To learn more, visit the CalPERS website.

Plan confidently by signing up for your myCalPERS account, which allows you to:

- Track your retirement savings
- Explore benefit options
- Prepare for retirement all in one secure place

Direct employees to the Retirement Benefits page on CalHR's website

From here, they can create a myCalPERS account and access info and guidance

Test Your Knowledge!

How Do We Put It Into Practice?

Take a few minutes and write down:

1. What is something you learned today?
2. What do you want to learn more about?
3. What is one thing you want to do differently?

2026 Benefits Ambassador Trainings

NEW **NEW Benefits Ambassador Training Series**

The **Benefits Ambassador Training Series** helps HR professionals and benefits administrators stay up to date on state benefits resources and tools. The Quarter 1 training focused on **Benefits Administration Manual (BAM) Basics and Navigation**. You can **access the slide deck here**.

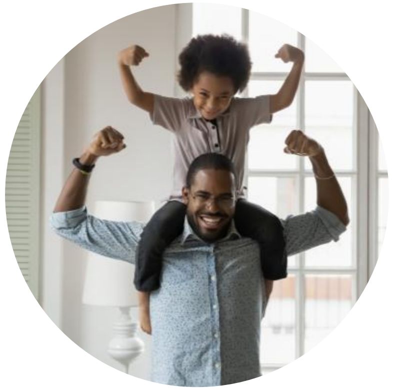
From the HR Professionals landing page on the CalHR benefits website, you'll find slides from past trainings and info on upcoming trainings

BAM Basics & Navigation

[Q1 – slides posted]

Benefits for a Life Well Lived (No Matter the Circumstances)

Today!

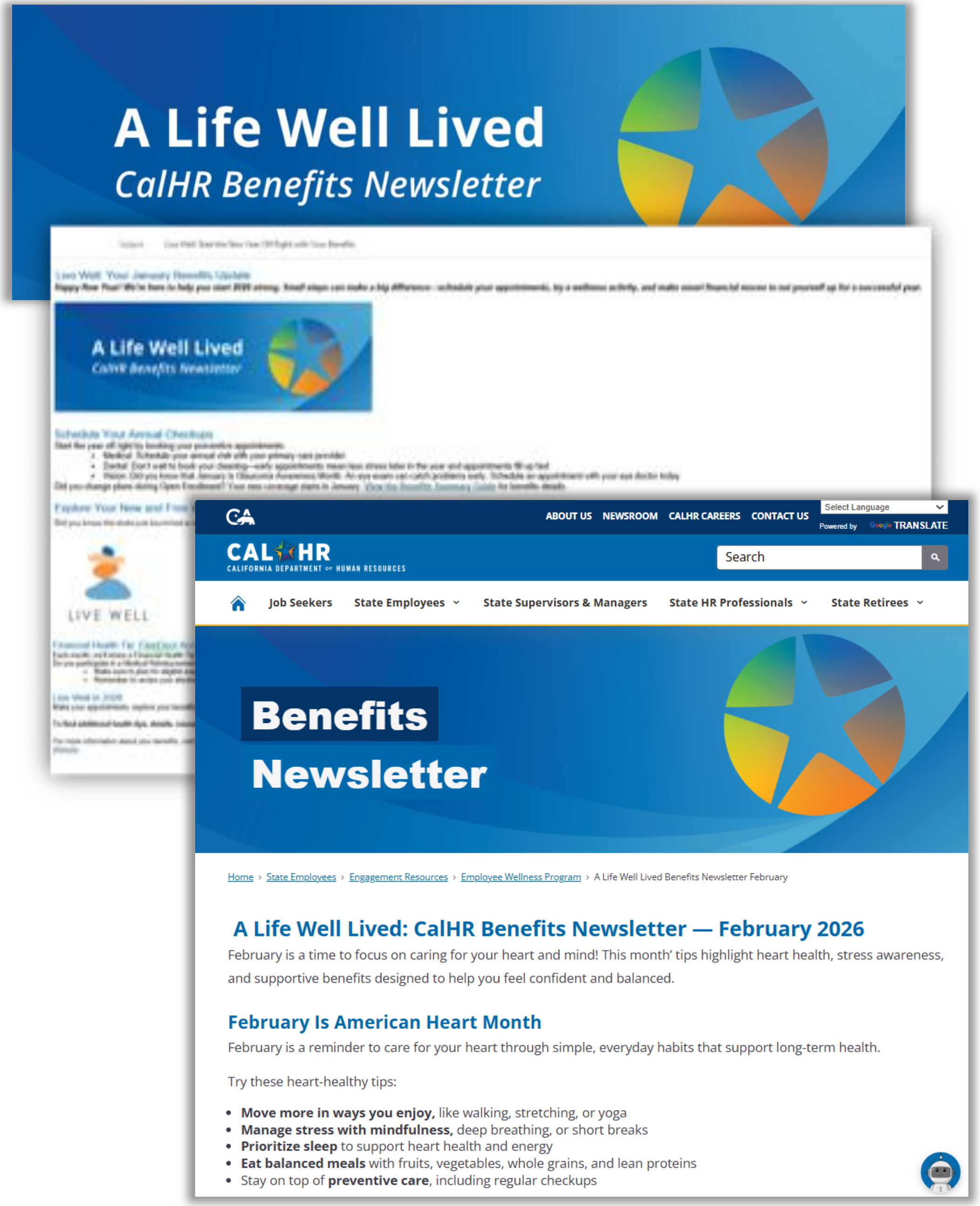


Open Enrollment Lunch and Learn

Coming Soon:

August 26

Complex Benefits Scenarios



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**.
- **NEW:** Includes direct content from **Live Well**.

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 second 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.

Access slides 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

30 Min

Scan this QR code and take a few minutes to give us **feedback.**