

Open Enrollment: Sept. 14 – Oct. 9, 2026

Virtual Benefits Fair

Benefits for a Life Well Lived.

CALHR
CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

TODAY IS ABOUT YOU

Welcome to Your 2026 Virtual Benefits Fair

Use today to understand what's changing, explore your options and get answers directly from the benefit carriers and health plans.

1

LEARN

What's new for 2027

2

EXPLORE

The benefits that fit your life

3

ASK

Bring your questions to the benefit carriers and health plans

4

CHOOSE

Make informed decisions for you and your family

Today is designed to help you understand your options and make informed choices.

Why Benefits Matter



Benefits are more than forms and enrollment windows.

They are how employees and families access care, protect income, prepare for the future and find support when life changes.

52% of employees say company values are demonstrated through pay and benefits.

That is why choosing benefits is personal.

Source: Principal, Workplace benefits drive employee belonging and inclusion, 2026.

A LIFE WELL LIVED

Life Changes. Your Benefits Can, Too.

Open Enrollment is a good time to ask: Do my benefits still fit my life and my family's needs?



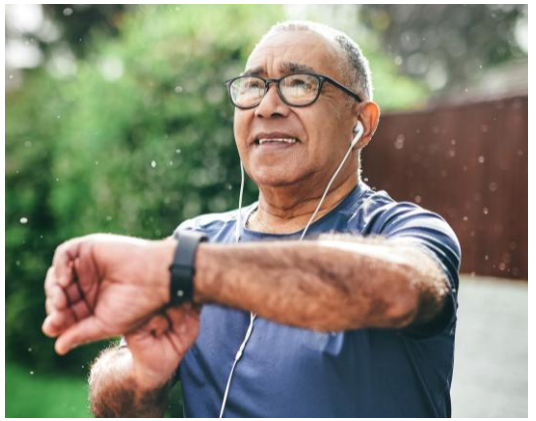
Starting & Growing

Protect what matters now



Family & Caregiving

Support the people you love



Health & Wellbeing

Take care of yourself



Planning Ahead

Build security for the future

Review what you have. Notice what changed. Explore what could serve you better.

2027 COVERAGE

Open Enrollment: Know the Dates

SEPT. 14

Open Enrollment begins

OCT. 9

Last day to make changes

JAN. 1

2027 changes take effect

Use the time between now and Oct. 9 to make the choices that work best for you and your family.

A QUICK LOOK

What's New for 2027?

D

DENTAL

Delta Dental + MetLife plan options for 2027

P

PET INSURANCE

New voluntary MetLife Pet Insurance

W

WHOLE YOU EAP

A new EAP experience and expanded support

H

HEALTH PLANS

CalPERS health plan changes for 2027

You'll hear directly from the benefit carriers and health plans today.

More Dental Choices



More plans. More ways to smile.

- You'll have access to two trusted carriers, Delta Dental and MetLife, with more plan options to fit your needs starting January 1, 2027.
- Choose from PPO and DHMO plans:

DELTA DENTAL®

MetLife®

More Choices
Plans to fit your needs.

Trusted Carriers
Quality dental networks across California.

Focus on Your Health
Preventive care and tools to help you keep your smile healthy.

Learn More
Visit the benefits website for plan details, provider networks and helpful resources.

Western Dental and Premier Access are ending December 31.
If you do not make a change, you will be moved to a MetLife DHMO plan.

Attend a Dental Session Today
Ask questions and get ready for Open Enrollment.

New Benefit – Pet Insurance



Employees can design a plan that fits their pet's needs at every stage of life.

- Coverage for injuries and illnesses as well as preventative care
- Direct billing through MetLife

Employees can enroll their pets in three simple steps:

MetLife



1. Provide Zip Code	2. Describe Pet	3. Choose Plan Option
• Plans and rates may vary by zip code	• Species (dog/cat) • Gender (male/female) • Age • Breed	• Annual limit • Deductible • Reimbursement • Preventative Care Coverage for cats and dogs (optional)

Meet Whole You

Your new State of California Employee Assistance Program (EAP), powered by Spring Health:

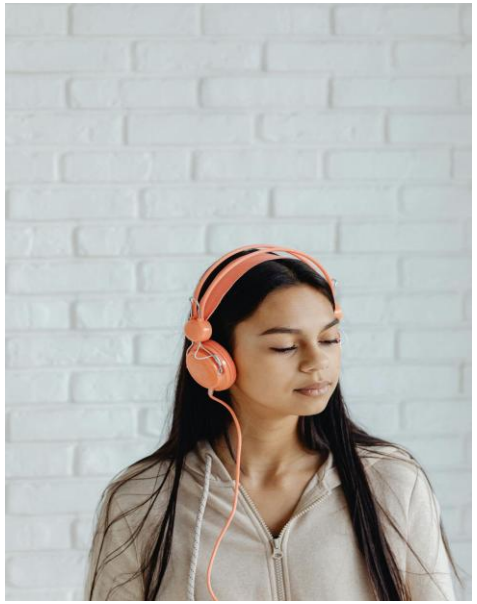
Support for everyday moments for you and your eligible family members.



Therapy



Coaching



Self-Care



Work-Life Resources

Short-term support through Whole You

Whole You provides short-term counseling benefits for you and your eligible dependents. The number of sessions varies by employee group.

Need ongoing support?

If you need ongoing counseling, therapy or other behavioral health care, your CalPERS health plan also provides mental health resources and services, often at low or no cost. Explore what's available through your plan or contact your plan directly.

There’s More to Explore Today

Your benefits go beyond your health plan. Take time to learn more about the benefits to support you and your family throughout the year.



Financial Future

Savings Plus
401k and 457(b) investment benefit to help prepare for the future.



Everyday Expenses

ASI
Medical and dependent care reimbursement accounts that use pre-tax dollars.



Legal Protection

ARAG
You don't always know when you'll need legal help. But with ARAG, you'll always have it.



Preventive Health

VSP and Dental
See well. Stay well. Use your annual benefits.



Income Protection

The Standard
Long-term disability for eligible employees.



Everyday Wellness

Live Well powered by Grokker
Wellness resources to help you build and maintain healthy habits.

Attend at least one session today about a benefit you already have but don’t fully understand. You may discover resources and programs you’re already paying for but haven’t been using.

Meet Your Health Plans Today

Your opportunity to hear directly from the plans, explore your options and get your questions answered.

Anthem Blue Cross

Blue Shield

CalPERS

Health Net

Included Health

Kaiser Permanente

Sharp

Sutter Health

Western Health Advantage

Ask questions about coverage, prescriptions, services and resources.

Compare options to find the best fit for you and your family.

Learn about programs and extra resources available through your plan.

Get answers directly from the health plan representatives.



- UnitedHealthcare is ending December 31, 2026.
- Sutter Health is new for 2027.
- For those that don't choose a new plan during Open Enrollment, CalPERS will administratively transfer you and any dependent(s) to another available health plan for 2027.

Your Virtual Fair



Make the most of today:

1

PRIORITIZE

Visit the sessions that matter most to you.

2

COMPARE

Listen for what's different and what fits your needs.

3

ASK

Get answers directly from benefit carriers and health plans.

4

ENROLL

Review your choices and submit your enrollment before Oct. 9.

You don't have to make every decision today.

Use the fair to learn what you want to explore further before Open Enrollment closes on Oct. 9.

BENEFITS HELP DURING OPEN ENROLLMENT & ALL YEAR LONG

Benefits Questions? Ask Benie.

Benie is CalHR's virtual assistant for questions about benefit programs.

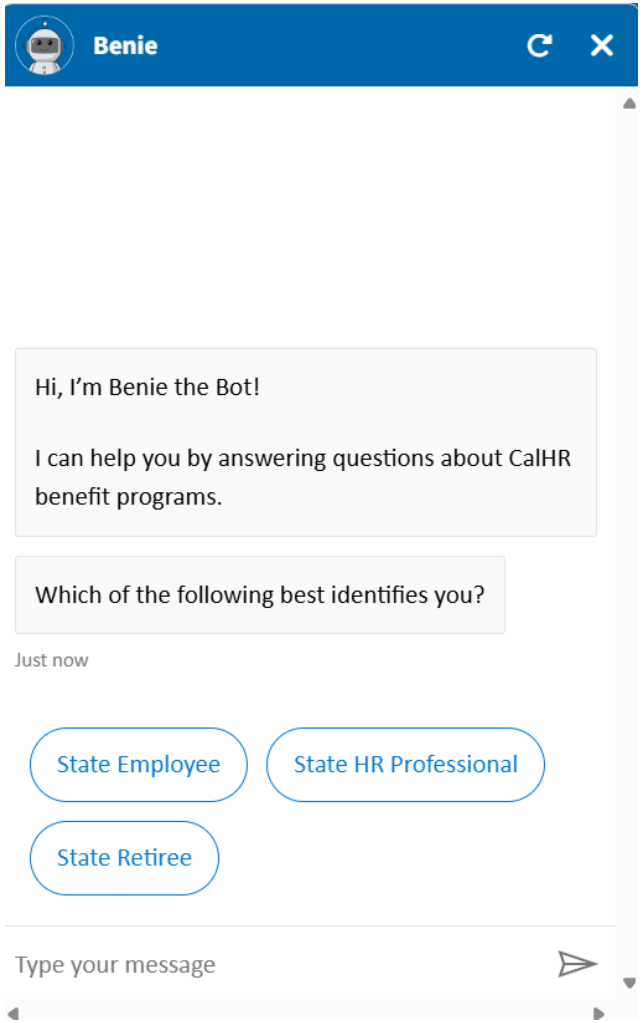
Not sure where to start? Ask Benie!

"Where can I find 2027 dental information?"

"Where can I learn about pet insurance?"

Find Benie on the CalHR Benefits website.

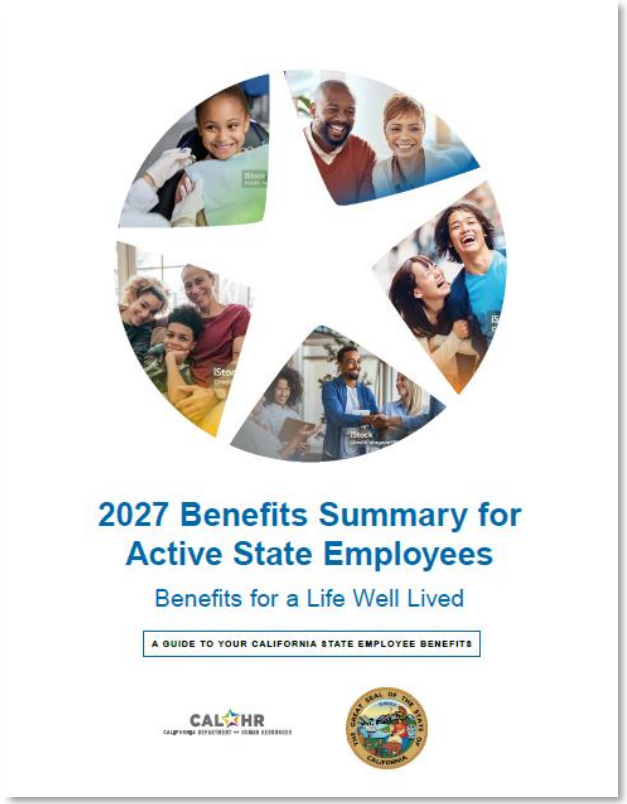
Reminder: Don't enter personal information. Verify individual eligibility questions with your departmental personnel office.



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YOUR GUIDE TO 2027 BENEFITS

Benefits Summary Guides



The updated guide brings key Open Enrollment information together in one place.

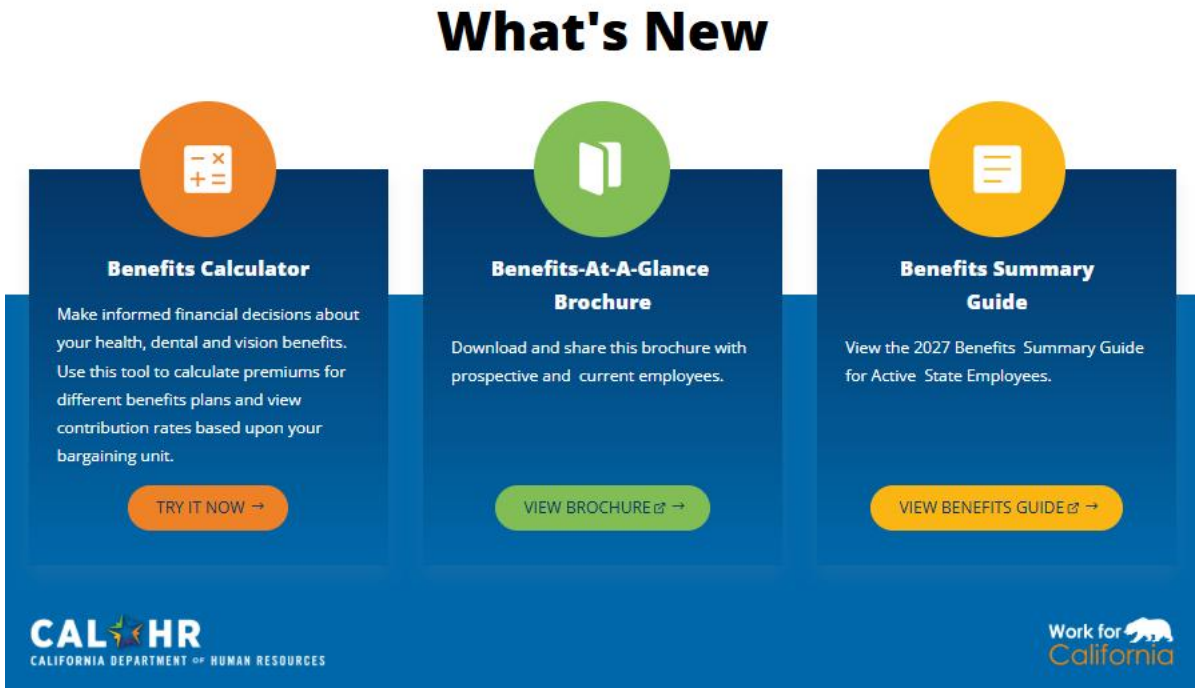
- Benefit options and descriptions
- Eligibility information
- Benefit changes and enhancements
- 2027 premiums
- **New this year: a separate guide specifically for retirees**

Use the 2027 Benefits Summary Guide as your Open Enrollment reference and share the retiree guide with state retirees you know!

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More Tools Are Available





Visit the CalHR Benefits website for more tools, including:

- Benefits Summary Guide
- Benefits Calculator
- Benefits-At-A-Glance Brochure

Navigating the Virtual Benefits Fair

WEDNESDAY, SEPT. 9

Today's Virtual Benefits Fair Agenda

9:00 – 10:00 a.m.	**Welcome – Benefits for a Life Well Lived**
10:00 – 11:30 a.m.	**CalPERS Member Health Open Enrollment Webinar**
11:30 a.m. – 1:30 p.m.	**Benefit Carriers and Health Plans**

Benefit Carriers: ARAG, ASI Flex, Delta Dental, Spring Health, Grokker, MetLife, Savings Plus, The Standard and VSP

Health Plans: Anthem Blue Cross, Blue Shield, CalPERS, Health Net, Included Health, Kaiser Permanente, Sharp, Sutter Health and Western Health Advantage

FIND THE RIGHT SESSION

How to Navigate the Virtual Benefits Fair



Open Enrollment Virtual Benefits Fair

Open Enrollment is Sept. 14 – Oct. 9, 2026. During Open Enrollment, eligible state employees and retirees have the option to enroll, change or remove benefit options for health, dental, vision, FlexElect, COBRA, long-term disability and legal insurance.

All changes made during the 2026 OE period will be effective January 1, 2027.

Reminder: The Virtual Benefits Fair will begin at 9 a.m. on September 9, 2026.

1. Go to the Virtual Benefits Fair webpage.
2. Open the section for the session you want to attend.
3. Select the live session link at the scheduled time.
4. **Ask questions. Please do not include Personal Health Information (PHI).**

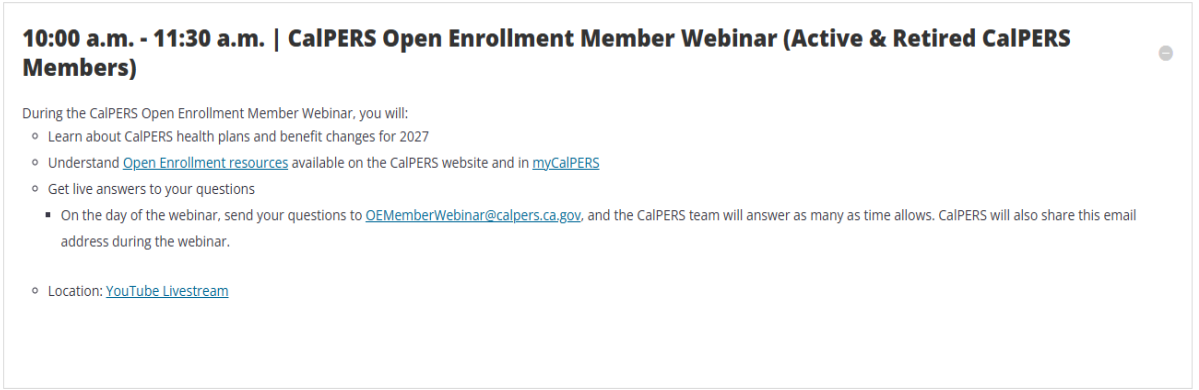
Keep the Virtual Benefits Fair webpage open during the day for session links and resources.

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THE VIRTUAL BENEFITS FAIR WEBPAGE

Where to Find Session Links





CalPERS Session

Open the CalPERS section to find the livestream and instructions for submitting questions.

Benefits Carrier and Health Plan Sessions

Open the benefit carrier or health plan section to find individual session links.

Use the webpage to move between sessions and return to resources after the fair.

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Open Enrollment Resources

- Open Enrollment webpage
- Benefits Calculator
- 2027 Benefits Summary Guide
- How to Enroll webpage
- Virtual Library
- Benefits Fairs
- Virtual Benefits Fair webpage
  - Note: Once the Virtual Benefits Fair concludes, find available resources on our Benefits Fairs webpage.

Enjoy Your Day at the 2026 Virtual Benefits Fair

Make your benefits work for your life.
Take what you learn today.
Explore what matters to you.
Choose what fits you and your family.

Thank you for joining us. Enjoy the Virtual Benefits Fair.