

August 26, 2026

Open Enrollment Virtual Lunch and Learn

*Benefits for a
Life Well Lived.*

California Department of Human Resources, California Public Employees' Retirement System and State Controller's Office



Welcome!

The California Department of Human Resources (CalHR) Open Enrollment (OE) Team has partnered with the California Public Employees' Retirement System (CalPERS) and the State Controller's Office (SCO) to host a **Virtual Lunch and Learn** to provide State HR Professionals a dedicated forum for OE information, resources and reminders.



Reminder

Open Enrollment begins Sept. 14 and ends Oct. 9, 2026.

Changes made during Open Enrollment will be effective **Jan. 1, 2027**.



Housekeeping

- During the presentations, you may submit your questions through the chat.
- Please identify the program you have a question for (e.g., dental, vision, legal, etc.).
- Please do not provide personal information such as Personal Health Information (PHI) in your question.
- If you are experiencing any technical issues during the Lunch and Learn, please reach out to OpenEnrollment@calhr.ca.gov.
- Please be respectful of all questions and parties involved.
- Any additional questions that come up after the Lunch and Learn, please email OpenEnrollment@calhr.ca.gov.
- The slides will be posted to the [Open Enrollment Resources](#) webpage.

Agenda



CalHR
Presentation



CalPERS
Presentation



SCO
Presentation



Live Q&A



CalHR Presentation

CalHR Presentation Topics

Benefits Education Campaign

New This Year

- Benefits Summary Guide
- HR Professionals Toolkit
- Open Enrollment Fair Toolkit
- Benefits Events Intake via Request Tracking System (RTS)

Benefits Programs

- Dental Benefits
- Vision Benefits
- Consolidated Benefits (CoBen)
- Cash Options - CoBen
- Cash Options – FlexElect
- FlexElect Reimbursement Accounts
- Basic Group Life Term/ Supplemental Life Insurance
- Legal Insurance
- Long-Term Disability

Benefits Programs (Cont.)

- Statewide Engagement Program
- Live Well, Powered by Grokker
- Whole You, Your Employee Assistance Program, Powered by Spring Health
- Pet Insurance

Resources

- Resources – Webpages
- Resources – Forms and Contacts

Benefits Education Campaign

Goal: Educate and engage employees with their benefits—including preventive care—to maximize their physical, financial and overall wellbeing.

1

Make Open Enrollment
materials easier to
understand

2

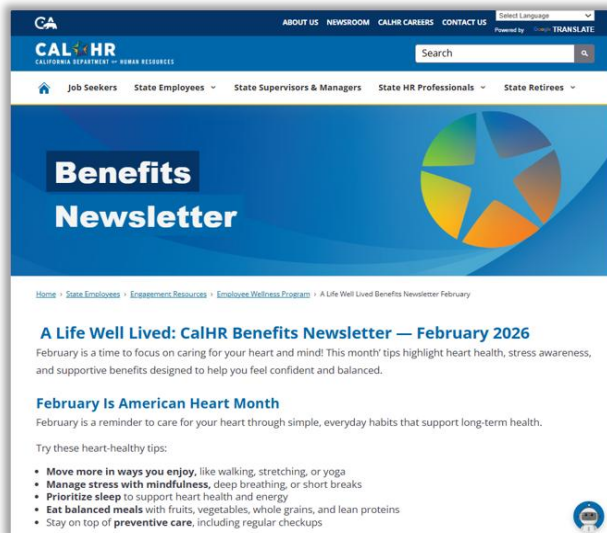
Empower HR Professionals
with tools to promote and
administer benefits

3

Expand on “Benefits for a
Life Well Lived”

Benefits Education Campaign (Cont.)

Notable Accomplishments: With the Benefits Education Campaign, this year we have refreshed the Benefits Administration Manual, created new flyers, introduced a new monthly CalHR Benefits Newsletter and launched the CalHR Benefits Ambassador Training Series.



Resources

- [CalHR Benefits Newsletter](#)
- [Benefits Ambassador Training Series](#)
- [Benefits Administration Manual](#)



New This Year



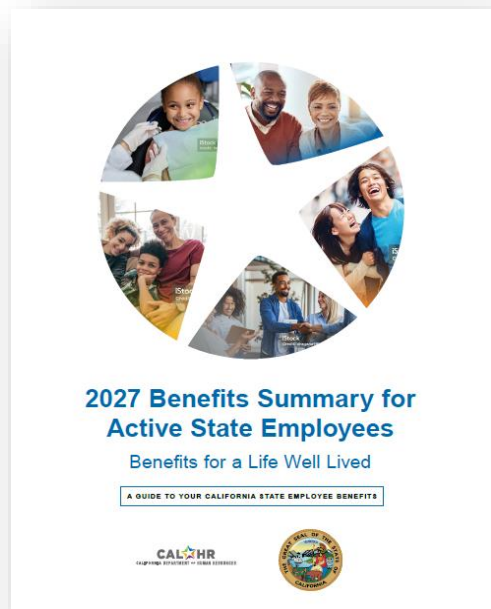
Benefits Summary Guide

Purpose

- The updated [Benefits Summary Guide](#) provides descriptions of benefits options, enhancements and premiums all in one place.
- New this year, a separate Benefits Summary Guide is available specifically for retirees.

Key Features

- What Does a Life Well Lived Mean to You?
- Benefits-at-a-Glance
- Plan Descriptions
- Eligibility
- Recent Enhancements
- 2027 Premiums



WEBSITE

- [2027 Benefits Summary Guides](#)

Benefits Summary Guide (Cont.)

- The “What Does a Life Well Lived Mean to You?” page makes the connection between wellbeing and employee benefits.
- There are five elements of wellbeing that are essential to a fulfilling life.
- Your benefits can enhance your overall sense of wellbeing both professionally and personally.
- Your wellbeing is important to your daily experience and long-term happiness.



HR Professionals Toolkit

Purpose

Equips you to help employees navigate their benefit options, answer questions, and promote resources that empower them to make informed choices.

Key Features

- Overview of Open Enrollment
- Understanding Employee Benefits
- Discussing and Promoting Open Enrollment
- Planning and Hosting an Open Enrollment Fair



WEBSITE

- [HR Professionals Toolkit](#)

Open Enrollment Fair Toolkit

Purpose

Designed to help HR professionals confidently plan and host your own in-person OE fair.

Key Features

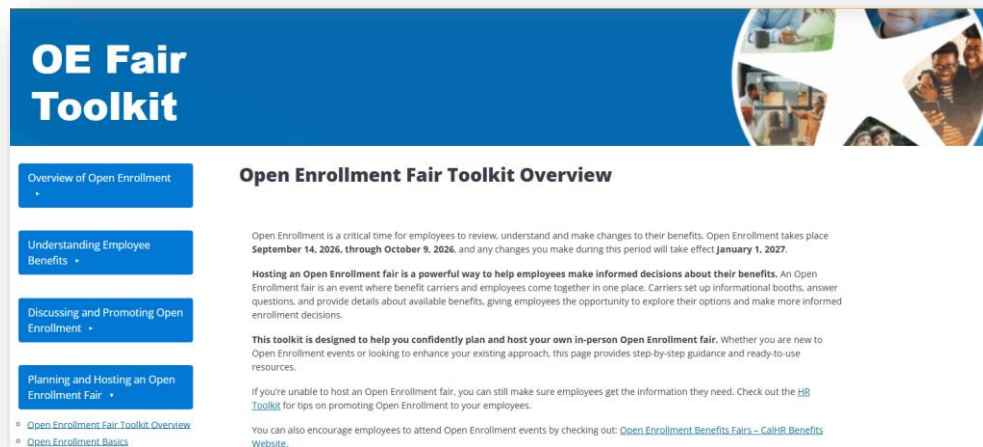
Step-by-step guidance on how to host a fair

Ready-to-use resources that can be printed and shared during your fair

User-friendly: Clear, organized structure for easy navigation

WEBSITE

- [Open Enrollment Fair Toolkit](#)



Benefits Events Intake via Request Tracking System (RTS)

Purpose

A streamlined process that allows HR professionals to submit a ticket to request support from CalHR for upcoming events.

Key Features

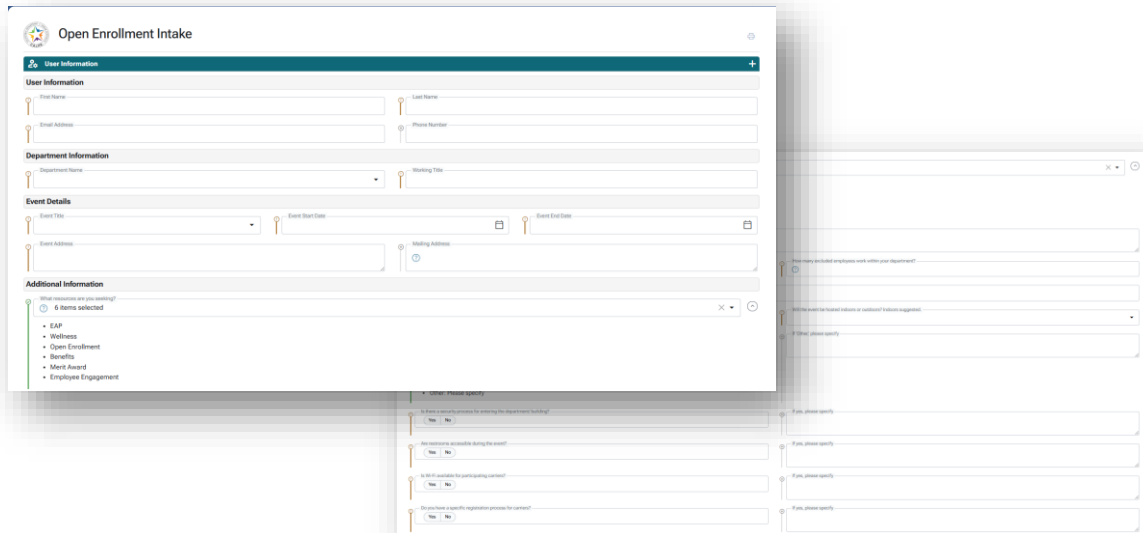
Streamlined process through the CalHR RTS.

Real-time tracking of your request, each step of the way.

User-Friendly: Clear, organized structure for easy navigation

WEBSITE

- [Request Tracking System](#)



Open Enrollment Intake

User Information

First Name: Last Name:

Email Address: Phone Number:

Department Information

Department Name: Working Title:

Event Details

Event Type: Event Start Date: Event End Date:

Event Address: Meeting Address:

Additional Information

What resources are you seeking? (6 items selected)

- EAP
- Wellness
- Open Enrollment
- Benefits
- Merit Award
- Employee Engagement

Other: Please specify

Are you seeking assistance for attending the department training?

Are resources accessible during the event?

Is this available for participating content?

Do you have a specific registration process for content?

Benefits Programs



Dental Benefits

Employees and their dependents may be eligible for state-sponsored dental benefits. The state offers DHMO (prepaid) and PPO dental plans. Eligible employees may enroll in a dental plan within the first 60 days of employment or enroll or make changes during the annual OE period.

Premiums

- Updated dental premiums can be viewed on the [HR Professionals OE Resources webpage](#).

What's New

- Beginning January 1, 2027, eight dental plan options will be available across two carriers: six PPO plans (Delta Dental and MetLife) and two prepaid DHMO plans (Delta Dental and MetLife).
- DHMO (prepaid) plans administered by Western Dental, Premier Access and MetLife Enhanced DHMO end December 31, 2026. Current coverage under these plans remains active through December 31, 2026.

RESOURCES

- [Dental Webpage](#)
- [Dental - BAM Section 500](#)
- [Dental - HR Manual Section 1403](#)
- [Dental Plan Enrollment Authorization – STD-692](#)

BENEFITS CARRIERS

- [Delta Dental](#)
- [MetLife Dental](#)

CALHR CONTACT

- Dental@calhr.ca.gov

Dental Benefits

Delta Dental

You'll get more value from your dental plans: If you seek services from an in-network dental providers.

– Competitive Benefit Design:

- \$2,000 Calendar Year Maximum (CYM) aligns with the most common dental plan design among California and nationwide public employers.
- Implant coverage at 50%
- Diagnostic and preventive services (exams, cleanings and x-rays) no longer count toward the \$2,000 annual maximum for Delta PPO Essential, and Premium plans.
- Provides members with more available coverage for restorative and other dental services.

No Additional Cost to Employees: These enhancements were implemented without increasing employee costs.

RESOURCES

- [Dental Webpage](#)
- [Dental - BAM](#)
- [Dental - HR Manual Section 1403](#)
- [Dental Plan Enrollment Authorization – STD-692](#)

BENEFITS CARRIERS

- [Delta Dental](#)
- [MetLife Dental](#)

CALHR CONTACT

- Dental@calhr.ca.gov

Dental Benefits

MetLife

You'll get more value from your dental plans if you use services from an in-network dental providers.

– Competitive Benefit Design:

- \$2,000 Calendar Year Maximum (CYM) aligns with the most common dental plan design among California and nationwide public employers.
- 50% Implant coverage.
- Provides members with more available coverage for restorative and other dental services.
- Large provider network

Please refer to MetLife's web page for restrictions and additional information.

RESOURCES

- [Dental Webpage](#)
- [Dental - BAM](#)
- [Dental - HR Manual Section 1403](#)
- [Dental Plan Enrollment Authorization – STD-692](#)

BENEFITS CARRIERS

- [Delta Dental](#)
- [MetLife Dental](#)

CALHR CONTACT

- Dental@calhr.ca.gov

Vision Benefits

Permanent state employees working half-time or more are eligible for the state's Vision Program. The state offers two vision plans. The Basic Vision Plan will be provided at no cost to state employees or employees can upgrade to the Premier Vision Plan for a small monthly cost.

Premiums

- For the 2027 plan year, all CalHR Vision plans will not have any changes in premiums. Vision premiums can be viewed on the [HR Professionals OE Resources webpage](#).

Enhancements

- Enhanced coverage through PremierMax, a way to enhance coverage by using benefits at a VSP Premier Edge location. Includes \$0 exam copay and a \$0 retinal screening copay.
- PremierMax option available as part of the Basic and Premier Plans for active employees and retirees. For active employees, includes a frame allowance of up to \$250.

RESOURCES

- [Vision Webpage](#)
- [Vision - BAM Section 1200](#)
- [Vision - HR Manual Section 1404](#)
- [Vision Plan Enrollment Authorization – STD-700](#)
- [Premier Vision Plan Enrollment-CalHR-774](#)

BENEFIT CARRIER

- [VSP](#)

CALHR CONTACT

- Vision@calhr.ca.gov

Consolidated Benefits (CoBen) Allowances

- This option applies to employees in Bargaining Units 2, 7, 8, 16, 17, 18 and 19, managerial, supervisory, exempt (except Judicial Council employees, Judges and Justices), confidential and all other permanent employees excluded from collective bargaining.
- Eligible employees receive a CoBen Allowance, which is a combined employer contribution, towards their health, dental and vision benefits.
- CoBen allowances for the 2027 plan year will be available on the [CalHR Benefits Calculator](#). The CoBen allowances are subject to change through the collective bargaining process.

RESOURCES

- [CoBen - BAM Section 1600](#)
- [CoBen - HR Manual Section 1406](#)
- [Consolidated Benefits Cash Enrollment Election STD-702](#)

WEBSITES

- [Consolidated Benefits \(CoBen\)](#)

CALHR CONTACT

- CoBen@calhr.ca.gov

Cash Options - CoBen

- This option applies to employees in Bargaining Units 2, 7, 8, 16, 17, 18, and 19, managerial, supervisory, exempt (except Judicial Council employees, Judges and Justices), confidential, and all other permanent employees excluded from collective bargaining.
- If employees have qualifying group health and/or dental insurance through a spouse, domestic partner, parent, or another source, they have the option to receive cash in lieu of their state-sponsored health and/or dental benefits.
- Qualifying group health coverage includes health coverage that provides minimum value as established by the federal Patient Protection Affordable Care Act (ACA) and is maintained by an employer or employee organization. All CalPERS health plans currently meet the law's minimum value standards.

RESOURCES

- [CoBen Cash Option Webpage](#)
- [CoBen - BAM](#)
- [CoBen - HR Manual Section 1406](#)

CALHR CONTACT

- FlexElect@calhr.ca.gov

Cash Options – CoBen (Cont.)

- Permanent-intermittent (PI) Employees who expect to qualify for CoBen Cash during the next plan year must make an election to enroll in the Cash Option during the OE period by completing a [Consolidated Benefits Cash Enrollment Election \(STD. 702\)](#) and submitting it to their departmental personnel office.
- **Note:** Employees who are currently enrolled in the CoBen Cash Option will be automatically reenrolled into the CoBen Cash Option for the next plan year.

RESOURCES

- [CoBen Cash Option Webpage](#)
- [CoBen - BAM Section 1600](#)
- [CoBen - HR Manual Section 1406](#)

CALHR CONTACT

- FlexElect@calhr.ca.gov

Cash Options – FlexElect

- This option applies to employees in Bargaining Units 1, 3, 4, 5, 6, 9, 10, 11, 12, 13, 14, 15, 20 and 21.
- If employees have qualifying group health and/or dental insurance through a spouse, domestic partner, parent or another source, they have the option to receive cash in lieu of their state-sponsored health and/or dental benefits.
- Qualifying group health coverage includes health coverage that provides minimum value as established by the federal Patient Protection Affordable Care Act (ACA) and is maintained by an employer or employee organization. All CalPERS health plans currently meet the law's minimum value standards.
- Permanent-intermittent (PI) Employees: All PIs who expect to qualify for FlexElect during the next plan year must make an election to enroll in the Cash Option during the FlexElect OE Period by completing a Cash Option Enrollment Authorization (STD. 701C). Participation in the FlexElect Program will be contingent on meeting the required eligibility criteria.

RESOURCES

- [FlexElect Cash Option Webpage](#)
- [FlexElect - BAM Section 700](#)
- [FlexElect - HR Manual Section 1407](#)

CALHR CONTACT

- FlexElect@calhr.ca.gov

FlexElect Reimbursement Accounts

- The FlexElect Program allows state employees to set aside money in a reimbursement account to pay for certain kinds of expenses. Deductions occur before tax withholding, reducing the employees tax liability. There are two types of reimbursement accounts: FlexElect Medical Reimbursement Account (MRA) and FlexElect Dependent Care Reimbursement Account (DCRA).
- The list of FlexElect Reimbursement Account enrollees is accessible on the SCO ViewDirect online reporting system. Kindly remind these employees to re-enroll during OE for continued participation in a reimbursement account for the 2027 plan year.
- In 2027, you can contribute up to \$3,300 annually for the MRA. You can contribute \$7,500 annually for the DCRA (or \$3,750 if you are married and file income taxes separately from your spouse).

RESOURCES

- [FlexElect Reimbursement Account](#)
- [FlexElect - BAM Section 700](#)
- [FlexElect - HR Manual Section 1407](#)

BENEFIT CARRIER

- [ASI Flex](#)

CALHR CONTACT

- FlexElect@calhr.ca.gov

FlexElect Reimbursement Accounts (continued)

- New Permitting Events July 1, 2026
 - Upon a department's return to a more frequent in-office schedule, eligible employees will have 60 days to enroll or make changes to their DCRA. New permitting event will let eligible employees newly enroll in the DCRA or increase their currently monthly contribution (if they are not already at the maximum).
 - Important limitation: Employees currently enrolled may not cancel their enrollment or decrease their current contributions. They may only cancel or make changes if they have another qualifying permitting event.

RESOURCES

- [FlexElect Reimbursement Account](#)
- [FlexElect - BAM Section 700](#)
- [FlexElect - HR Manual Section 1407](#)

BENEFIT CARRIER

- [ASI Flex](#)

CALHR CONTACT

- FlexElect@calhr.ca.gov

FlexElect Reimbursement Accounts

New Permitting Event Codes

Permitting Event	Action Allowed	Permitting Event Code	Permitting Event Date	Effective Date of Action	Time Limit To File Document
Returning to an In-Office setting more frequently	New Enrollment	03A	Date of Event	Mandatory	60 days after date of event

Permitting Event	Action Allowed	Permitting Event Code	Permitting Event Date	Effective Date of Action	Time Limit to File Document
Returning to an In-Office setting more frequently	Increase DCRA Contribution	28B	Date of Event	Mandatory	60 days after date of event

RESOURCES

- [FlexElect Reimbursement Account](#)
- [FlexElect - BAM Section 700](#)
- [FlexElect - HR Manual Section 1407](#)

BENEFIT CARRIER

- [ASI Flex](#)

CALHR CONTACT

- FlexElect@calhr.ca.gov

Basic Group Life Term/Supplemental Life Insurance

The Basic Group Term Life Insurance program is an employer-paid benefit provided to managers, supervisors, confidential, and other specified excluded employees only. This benefit is provided to excluded employees in the event of an accidental death or dismemberment.

Supplemental Life Insurance allows an employee to purchase additional life insurance coverage. Supplemental coverage can be purchased or canceled at any time by contacting MetLife.

Premium and Admin Fees

- Premiums will remain the same for 2027 plan year.
- Admin fee will increase from \$0.50 to \$0.80, for supplemental life
- As of 9/1/2026 Basic Life Admin fee increased from \$0.50 to \$0.80.

Enhancement

- If the unexpected occurs, your loved ones will now have access to dedicated Claims Concierge support through MetLife, providing personalized help with paperwork and planning during a difficult time.

RESOURCES

- [Basic Group Term Life Insurance webpage](#)
- [Life - BAM Section 800](#)
- [Life - HR Manual Section 1421](#)
- [Supplemental Life Enrollment Form](#)

BENEFIT CARRIER

- [MetLife](#)

CALHR CONTACT

- LifeInsurance@calhr.ca.gov

Legal Insurance

The Group Legal Services Insurance Plan is a voluntary insurance plan that is available to eligible state employees. It is an important part of the state's benefits package because it provides you with a network of attorneys and other legal resources.

Premiums

- Premiums were reduced by \$0.06 for the 2027 plan year.
- Premium rates: Individual: \$10.55 | Family: \$18.41

Enhancements

- Get help with legal matters for your **parents and grandparents**, plus access to new **financial and tax services**—all part of your coverage through ARAG.

RESOURCES

- [Group Legal Insurance](#)
- [Legal - BAM Section 1500](#)
- [Legal - HR Manual Section 1419](#)
- [Group Legal Enrollment Form](#)

BENEFIT CARRIER

- [ARAG](#)

CALHR CONTACT

- GroupLegal@calhr.ca.gov

Long-Term Disability

Group Long-Term Disability (LTD) is a voluntary insurance plan that is 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.

Premiums

- Premiums will remain the same for the 2027 plan year.

Enhancements

- You can **add your spouse or domestic partner** to accident insurance and/or critical illness coverage, and you'll get twice as much **back (\$100)** for completing a health screening. Additionally, LTD also adds support for your dependent's **education** if you become disabled.

RESOURCES

- [Group Long-Term Disability Insurance](#)
- [LTD - BAM Section 900](#)
- [LTD - HR Manual Section 1413](#)
- [LTD Enrollment Form](#)

BENEFIT CARRIER

- [The Standard](#)

CALHR CONTACT

- LTD@calhr.ca.gov

Pet Insurance



Pet Insurance



We are pleased to introduce MetLife pet insurance, effective January 1, 2027. This voluntary program offers customizable plans to help protect your furry friends from unexpected veterinary expenses, including coverage for accidents, illnesses and routine care. Various plan options are available to suit your needs and budget, along with discounts on care, flexible billing, easy claims and more. Eligible employees can enroll in or modify their pet insurance coverage at any time, not just during Open Enrollment.

Access a rewards program with discounts at select national and local pet care businesses at no additional cost through your MyPets online account at mypets.metlife.com.

Additional information can be found on the benefits website, [pet insurance webpage](#).

Statewide Engagement Program – You Matter

PROGRAM MISSION

Provide a holistic approach in connecting state departments with the capacity and community to support the overall wellbeing of state employees.

Bringing Together:

- Employee Engagement: Thrive Together
- Employee Wellness: Live Well
- Employee Assistance: Whole You
- Merit Award: Your Impact

Learn more about the Statewide Engagement Program by visiting the [CalHR Benefits website](#).

Threading the topic of employee engagement by nourishing the five elements of wellbeing.



Live Well, Powered by Grokker

Launched Jan. 1, 2026

A refreshed, streamlined Employee Wellness Program

Focused on the whole person, aligned with the five elements of wellbeing

Live Well, powered by Grokker, offers:

- **Fitness and Movement:** Workouts for all levels to build strength, energy and flexibility.
- **Mindfulness and Mental Wellbeing:** Guided meditations and stress management tools to reset and refocus
- **Nutrition and Healthy Living:** Recipes, nutrition programs and practical tips for everyday wellness
- **Expert-Led Support:** 130+ trainers and coaches across multiple areas of wellbeing
- **Wellness On-the-Go:** Access anytime via desktop, mobile app or smart TV
- **State and Grokker-Led Challenges**



LIVE WELL

Get Started Today!

Visit wellness.calhr.ca.gov
Select **“Validate Eligibility”**
to create your free account

Whole You, Your Employee Assistance Program, Powered by Spring Health

Launched July 1, 2026

A refreshed, modernized Employee Assistance Program

Focused on the whole person and timely, meaningful support for both personal and professional challenges.

Whole You, powered by Spring Health, offers:

- **Therapy:** 28, 12, or three free therapy sessions per fiscal year
- **Wellbeing Coaching:** Six sessions per fiscal year
- **Financial Wellbeing:** Three sessions per issue per fiscal year
- **Legal Assistance:** One session per issue per fiscal year
- **Identity Theft Resolution:** One session per fiscal year
- **Discount Center:** Access to real-time savings for things you purchase every day
- **Management Consultations:** Consultants are available to help navigate sensitive employee challenges
- **Wellness Exercises:** Access to self-guided digital wellness exercises



Get Started Today!

Visit eap.calhr.ca.gov

Call 1(866)327-4762

Resources



Benefit Resources

Title	Description	Link
State HR Professionals Webpage	You can access the Benefits Administration Manual, Benefits Program Information, OE resources and more. Password: 2021StateHRP	https://benefits.calhr.ca.gov/state-hr-professionals/
Benefits Administration Manual (BAM)	An online resource that provides benefits program information and processes to state departmental personnel offices.	https://benefits.calhr.ca.gov/state-hr-professionals/benefits-administration-manual/
HR Toolkit	A guide to help you confidently assist employees with their benefit questions	https://benefits.calhr.ca.gov/state-hr-professionals/state-hr-professionals-toolkit/
Open Enrollment Fair Toolkit	A guide to help you confidently plan, invite partners and host your own in-person fair	https://benefits.calhr.ca.gov/state-hr-professionals/oe-fair-toolkit/
Event Request Intake Form via CalHR Request Tracking System (RTS)	Use this to request support from CalHR for your upcoming event	https://eservices.calhr.ca.gov/enterprisehrblazorpublic/Public/ProcessTracking/RequestSearch

Benefit Resources (Cont.)

Title	Description	Link
Open Enrollment Webpage	The main hub for state employees regarding all things OE.	https://benefits.calhr.ca.gov/open-enrollment/
Open Enrollment Benefits Fairs	Provides details for all OE events available to state employees. You can also find information about the carriers that provide benefits to state employees.	https://benefits.calhr.ca.gov/open-enrollment/benefits-fairs/
Retiree Open Enrollment Resources	The main hub for state retirees regarding all things OE.	https://benefits.calhr.ca.gov/state-retirees/open-enrollment-resources/
Virtual Library	A collective library that houses benefit carrier materials.	https://benefits.calhr.ca.gov/open-enrollment/virtual-library/
Benefits Calculator	A tool that helps you make informed financial decisions about your health, dental and vision benefits by comparing benefit options, calculating premiums for different benefit plans and viewing contribution rates based on your bargaining unit.	https://benefits.calhr.ca.gov/calhr-benefits-calculator/

Forms and Contacts

Forms
Health Benefit Plan Enrollment for Active Employees – HBD-12
Dental Plan Enrollment Authorization – STD-692
Vision Plan Enrollment Authorization – STD-700
Supplemental Life Enrollment Form
Group Legal Enrollment Form
LTD Enrollment Form
LTD Active Military Enrollment Form
LTD Direct Pay Enrollment Form

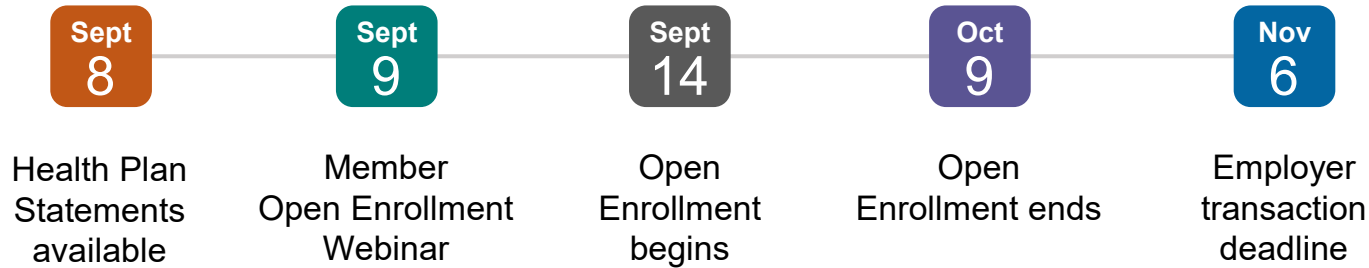
CalHR Contacts
Open Enrollment: OpenEnrollment@calhr.ca.gov
General Benefits: BenefitsInquiries@calhr.ca.gov
Statewide Engagement Program: StatewideEngagement@calhr.ca.gov
Dental Program: Dental@calhr.ca.gov
Vision Program: Vision@calhr.ca.gov
FlexElect Program: FlexElect@calhr.ca.gov
CoBen Program: CoBen@calhr.ca.gov
Life Insurance: LifeInsurance@calhr.ca.gov
Group Legal: GroupLegal@calhr.ca.gov
Long-Term Disability: LTD@calhr.ca.gov

2026 Open Enrollment

Presented by

Jaskiran Johal, Health Account Management Division

2026 Open Enrollment Key Dates



What Members Can Do During Open Enrollment



Enroll in CalPERS
health plan



Change health
plans



Add eligible
dependents



Remove
dependents

Online Health Enrollments



Open Enrollment
health plan changes
Approval not required



New enrollments and
adding/removing
dependents
Approval required



Use of functionality
is at the discretion
of your agency



Monitor transactions
through myCalPERS
Reports

A photograph of a female doctor with dark hair tied back, wearing a white lab coat over a light-colored button-down shirt. She is holding a clipboard in her left hand and gesturing with her right hand while speaking to a patient. The patient, seen from the side, has curly brown hair and is wearing a blue turtleneck shirt and glasses. They are in a bright, modern medical office with bookshelves and large windows in the background.

2027 Health Plans and Changes

UnitedHealthcare SignatureValue Alliance and Harmony Basic Plans

- Will no longer be a part of CalPERS health plan offerings.
- Proposed premium increases were high and unjustified.
- Affects Basic and Combination plan members.
 - A Combination plan means some family members are covered under a Medicare plan, and others are covered under a Basic plan with the same health carrier.
- We have a transition plan for affected members.
 - Mailed letters
 - Administrative transfers

Visit www.calpers.ca.gov/UHC for more details.

Basic Plans

Counties	Administrative Transfer Plan	*ZIP Code Exception(s)
Placer*, Sacramento, San Joaquin, Solano, Stanislaus, Yolo	Sutter Health Plan HMO	Placer: 95701, 95714, 95717 Transfers to Anthem Blue Cross Traditional HMO
Kern*, San Bernardino, San Diego, Ventura	Anthem Blue Cross Select HMO	Kern: 93215 Transfers to Blue Shield of California Access+ HMO
Alameda, Contra Costa, Fresno, Kings, Los Angeles, Madera, Marin, Merced, Orange, Riverside, San Francisco, San Luis Obispo*, San Mateo, Santa Clara*, Santa Cruz, Sonoma	Blue Shield of California Access+ HMO	San Luis Obispo: 93454 Transfers to PERS Gold PPO Santa Clara: 95033 Transfers to Anthem Blue Cross Traditional HMO

Basic Plans

Counties	Administrative Transfer Plan	*ZIP Code Exception(s)
Contra Costa, Santa Clara, Santa Cruz, Solano	Blue Shield of California Access+ HMO	N/A
Los Angeles, Orange, Riverside*, San Bernardino*	Blue Shield of California Trio HMO	Riverside: 92239, 92254, 92274, 92373, 92536, 92539, 92561 Transfers to Blue Shield of California Access+ HMO San Bernardino: 91766, 92252, 92277, 92285 Transfers to Anthem Blue Cross Select HMO
San Diego	Sharp Performance Plus HMO	N/A
Napa	Western Health Advantage HMO	N/A

What UHC Alliance and Harmony Members Should Know

- Administrative transfer plans were chosen based on the best potential access to current providers – you should still verify provider access with the plan.
- Compare plan options if provider continuity is not your top priority, as lower cost options may be available.
- Blue Shield provides their own pharmacy benefits – verify covered medications with them.
- Visit www.calpers.ca.gov/UHC for more details.

New Basic Health Plan



Available in:

Placer, Sacramento, San Joaquin,
Solano, Stanislaus, Yolo Counties

- Fully integrated health plan
- High-quality ratings
- Behavioral health through Carelon
 - To find out more visit:
www.carelonbh.com/sutterhealthplan
- Pharmacy benefits through
CVS Caremark

Visit www.sutterhealthplan.org/calpers for more details.

Kaiser Permanente HMO and Senior Advantage

Expansion into Nevada: Carson City, Douglas, Lyon, Storey, and Washoe Counties

Evidence of Coverage (EOC)

- Kaiser Permanente Nevada Basic HMO
- Kaiser Permanente Nevada Senior Advantage
- Kaiser Permanente Nevada Senior Advantage Summit

Service Area Expansions (Cont.)

Blue Shield EPO

Expansion into: Alpine, Amador, El Dorado, Nevada County, Placer, San Bernardino, Sutter, and Yuba Counties

New Benefit for Basic Plans

Family Building Benefit

Effective July 1, 2027

Covers the diagnosis and treatment of infertility

Applies to all Basic Health Plans:

- Anthem Blue Cross Traditional
- Anthem Blue Cross Select
- Blue Shield Access+
- Blue Shield Trio
- Health Net Salud y Más
- PERS Gold
- PERS Platinum
- Sharp Health Plan Performance Plus
- Sutter Health Plan
- Western Health Advantage

Benefit Administrator:
Progyny

- Kaiser Permanente

Benefit Administrator:
Kaiser

New Benefit for Basic Plans (Cont.)

Family Building Benefit

Effective July 1, 2027

What's Covered:

- Fertility related testing
- In-vitro fertilization or IVF, including three attempts to retrieve sperm or eggs and unlimited embryo transfers
- Medications
- Counseling as needed to ensure that members understand their family building options
- Five years of cryopreservation and storage from the time the genetic material is first cryopreserved
- Fertility services for surrogacy
 - Does not include payment for the act of being a surrogate, the surrogate's medical expenses beyond getting pregnant, or any legal fees
- Basic adoption support for members, such as information and referrals

A photograph of two men sitting at a white marble table in a bright, modern interior. The man on the left, with short dark hair, is wearing a grey button-down shirt over a white t-shirt and is smiling broadly while looking at a silver laptop. The man on the right, with a beard and glasses, is wearing a light-colored button-down shirt and is looking down at the laptop with a focused expression. A white mug of coffee sits on the table to the right. In the background, there are large windows, indoor plants, and a woven basket on a table.

Open Enrollment Resources

Open Enrollment Resources

www.calpers.ca.gov/OEresources

The screenshot shows the CalPERS website's Open Enrollment Resources section. At the top, there's a navigation bar with links for Home, Members, Retirees, Employers, and Investments, along with a search bar and a 'Log in to myCalPERS' button. Below the navigation bar, the page title 'Open Enrollment Resources' is displayed. A brief introduction explains that Open Enrollment is a chance to enroll in or change health plans, add or remove dependents, or cancel coverage. The page is organized into several sections: 'Prepare for Open Enrollment' with links for Open Enrollment Information, Annual Health Plan Changes, and Health Plans & Rates; 'Explore Your Options' with links for myCalPERS, How to Choose a Health Plan, and Health Plan Search by ZIP Code; 'Learn About Programs' with links for Dental & Vision Benefits, Behavioral Health Programs, and Health & Wellness Programs; and 'Access Guides & Publications' with links for Health Benefit Summary, Health Program Guide, Medicare Enrollment Guide, Glossary of Health Care Terms, Evidence of Coverage, PERSpective: News for CalPERS Members, and Understanding Your Health Plan Statement.

CalPERS

Contact | About | Log in to myCalPERS

Select Language

Powered by Drupal Templates

Home | Members | Retirees | Employers | Investments | Search

Home > Open Enrollment Resources

Open Enrollment Resources

Open Enrollment is your chance to enroll in or change health plans, add or remove dependents, or cancel coverage. No matter what your goals are during Open Enrollment, these resources will help you navigate decisions and details with confidence.

Prepare for Open Enrollment

- Open Enrollment Information**
Open Enrollment takes place each fall and is your chance to find the plan that's right for you.
[Open Enrollment](#)
- Annual Health Plan Changes**
Review health plan changes before Open Enrollment begins.
[Annual Health Plan Changes](#)
- Health Plans & Rates**
Review health plan premiums and employer contribution amounts.
[Health Plans & Rates](#)

Explore Your Options

- myCalPERS**
Review your personalized health information, search for available health plans in your area, check if your doctor or medical group is included, and compare plans side-by-side based on costs, benefits, and member ratings. You can also make changes when you're ready.
[myCalPERS](#)
- How to Choose a Health Plan**
Use this guide when exploring health plan options and key factors to consider.
[How to Choose a Health Plan \(PDF\)](#)
- Health Plan Search by ZIP Code**
Search for health plans available in your area.
[Health Plan Search by ZIP Code](#)

Learn About Programs

- Dental & Vision Benefits**
Learn how to make changes and find who to contact for questions about dental and vision benefits and coverage.
[Dental & Vision Benefits](#)
- Behavioral Health Programs**
Explore resources for your mental and emotional well-being.
[Behavioral Health & Wellness Programs](#)
- Health & Wellness Programs**
Learn about the wellness services offered by each health plan, many at low or no cost to you.
[Health & Wellness Programs](#)

Access Guides & Publications

- Health Benefit Summary**
Receive a general overview of health plan benefits with our Health Benefit Summary published each year.
[Health Benefit Summary \(PDF\)](#)
- Health Program Guide**
Understand eligibility and enrollment requirements and how life changes can affect your benefits.
[Health Program Guide \(PDF\)](#)
- Medicare Enrollment Guide**
Learn how Medicare works with your CalPERS health benefits in this informative guide.
[Medicare Enrollment Guide \(PDF\)](#)
- Glossary of Health Care Terms**
Reference the Glossary for common CalPERS health benefit terms and definitions.
[Glossary of Health Care Terms \(PDF\)](#)
- Evidence of Coverage**
Find evidence of coverage and summary of benefits and coverage documents for each health plan in our forms and publications center.
[Forms & Publications](#)
- PERSpective: News for CalPERS Members**
Stay up to date on CalPERS health benefits news with our online newsletter.
[PERSpective: News for CalPERS Members](#)
- Understanding Your Health Plan Statement**
Learn about your annual Health Plan Statement and customized health enrollment information.
[Understanding Your Health Plan Statement](#)

- Prepare for Open Enrollment
- Explore Your Options
- Learn About Programs
- Access Guides & Publications

Health Publications

2027 Health Benefit Summary

Helping you make an informed decision about your health plan



www.calpers.ca.gov/HBS

Medicare Enrollment Guide

A practical guide to understanding how CalPERS and Medicare work together



Information as of August 2026



www.calpers.ca.gov/MEG

Health Program Guide

An informational guide to your CalPERS health benefits



Information as of August 2026



www.calpers.ca.gov/HPG

Open Enrollment for Employers Webpage

- Employer health fair requests
- Health plan contact information
- Samples of member letters
- Key dates and employer responsibilities
- Links to various resources, forms, and publications

Visit www.calpers.ca.gov/OpenEnrollmentEmployers to learn more.

Employer Bulletins

Upcoming Employer Bulletins

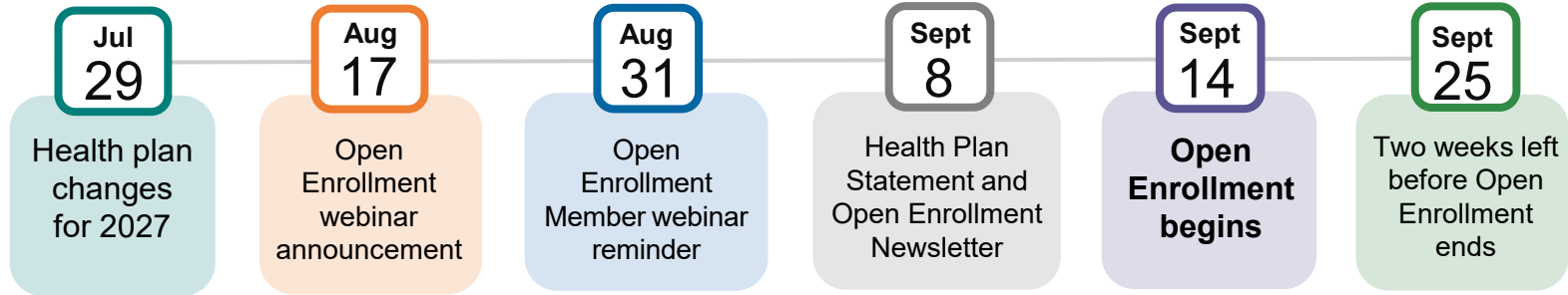
- Announces Health Plan Statements available 9/8
- Open Enrollment cutoff date reminder 9/14
- Open Enrollment transactions due 11/6

Subscribe at www.calpers.ca.gov/subscribe



Open Enrollment Communications

Member Communications — Email



Important Open Enrollment Mailings

**Aug
18-27**

- 9% and above premium increases
- UnitedHealthcare SignatureValue Alliance and Harmony exit

A photograph of two business professionals in an office setting. A man with dark hair, wearing a blue and white checkered shirt, is leaning over a desk and smiling at a woman. The woman, with short dark hair and wearing glasses and a grey top, is seated at the desk and looking at a laptop. The background shows a whiteboard and office furniture. A semi-transparent blue banner is overlaid across the middle of the image, containing the text "Employer Resources".

Employer Resources



AUGUST 26, 2026

Virtual Lunch & Learn SCO

Presented By: Marisa Garcia

Contact: ppsdcsbenefits@sco.ca.gov





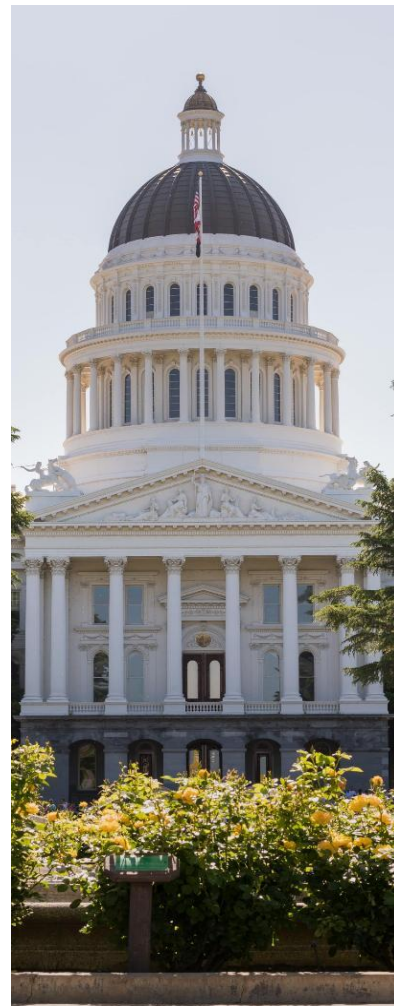
Statewide Benefits Program

Presenter: Marisa Garcia

Contact: ppsdcsbenefits@sco.ca.gov

Agenda

- SCO Open Enrollment Resources Webpage
- FlexElect Cash Option STD. 701c / Consolidated Benefits Cash Option STD. 702
- FlexElect Medical & Dependent Care Reimbursement Accounts STD.701R
- Important Dates & Final Reminders



Statewide Benefits Program

Presenter: Marisa Garcia
Contact: ppsdcsbenefits@sco.ca.gov

SCO Open Enrollment Resources Overview

The following are available on [SCO's Open Enrollment Resources Webpage](#):

- Checklists – Dental, FlexElect/CoBen Cash Option, FlexElect Reimbursements
- Examples & Common Errors - Dental, FlexElect/CoBen Cash Option, FlexElect Reimbursements
- Open Enrollment Frequently Asked Questions (FAQs)
- SCO Tips for 2026 Open Enrollment - STD. 701C, 702, and 701R
- Processing Videos – Overview of Benefits Forms, STD. 692, 701R, 701C, 700, and 702



Statewide Benefits Program

Presenter: Marisa Garcia

Contact: ppsdcsbenefits@sco.ca.gov

Open Enrollment Forms to Upload via ConnectHR

- **Dental Enrollment Authorization – STD. 692**
- **FlexElect Cash Option - STD. 701C**
 - Cash in lieu of state sponsored health and/or dental benefits for R01, R03, R04, R05, R06, R09, R10, R11, R12, R13, R14, R15, R20, and R21 employees
- **Consolidated Benefits (CoBen) Cash Option - STD. 702**
 - Cash in lieu of state sponsored health and/or dental benefits for CoBen Employees: R02, R07, R08, R16, R17, R18, R19 and Excluded (S, M, C, E)
- **FlexElect Medical/Dependent Care Reimbursement Accounts - STD. 701R**
 - Enroll, change, or cancel reimbursement accounts for out-of-pocket medical and dependent care expenses. These accounts let you set aside money on a pre-tax basis. This increases take-home pay and decreases taxable income.



Statewide Benefits Program

Presenter: Marisa Garcia

Contact: ppsdcsbenefits@sco.ca.gov

ConnectHR Upload STD. 701C / STD. 702

- Combine any associated STD. 692 (New or Cancel) with STD. 701C / STD. 702 prior to ConnectHR upload.
- "Microsoft Print to PDF" creates digital scanned version.
- Make sure the PDF does not have a password, Adobe XML, or Adobe Portfolio features. We cannot process the forms that come in like this!
- Do not include privacy page.
- Upload (with included STD. 692 as needed) under appropriate dropdown in ConnectHR:
 - Benefits – STD. 701C Open Enrollment (OE) New
 - Benefits – STD. 701C Open Enrollment (OE) Change
 - Benefits – STD. 701C Open Enrollment (OE) Cancel
 - Benefits – STD. 702 CoBen Cash Option Open Enrollment (OE)
- **If you upload STD. 701C / STD. 702 form with an included STD. 692, do NOT upload an additional STD. 692.**



Statewide Benefits Program

Presenter: Marisa Garcia

Contact: ppsdcsbenefits@sco.ca.gov

FlexElect Medical / Dependent Care Reimbursement Accounts STD. 701R

Enroll, change, or cancel reimbursement accounts for out-of-pocket medical and dependent care expenses. These accounts let you set aside money on a pre-tax basis. This increases your take-home pay and decreases your taxable income.

Recertification is required every benefit year; otherwise, the deduction will be discontinued.



Statewide Benefits Program

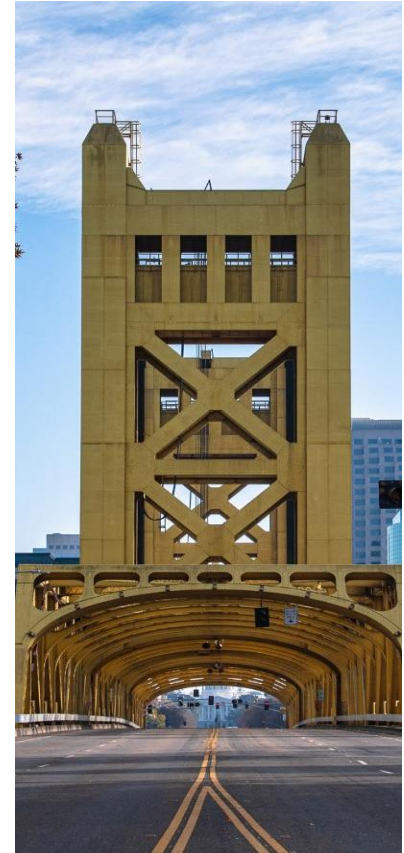
Presenter: Marisa Garcia

Contact: ppsdcsbenefits@sco.ca.gov

FlexElect Medical Reimbursement Accounts STD. 701R

- **Monthly Medical Reimbursement Minimum: \$10.00**
- **Annual Medical Reimbursement Minimum: \$120.00**
- **Monthly Medical Reimbursement Maximum: \$275.00**
- **Annual Medical Reimbursement Maximum: \$3,300.00**

Reimbursement Account	Minimum Monthly Amount	Maximum Monthly Amount
Medical	\$10	\$275



Statewide Benefits Program

Presenter: Marisa Garcia

Contact: ppsdcsbenefits@sco.ca.gov

FlexElect Dependent Care Reimbursement Accounts STD. 701R

- **Monthly Dependent Care Reimbursement Minimum: \$20.00**
- **Annual Dependent Care Reimbursement Minimum: \$240.00**
- **Monthly Dependent Care Reimbursement Maximum: \$625.00**
- **Annual Dependent Care Reimbursement Maximum: \$7,500.00**

Reimbursement Account	Minimum Monthly Amount	Maximum Monthly Amount
Dependent Care	\$20	\$625



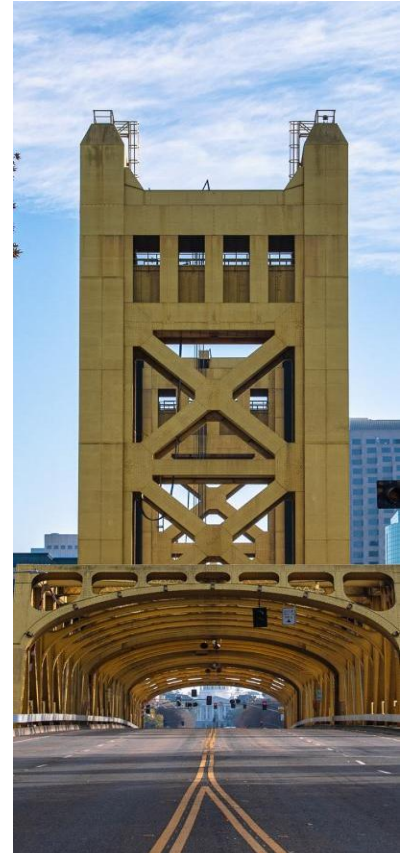
Statewide Benefits Program

Presenter: Marisa Garcia

Contact: ppsdcsbenefits@sco.ca.gov

Important Dates

- 2026 Open Enrollment Period: **September 14 to October 9, 2026**
- Permitting Event Date: **September 14, 2026**
- Effective Date: **January 1, 2027**
- Last day to upload Open Enrollment forms: **October 30, 2026**
- Last day to upload corrected forms because of PR250: **November 20, 2026**
- Last day for employees to submit cancellation/changes to Cash Option or Reimbursement Accounts: **December 31, 2026**
- Last day for agencies to submit cancellation/changes to Cash Option or Reimbursement Accounts: **January 2, 2027**



Statewide Benefits Program

Presenter: Marisa Garcia

Contact: ppsdcsbenefits@sco.ca.gov

Final Reminders

- You are responsible in ensuring the employee is eligible for the benefit being requested.
- Start processing Open Enrollment Forms as soon as **September 14, 2026**. Do not wait until the last day to upload all your Open Enrollment forms.
- SCO **cannot** process forms received with passwords or combined in an Adobe XML or Adobe Portfolio document. Please “Microsoft Print to PDF” the forms prior to upload to expedite processing.
- If employee is simultaneously enrolling or canceling FlexElect / CoBen Cash and Dental, upload combined forms together as one PDF in ConnectHR. They shall be uploaded under FlexElect / CoBen Cash dropdowns only.
- If you received a ConnectHR email receipt, then SCO has the form.
- If you need to rescind or correct a form, please email ConnectHRHelp@sco.ca.gov to request a rescission. Wait for the confirmation email to verify that the rescission was successful. Afterward, resubmit the form with "OPEN ENROLLMENT - CORRECTION" at the top and upload it via ConnectHR. Do not resubmit your form and put “Rescinded” on top.
- Utilize your resources and Happy Open Enrollment!



Statewide Benefits Program

Presenter: Marisa Garcia

Contact: ppsdcsbenefits@sco.ca.gov

Statewide Resources

- [CalHR Benefits Administration Manual - Dental](#)
- [CalHR Benefits Administration Manual – Consolidated Benefits \(CoBen\)](#)
- [CalHR Benefits Administration Manual – FlexElect Program](#)
- [Department of General Services - Forms](#)
- [CalHR Virtual Library](#)
- [CoBen Handbook](#)
- [Dental Handbook](#)
- [FlexElect Handbook](#)
- [CalHR Open Enrollment Resources](#)
- [CalHR Benefits Calculator](#)
- [ConnectHR Directory](#)



Civil Service BENEFITS

Please reach out to us if
you have any question!

We are here to help!



ppsdcbenefits@sco.ca.gov



[SCO Benefits Open Enrollment Page](#)



CALIFORNIA STATE
CONTROLLER'S OFFICE