

Retiree Stakeholder Forum

# Understanding Your CalHR- Administered Benefits

*Benefits That Support  
a Life Well Lived.*

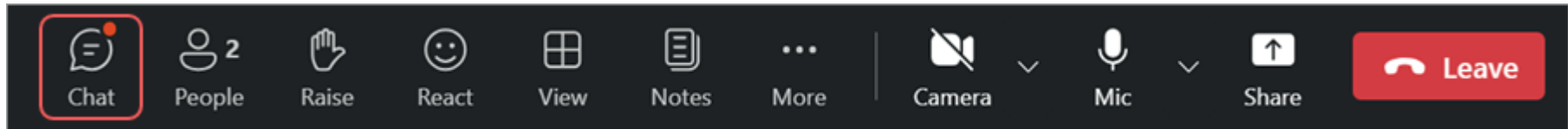


## Virtual Retiree Forum – Before We Get Started

- All participants are on mute to minimize background noise.
- Thank you for sending questions in advance!
- More dental questions? After MetLife
- Questions not answered? We'll send a follow-up.
- Email: [RetireeBenefits@calhr.ca.gov](mailto:RetireeBenefits@calhr.ca.gov)
- Slides will be posted at: <https://benefits.calhr.ca.gov/open-enrollment/benefits-fairs/retiree-forum/>

## How to Use Chat

- You can submit questions or comments anytime using the **Chat** feature.
- To open chat, click the **Chat** icon in the meeting controls at the top or bottom of your screen.
- Type your message into the chat box and hit **Enter** to send your message in the chat.
- In the **Meeting chat** pane, view messages that have been sent and see who's typing in real-time.
- Our team and our carriers will be monitoring chat throughout the session and may respond directly to your question.



# Welcome & Introductions



## Agenda – Virtual Retiree Forum

| Time        | Topic                                 |
|-------------|---------------------------------------|
| 1:00 – 1:30 | Overview of benefits & dental changes |
| 1:30 – 2:30 | Delta Dental and MetLife              |
| 2:30 – 3:00 | Forum Discussion – Dental Topic       |
| 3:00 – 4:00 | MetLife, VSP, ARAG and The Standard   |
| 4:00 – 4:15 | CalPERS                               |
| 4:15 – 4:30 | Savings Plus                          |
| 4:30 – 5:00 | Q&A & Closing Remarks                 |

# Today is ABOUT YOU

## Welcome to Your 2026 Virtual Retiree Forum

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

4

### CHOOSE

Make informed decisions for you and your family

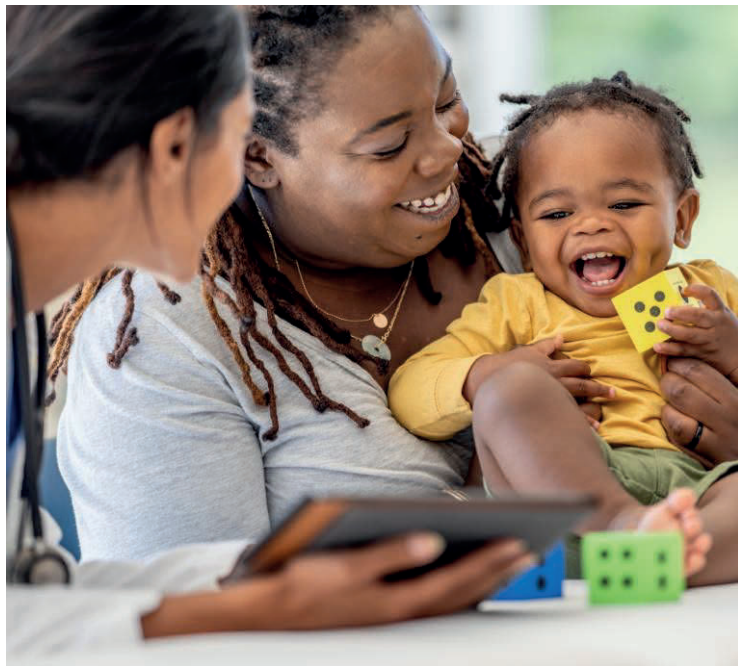
**Today is designed to help you understand your options and make informed choices.**

## How Benefits Work In Retirement

- Once retired:
  - CalPERS serves as your primary contact for benefits.
  - You may be eligible to choose specific benefits to enroll.
  - Your benefits are deducted from your pay warrant.
  - You can verify, change or enroll in health and dental benefits through CalPERS.
  - Coordinate Vision, Legal Insurance and Life Insurance directly through the carriers.
  - Life Insurance and Accident and Critical Insurance benefits can only be continued if they are carried over into retirement from active employment.
- For health benefit questions, contact CalPERS.

# Why Benefits Matter

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## **Benefits are more than forms and enrollment windows.**

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

**That is why choosing benefits is personal.**

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

A LIFE WELL LIVED

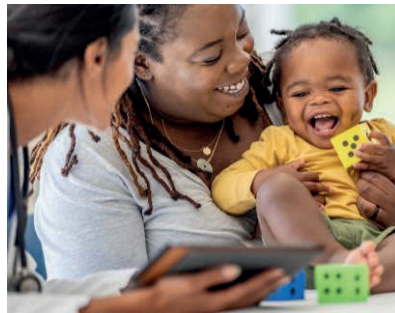
## Life Changes. Your Benefits Can, Too.

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



### Sustaining & 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.**

## 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.**

**Already enrolled? You are not required to make any changes during Open Enrollment. Your enrollment will continue through the next plan year if no changes are made.**

## 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

**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:



**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.

# New Benefit – Pet Insurance

Retirees 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

Retirees can enroll their pets in three simple steps:



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

## Meet Your Benefit Plan Carriers!

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



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.

## BENEFITS HELP DURING OPEN ENROLLMENT & ALL YEAR LONG

# Benefits Questions? Ask Benie.

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

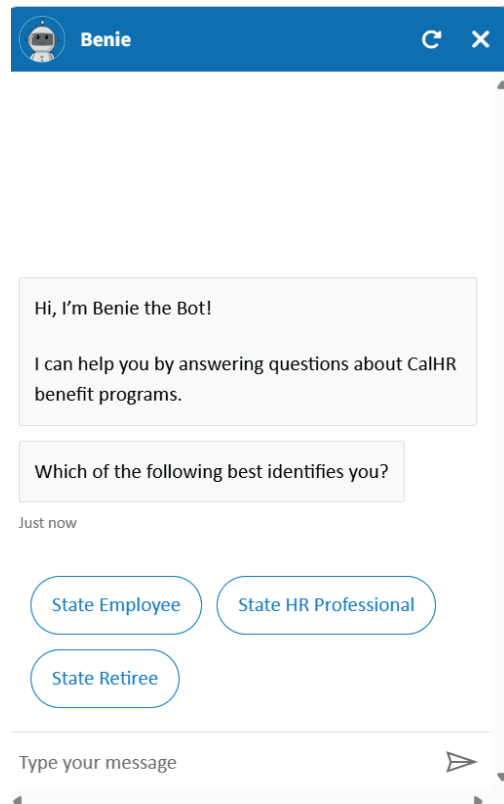
**Not sure where to start? Ask Benie!**

“Where can I find 2027 dental information?”

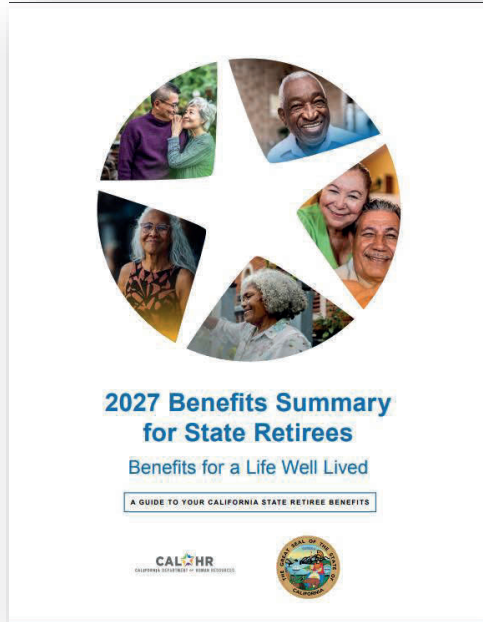
“Where can I learn about pet insurance?”

**Find Benie on the CalHR Benefits website.**

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



# Benefits Summary Guide for State Retirees

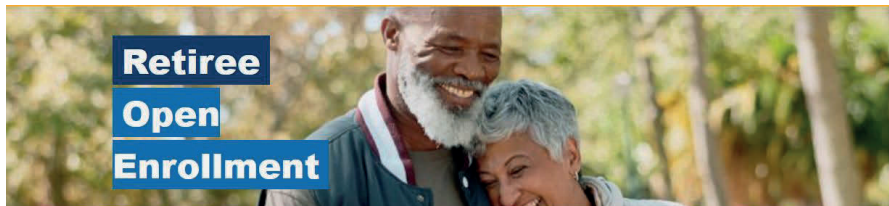


The updated guide brings key Open Enrollment information together in one place.

- 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!

# Retiree Open Enrollment Resources



[Home](#) > [State Retirees](#) > Retiree Open Enrollment

## 2026 Open Enrollment: September 14 – October 9

Life in retirement can change, and your benefits should change to meet your needs. Open Enrollment is your yearly chance to look at your coverage and make updates that support the life you want to enjoy, with *benefits for a life well lived*. Any changes you make during the 2026 Open Enrollment period will begin on January 1, 2027.



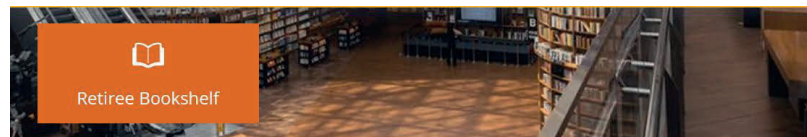
**Visit the Retiree Forum  
webpage**

CalHR is hosting a Retiree Benefits Forum on September 17 – 18, 2026. Register now.



**How to Enroll or Make  
Changes**

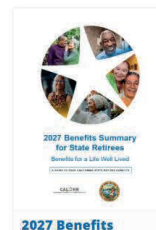
Learn how to enroll or make updates as a retiree during Open Enrollment.



[Home](#) > [Open Enrollment](#) > [Virtual Library](#) > Retiree Bookshelf

## Retiree Bookshelf

Welcome to the Retiree Bookshelf. Here, you will find information on retiree benefits, including dental, vision, legal, and COBRA benefits. Browse through the files below to learn more and make informed choices during Open Enrollment.



**Retiree Open Enrollment webpage:**  
[benefits.calhr.ca.gov/state-retirees/open-enrollment-resources](https://benefits.calhr.ca.gov/state-retirees/open-enrollment-resources)

**Retiree Virtual Bookshelf:**  
[benefits.calhr.ca.gov/open-enrollment/virtual-library/retiree-bookshelf/](https://benefits.calhr.ca.gov/open-enrollment/virtual-library/retiree-bookshelf/)

## Ask Yourself...

- Are all your dependents covered correctly?
- Are you planning any medical procedures in 2027?
- Have your family needs changed?



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# Carrier Presentations





# Delta Dental

# State of CA Retirees

2026 Open Enrollment



Benefits for a Life Well Lived



# Dental care has immediate and long-term effects on well-being

And we got you covered

**Prevents bigger health issues:** Poor oral health is linked to heart disease, diabetes, and other chronic conditions.



**Early detection matters:** Dentists can spot signs of health problems like high blood pressure, infections, or even cancer.



**Supports everyday wellbeing:** Healthy teeth and gums make it easier to eat well, speak clearly, and feel confident.



**Saves money long-term:** Preventive care like cleanings reduces the need for costly emergency treatments.



**Boosts overall wellness:** Good oral health contributes to physical health, mental wellbeing, and quality of life.

# Open Enrollment: Sept. 14 Through Oct. 9, 2026

Make Changes to Your Plan or Choose a New Plan

**Open Enrollment is your once-a-year chance to review and update your benefits.**

During Open Enrollment, you can make the following changes to your dental benefits:

- Switch **dental plans** (e.g., between Delta PPO Standard & Delta PPO Essential or DeltaCare USA).
- Add, drop, or change **dependents** on dental coverage.

Changes take effect **Jan. 1, 2027**

# Types of Delta Dental Plans to Choose From

PPO (Preferred Provider Organization) or Dental HMO/Prepaid Plans

## PPO Plans (PPO Standard and PPO Essential)

- See **any licensed dentist** nationwide; best savings with in-network PPO dentists
- **Higher flexibility**, but higher premiums and out-of-pocket costs
- **Annual maximums** (i.e., limit on what your plan will pay in a year) and **deductibles** (i.e., what you need to pay before the plan kicks in) **apply**
- Coverage includes **major services and orthodontia** (with coinsurance)

## Prepaid/DHMO Plans (DeltaCare USA)

- **Must select DeltaCare USA primary care dentist** and visit this dentist for care
- **Lower cost, predictable copays** for most services, but less flexibility than PPO
- **No annual maximums or deductibles**
- Your primary dentist **must be** selected from the DeltaCareUSA listing of dentists
- Specialist **referrals required**
- **New for 2027 – Implant coverage and applicable cone beam x-rays**



# Delta Dental PPO™ Plans

PPO Standard & PPO Essential



# PPO Plan Offerings

## PPO Standard & Essential Plans

### PPO STANDARD

| Eligibility                                                              | For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).                            |                        |                        |                      |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------|----------------------|
| Deductibles                                                              | Delta Dental PPO dentists:<br>\$25 per person / \$100 per family each calendar year<br>Non-Delta Dental PPO dentists:<br>\$75 per person / \$200 per family each calendar year |                        |                        |                      |
| Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics? | Yes                                                                                                                                                                            |                        |                        |                      |
| Maximums                                                                 | Delta Dental PPO dentists: \$2,000 per person each calendar year<br>Non-Delta Dental PPO dentists: \$1,000 per person each calendar year                                       |                        |                        |                      |
| D & P counts toward maximum?                                             | No                                                                                                                                                                             |                        |                        |                      |
| Waiting Period(s)                                                        | Basic Services<br>None                                                                                                                                                         | Major Services<br>None | Prosthodontics<br>None | Orthodontics<br>None |

| Benefits and Covered Services*                                          | Delta Dental PPO dentists**                                            | Non-Delta Dental PPO dentists**                    |
|-------------------------------------------------------------------------|------------------------------------------------------------------------|----------------------------------------------------|
| Diagnostic & Preventive Services (D & P)<br>Exams, cleanings and x-rays | 100%                                                                   | 80%                                                |
| Sealants (depends only)                                                 | 90%                                                                    | 80%                                                |
| Basic Services<br>Fillings and posterior composites                     | 90%                                                                    | 80%                                                |
| Endodontics (root canals)<br>Covered Under Basic Services               | 90%                                                                    | 80%                                                |
| ***Periodontics (gum treatment)<br>Covered Under Basic Services         | 90%                                                                    | 80%                                                |
| Oral Surgery<br>Covered Under Basic Services                            | 90%                                                                    | 80%                                                |
| Major Services<br>Crowns, onlays and cast restorations                  | 80%                                                                    | 50%                                                |
| Prosthodontics<br>Bridges and dentures                                  | 60%                                                                    | 50%                                                |
| Implant Benefits                                                        | 50%                                                                    | 50%                                                |
| Orthodontic Benefits<br>Adults and dependent children                   | 50%                                                                    | 50%                                                |
| Orthodontic Maximums                                                    | \$1,000 Lifetime for Adults<br>\$1,500 Lifetime for Dependent children | \$1,000 Lifetime for Adults and dependent children |

*Previously the PPO Plan*

### PPO ESSENTIAL

| Eligibility                                                              | For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer). |                        |                        |                      |
|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------|----------------------|
| Deductibles                                                              | \$50 per person / \$150 per family each calendar year                                                                                               |                        |                        |                      |
| Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics? | Yes                                                                                                                                                 |                        |                        |                      |
| Maximums                                                                 | \$2,000 per person each calendar year                                                                                                               |                        |                        |                      |
| D & P counts toward maximum?                                             | No                                                                                                                                                  |                        |                        |                      |
| Waiting Period(s)                                                        | Basic Services<br>None                                                                                                                              | Major Services<br>None | Prosthodontics<br>None | Orthodontics<br>None |

| Benefits and Covered Services*                                          | Delta Dental PPO dentists**             | Non-Delta Dental PPO dentists**         |
|-------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------|
| Diagnostic & Preventive Services (D & P)<br>Exams, cleanings and x-rays | 100%                                    | 100%                                    |
| Sealants (Depends only)                                                 | 90%                                     | 90%                                     |
| Basic Services<br>Fillings and posterior composites                     | 90%                                     | 90%                                     |
| Endodontics (root canals)<br>Covered Under Basic Services               | 90%                                     | 90%                                     |
| ***Periodontics (gum treatment)<br>Covered Under Basic Services         | 90%                                     | 90%                                     |
| Oral Surgery<br>Covered Under Basic Services                            | 90%                                     | 90%                                     |
| Major Services<br>Crowns, onlays and cast restorations                  | 80% - EE<br>50% - Spouse and Dependents | 80% - EE<br>50% - Spouse and Dependents |
| Prosthodontics<br>Bridges, dentures and implants                        | 50%                                     | 50%                                     |
| Orthodontic Benefits<br>Adults and dependent children                   | 50%                                     | 50%                                     |
| Orthodontic Maximums                                                    | \$1,000 Lifetime                        | \$1,000 Lifetime                        |

*Previously the PPO+Premier Basic plan*

# PPO Standard vs. PPO Essential Plans

## Features and Benefits

- **Delta Dental PPO Standard Plan (previously the PPO Plan)**
  - You can see any licensed dentist in the U.S. or worldwide.
  - You save the most by staying in-network and choosing a Delta Dental PPO.
  - The plan pays a set percentage of the dentist fee per service (for example, a filling or crown). You pay the rest.
  - Deductible: \$25 per person (\$100 max per family) in-network; \$75 per person (\$200 max per family) out-of-network.
- **Delta Dental PPO Essential Plan (previously the PPO + Premier Basic)**
  - You can see any licensed dentist in the U.S. or worldwide, but you save the most when you stay in-network and visit a Delta Dental PPO & Premier dentist.
  - Both PPO & Premier dentists charge pre-set rates. The plan pays its share, and you pay any balance.
  - Deductible: \$50 per person, up to \$150 per year.

### Key difference:

- **PPO Standard Plan:** With this plan you get the best benefit when using a Delta PPO dentist. You will have increased out of pocket costs and a lower annual maximum benefit when using a Delta Premier or out of network dentist on this plan.
- **PPO Essential:** More freedom to choose your dentist. You have the same benefit with a Delta PPO and Delta Premier dentist. You may pay more out-of-pocket if your dentist is not in the Delta network.

# What Does In-Network or Out-of-Network Mean?

## In-Network Dentist

The dentist has a contract with Delta Dental

👉 You pay **less** because the dentist has agreed to lower rates

## Out-of-Network Dentist

The dentist does **not** have a contract with Delta Dental

👉 You usually pay **more**, since the dentist can charge full price and the plan covers less

With all PPO plans, you can see any licensed dentist at any time without notifying Delta Dental in advance. It is up to you if you choose an in-network or out-of-network dentist.

# Two Types of Delta Dental Networks

Consider the level of flexibility you need and choose the plan that will save you the most.



## Smaller network Bigger savings

- Dentists agree to **deepest discounts** on their fees
- You pay the **lowest out-of-pocket costs** when you use a PPO dentist
- Best option for **saving money if you want flexibility** to see many providers



## Larger network Moderate savings

- A larger network of dentists (more providers nationwide)
- Dentists agree to discounts, but **not as steep** as PPO discounts
- Costs are usually **higher than PPO but lower than out-of-network**



## Out-of-Network (see any dentist) Highest out of pocket cost

- No contract with Delta Dental → **no discounted rates**
- Dentist can charge their **full price**
- Plan pays a smaller portion, so **your share is much higher**

*In-Network*

*Out-of-Network*

# Features: PPO Standard & PPO Essential

- **Diagnostic and preventative** care *not* subject to annual maximum or annual deductible
- **Orthodontic benefit** for adults and dependent children (subject to lifetime maximum limit)
- **3<sup>rd</sup> cleaning** for members with periodontal history
- **Implant coverage** - 50% implant cost covered (subject to annual maximum and deductible)
- **Denture coverage** – 50% benefit under the PPO Essential (Basic) plan, 60% under the PPO Standard (PPO) plan when using a PPO Dentist (subject to annual maximum and deductible)
- *View benefit highlights at [deltadentalins.com/state](https://deltadentalins.com/state) (retiree section)*

# Diagnostic and Preventive Maximum Waiver®

Maximize benefits while promoting preventive care



Included with the PPO Standard and PPO Essential plans



Encourages diagnostic and preventive care



Ensures more dollars for other procedures

How does it work?

What's waived?

**Without D&P  
Maximum waiver  
(\$2000  
maximum)**

Delta Dental  
pays \$350

Enrollee Pays  
\$0

**Maximum remaining  
\$1650**

**With D&P  
Maximum waiver  
(\$2000  
maximum)**

Delta Dental  
pays \$350

Enrollee Pays  
\$0

**Maximum remaining  
\$2000**

## All Diagnostic & Preventive Services

- Cleanings
- Exams
- X-rays

# Finding an in-network dentist is easy

Visit: [deltadentalins.com/state](https://deltadentalins.com/state) click on Find a Dentist on the top right corner. Next, enter your ZIP code, Dentist name and select your Network (PPO or Premier).

[Retiree site](#) [Find a dentist](#) [Contact us](#)

Delta Dental PPO™ / PPO Plus Premier ▼ DeltaCare® USA ▼

## State of California

*Active employees*

This year's Open Enrollment period begins on September 14 and ends on October 9, 2026. All changes made during this Open Enrollment period will take effect on January 1, 2027. Head over to PPO plan information or DeltaCare USA plan information for more details.

What would you like to do? ▼

 State of California

## Find a dentist

Looking for a dentist? Find the one that's right for you.

Location\*

Enter address, city or ZIP code

Dentist or Office name

Enter Dentist or Office name

Network\*

Select a network ▼

Find a dentist

**Please note:** Clicking the Find a dentist button will take you to the main Delta Dental website, [deltadentalins.com](https://deltadentalins.com). You may find information on our main site that is not specific to your plan and benefits.



# Consider The Network When Choosing A Plan

How do I know if my dentist is in the network?

## If you already have a dentist:

- Call and **ask** if they are in the Delta PPO or Premier networks or if they are in the DeltaCareUSA network. You can **search** on Delta's website ([deltadentalins.com/state](https://deltadentalins.com/state))
- If your dentist is **out-of-network** you can:
  - **Switch** to an in-network dentist, or
  - Stay with your dentist and **pay more out-of-pocket**
  - 👉 If you plan to stay out-of-network, the **PPO Essential Plan** may be better. Benefits are similar no matter which dentist you use

## Find a dentist

Looking for a dentist? Find the one that's right for you.

Location\*

Dentist or Office name

Network\*



**Find a dentist**

# What Should I Do If My Dentist Goes Out-of-Network?

Tips for managing out-of-network notifications

## Know Your Options

If your dentist is no longer in the Delta Dental network, you have two choices:

- **Find a new in-network dentist** – This helps you save money, avoid surprise bills, and skip paperwork.
- **Stay with your current dentist (“out-of-network”)** – You can still receive care, but you may pay more up front and need to submit a claim to Delta Dental get some money back.

# If You Stay With An Out-of-Network Dentist, Know What to Expect

- **You may pay more** – Out-of-network dentists can charge more than what Delta Dental covers.
- **You may need to file a claim** – This means sending in paperwork to ask for money back.
- **You might have “balance billing”** – Your dentist could bill you for the difference between what they charge and what your plan covers.

# Get a Pre-Treatment Estimate

It's easy to plan for dental expenses

1

Ask your dentist  
for an estimate



2

Dentist sends details  
to Delta Dental



3

You and your dentist  
receive a cost estimate



# How To File a Claim for Out-of-Network Care

You can do this even if your dentist has chosen to not accept any insurance at all

1. Log in at [deltadentalins.com/state](https://deltadentalins.com/state) to **download a claim form or file a claim form online.**
2. **Include an itemized receipt or statement** from your dentist (see guide for what the statement should include.)
3. Make copies for **your records.**
4. **Mail or submit your claim online**



DeltaCare<sup>®</sup> USA

# Comprehensive Coverage

DeltaCare USA: a prepaid, fixed copayment plan (DHMO)

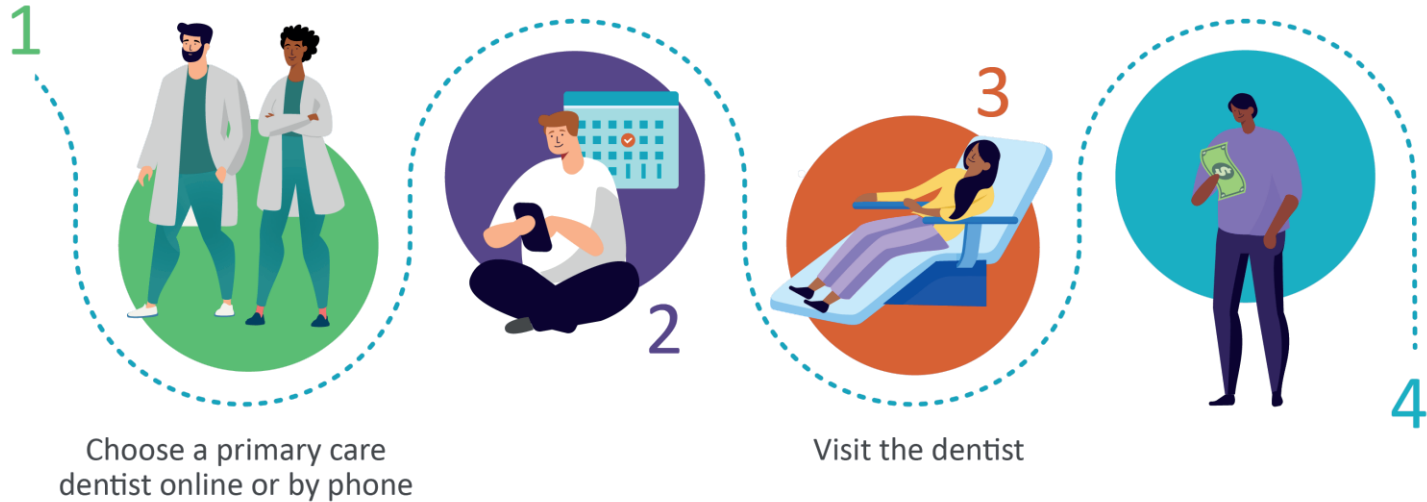


**Once enrolled, select a primary dentist from the DeltaCare USA network to start enjoying:**

- Set copays
- No annual maximums
- No deductibles
- No claims
- Low premiums
- **NEW!** Implants and applicable cone beam x-rays are now covered effective 1/1/27

# How DeltaCare USA works

Getting dental care is easy



**Note: For this plan you must see the primary care dentist you selected.**

**To update your provider,** the Delta Dental website or call our customer service team.



# Resources

# Delta Resources and Contacts

Check out both the Delta Dental website and CalHR Website for more information

Delta Dental dedicated website for State of CA employees and retirees [www.deltadentalins.com/state](http://www.deltadentalins.com/state) where you can:

- Search for a network dentist in your area.
- Once you become a member, **sign up for an online account** to:
  - Check your **plan details**: eligibility, covered services and level of benefits.
  - Look up **claim statements** for recent dental visits.
  - View or **print your ID card** (you don't need one to visit a dentist, simply tell them you are a Delta Dental Member)
  - **Estimate the cost** of your next procedure.
  - **Submit questions** to Customer Service.
  - Opt-in to **receive emails from Delta** about your plan.

*Have a question?*

*Call us toll-free  
at:*

**800-225-3368**

# Open Enrollment: Sept. 14 through Oct. 9, 2026

Make Changes to Your Plan or Choose a New Plan

Changes must be submitted to Delta Dental through CalPERS.

CalHR does not have access to employee records.

**Open Enrollment is your once-a-year chance to review and update your benefits.**

During Open Enrollment, you can make the following changes to your dental benefits:

- Switch **dental plans** (e.g., between Delta PPO Standard or Essential, DeltaCare USA, or a plan from another carrier).
- Add, drop, or change **dependents** on dental coverage.

Changes take effect **Jan. 1, 2027**

*Please contact CalPERS for specific enrollment procedures and/or benefit plan information.*



# Frequently Asked Questions

1. **Which plan is best if I live outside of California?** Our PPO plans are nationwide. DeltaCare DHMO has limited out of state coverage.
2. **Which plans cover dentures?** All plans cover dentures. Please refer to the benefit summary for co-insurance, maximum, and co-payment details.
3. **Which plans cover implants?** Effective 1/1/27, all three PPO plans and the DeltaCare plan will cover Implants. Please refer to the benefit summary for co-insurance, maximum, and co-payments.
4. **What if I'm in the middle of treatment and enrolling for the first time?** Coverage is provided for treatment that starts after your effective date, which is January 1, 2027. Your dentist will bill Delta Dental for services incurred after your effective date of coverage.
5. **What if I have another dental plan, such as senior advantage?** Medicare advantage plans are primary and the State of California retiree plan would be secondary.
6. **Can I get double coverage if my spouse is not a state retiree with dental benefits through their employer?** Coordination of Benefits is available. Your CA state employee plan will be primary and your spouse's plan will be secondary and will cover the difference between the two plans.
7. **If my spouse works for the state, will I get double coverage?** No. Each of you will be covered under your own primary coverage and secondary coverage is not allowed. This includes plans for CSU members.

# Appendix



# Delta PPO or DeltaCareUSA DHMO Plan?

What's the difference?

Which is better for me?

What if I have another plan?

| Delta Dental PPO                                                                     |                                                                                                                                                                                  | DeltaCare USA                                                                                                                                                           |
|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Can I go to any dentist?                                                             | You can visit any licensed dentist to receive coverage, but you'll save the most at an in-network dentist.                                                                       | You must select a DeltaCare USA primary care dentist and visit this dentist to receive benefits. <sup>2</sup>                                                           |
| What procedures are covered?                                                         | Your plan covers a wide range of services, with no exclusions for most pre-existing conditions. Preventive care, like routine cleanings and exams, is offered at low or no cost. | Your plan covers over 300 procedures, with no exclusions for most pre-existing conditions. Preventive care, like routine cleanings and exams, has low or no copayments. |
| Are there deductibles and maximums?                                                  | Yes, most plans have an annual deductible and maximum.                                                                                                                           | No, there are no annual deductibles or maximums. <sup>4</sup>                                                                                                           |
| Am I covered for treatment I began under a different employer-sponsored dental plan? | Coverage is provided only for treatment started and completed after your effective date. Orthodontic treatment may be an exception to this rule.                                 | Coverage is provided only for treatment started and completed after your effective date. <sup>5</sup> Orthodontic treatment may be an exception to this rule.           |
| What if I started orthodontic treatment under my previous dental plan?               | Typically, Delta Dental pays the remaining benefit not paid by your prior dental plan.                                                                                           | You are responsible for the copayments and fees subject to the provisions of your prior dental plan.                                                                    |
| What happens if I need to see a specialist?                                          | You do not need a referral from your dentist.                                                                                                                                    | Contact your DeltaCare USA primary care dentist to coordinate your referral. <sup>6</sup>                                                                               |
| What is my out-of-area coverage?                                                     | You can visit any licensed dentist.                                                                                                                                              | You have a limited benefit to go out of network for emergency care.                                                                                                     |
| How do I change my dentist?                                                          | You can change your dentist at any time without contacting us.                                                                                                                   | You can change your selected or assigned primary care dentist online or by telephone. <sup>7</sup>                                                                      |
| Do I need to fill out claims?                                                        | If you visit a Delta Dental dentist, the dental office will file the claim for you. If you go to a non-Delta Dental dentist, you may have to submit the claim yourself.          | There are generally no claim forms under your plan. <sup>8</sup>                                                                                                        |

A close-up photograph of a woman with dark, curly hair, smiling broadly and looking up at a dental professional. She is wearing a blue dental bib. The dental professional, wearing a white coat and blue gloves, is holding a clipboard and pen. The background is a light blue wall.

Thank you!



# MetLife Dental



# Group Dental Insurance Benefits

*Prepared for:* State of California Retirees



# MetLife Dental Enhancements for State of California Employees in 2027

## MetLife is Now Offering Two PPO Plans to Retirees

- PPO Access Plan and PPO Core Dental Plan
- Retirees now get to benefit from our expansive network of Dentists
- These plans offer more flexibility for retirees

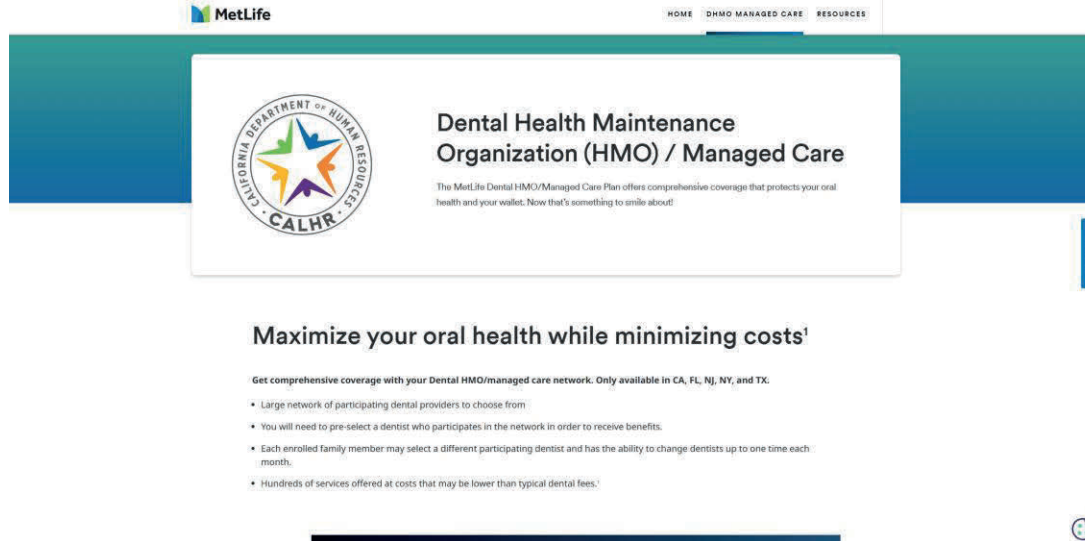
## DHMO Plan Enhancements

- Consolidating the Standard and Enhanced Plans into one Plan
- Renaming the DHMO Plan “**MetLife Select**”
- Adding Coverage for Implants with no copay
- Adding Cone Beam Imaging coverage
- Copay on Porcelain Crowns (D2740) reduced to \$0



# Open Enrollment Resources: DHMO & PPO Microsite

Open Enrollment takes place from September 14 – October 9, 2026



Visit the dental microsite for plan information, benefit summaries, videos and more by scanning the QR code



Or call us at the State of California dedicated call center: 1-866-837-2364



\*Please note that for employees enrolled in the Western Dental or Premier Dental plans for 2026, those plans will be sunset in 2027. Employees will need to select a new dental plan, and if they make no active changes they will default to the MetLife DHMO plan.



# Myth or Fact?

## Myth or Fact? (Cont.)

- **Dental insurance only matters if someone already has dental issues.**
- **Most employer provided life insurance fully covers a family's needs.**
- **Regular dental visits can help detect broader health issues.**
- **Employees always understand and use their benefits effectively.**

Footnote text



# Why are dental benefits so important?



**High cost** of certain dental treatments



**Benefit** of preventive care



Connection between **oral health**

## A plan that offers savings, choice and anywhere, anytime service<sup>1</sup>



**Negotiated fees typically** 35% to 50% less than the average charges in the same area



**Explore our large network** of carefully selected, participating dentists with flexibility to go to any dentist **in- or out-of-network**



With MetLife's International Dental Travel Assistance Program, **access dentists in more than 200 countries**



**Easy access** to pre-treatment estimates, real-time claims processing



# Comparing dental benefits plan options

| Plan Features                            | MetLife Preferred Dentist Program: DPPO                                                                                                                                                                              | Safeguard DHMO                                                                                                                                                                                                                        |
|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Choice of Dentists</b>                | Flexibility to choose any licensed dentist, <b>in or out of the network*</b> , and still receive benefits. Out-of-pocket costs may be higher when employees go to an out-of-network dentist.                         | This plan requires employees to pre-select a dentist who participates in the network to receive benefits. Each enrolled family member may select a different participating dentist and can change dentists up to one time each month. |
| <b>Specialty Care</b>                    | No need for a referral for specialty care. Just select a dentist and make an appointment.                                                                                                                            | Employees can call the specialist provided by your participating dentist to schedule an appointment. No pre-authorization is required. Any co-payment for services is listed on the plan's Schedule of Benefits.                      |
| <b>Access to Dentists when Traveling</b> | When traveling within the U.S., you have access to one of the largest networks in the industry. Employees may also use an out-of-network dentist.                                                                    | Emergency dental care is accessible while traveling and you're unable to receive care from your selected participating dentist.                                                                                                       |
| <b>Network Discount</b>                  | All participating dentists have agreed to accept negotiated fees as payment in full for covered services. These fees typically range from 30%-45% less than the average charges in the same community. <sup>D5</sup> | Employees are responsible only for the co-payment for each covered service that is listed on your Schedule of Benefits, so employees know what out-of-pocket costs will be up front .                                                 |
| <b>Quality of Network Dentists</b>       | All participating dentists go through a rigorous upfront and ongoing selection and review process.                                                                                                                   | All participating dentists go through a rigorous upfront and ongoing selection and review process.                                                                                                                                    |
| <b>Benefits</b>                          | This plan typically includes a yearly deductible and an annual benefits maximum. Please refer to the Plan Summary for benefits specific to plan offering.                                                            | This plan is not subject to deductibles or an annual benefit maximum. Out-of-pocket costs for covered services are typically calculated based on co-payments as listed in the plan's Schedule of Benefits.                            |



# NEW! MetLife Dental PPO



# Simple Solutions for Employees As You Enter Retirement



As retirees, coverage is available with our PPO Access plan, PPO Core Dental Plan or our DHMO Select plan



Our PPO network spans nationwide, with a large selection of dentists that makes it easier to stay covered if you're moving outside of California



*Please note that the DHMO Select Plan can only be utilized within the state of California. The PPO Access plan and PPO Core Dental Plan span nationwide.*



# MetLife PPO Access Plan

| Services                                                                                                   | In-network: % of Negotiated fee<br>Out-of-network: % of R&C fee                                      |
|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| <b>Preventive &amp; Diagnostic Services (does not count towards maximum)*</b>                              | In-Network: 100% / Out-of-Network: 80%                                                               |
| <b>Basic Restorative Services</b>                                                                          | In-Network: 90% / Out-of-Network: 80%                                                                |
| <b>Major Restorative Services</b>                                                                          | In-Network: 80% / Out-of-Network: 50%                                                                |
| <b>Other Major Services</b>                                                                                | In-Network 60% / Out-of-Network 50%                                                                  |
| <b>Implants</b>                                                                                            | In-Network: 50% / Out-of-Network: 50%                                                                |
| <b>Calendar-Year Deductible – Applies to Basic and Major Restorative Services:</b><br>Individual vs Family | In-Network \$25/\$100 / Out-of-Network \$75/\$200                                                    |
| <b>Annual Plan Maximum Benefit</b>                                                                         | In-Network \$2000 / Out-of-Network \$1000                                                            |
| <b>Orthodontia</b>                                                                                         | In-Network 50% / Out-of-Network 50%                                                                  |
| <b>Orthodontia Lifetime Maximum</b>                                                                        | Child: In-Network \$1500 / Out-of-Network \$1000<br>Adult: In-Network \$1000 / Out-of-Network \$1000 |

*Residents of Texas, Louisiana, Montana and Mississippi are not eligible for PPO Access plan*

*\*The PPO Access Plan includes a Diagnostic and Preventive Waiver (D&P Waiver). Which means you can get certain routine, preventive and diagnostic dental services without the cost counting towards your plan's yearly limit*



# MetLife PPO Core Dental Plan

| Services                                                                                                | Employee/Retiree                                                                                     | Dependents of Represented Employees & Retirees                                                       |
|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
|                                                                                                         | In-network: % of Negotiated fee<br>Out-of-network: % of R&C fee                                      | In-network: % of Negotiated fee<br>Out-of-network: % of R&C fee                                      |
| <b>*Preventive &amp; Diagnostic Services (does not count towards maximum)</b>                           | In-Network: 100% / Out-of-Network: 100%                                                              | In-Network: 100% / Out-of-Network: 100%                                                              |
| <b>Basic Restorative Services</b>                                                                       | In-Network: 90% / Out-of-Network: 90%                                                                | In-Network: 90% / Out-of-Network: 90%                                                                |
| <b>Major Restorative Services</b>                                                                       | In-Network: 80% / Out-of-Network: 80%                                                                | In-Network: 50% / Out-of-Network: 50%                                                                |
| <b>Other Major Services</b>                                                                             | In-Network 50% / Out-of-Network 50%                                                                  | In-Network 50% / Out-of-Network 50%                                                                  |
| <b>Implants</b>                                                                                         | In-Network: 50% / Out-of-Network: 50%                                                                | In-Network: 50% / Out-of-Network: 50%                                                                |
| <b>Calendar-Year Deductible – Applies to Basic and Major Restorative Services: Individual vs Family</b> | In-Network \$50/\$50<br>Out-of-Network \$150/\$150                                                   | In-Network \$50/\$50<br>Out-of-Network \$150/\$150                                                   |
| <b>Annual Plan Maximum Benefit</b>                                                                      | In-Network \$2000 / Out-of-Network \$1000                                                            | In-Network \$2000 / Out-of-Network \$1000                                                            |
| <b>Orthodontia</b>                                                                                      | In-Network 50% / Out-of-Network 50%                                                                  | In-Network 50% / Out-of-Network 50%                                                                  |
| <b>Orthodontia Lifetime Maximum</b>                                                                     | Child: In-Network \$1000 / Out-of-Network \$1000<br>Adult: In-Network \$1000 / Out-of-Network \$1000 | Child: In-Network \$1000 / Out-of-Network \$1000<br>Adult: In-Network \$1000 / Out-of-Network \$1000 |

*\*The PPO Core Dental Plan includes a Diagnostic and Preventive Waiver (D&P Waiver). Which means you can get certain routine, preventive and diagnostic dental services without the cost counting towards your plan's yearly limit*



# Find a Dental Provider

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.



**Step 1:**  
Go to metlife.com

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



**Step 2:**  
Select "Find a Dentist" next to  
"How can we help you?"



**Step 3:**  
Select "PDP Plus" next to  
"Choose your network."



# We're putting quality at the forefront to deliver healthier outcomes for your employees

SpotLite<sup>SM</sup>-designated providers prioritize preventive care, reducing the need for more complex procedures and driving savings<sup>1</sup>.

Preventive care delivery rates were 10% higher<sup>2</sup>

Restorative treatment procedures decreased by 26%<sup>2</sup>

Delivery of major restorative care was reduced by more than half<sup>2</sup>

Utilization of SpotLite<sup>SM</sup> providers yields a 17% cost per member<sup>3</sup> savings than other in-network providers

\*All stats are based on MetLife book of business and not specific to CalHR

<sup>1</sup> Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit a dentist and the cost of services rendered.

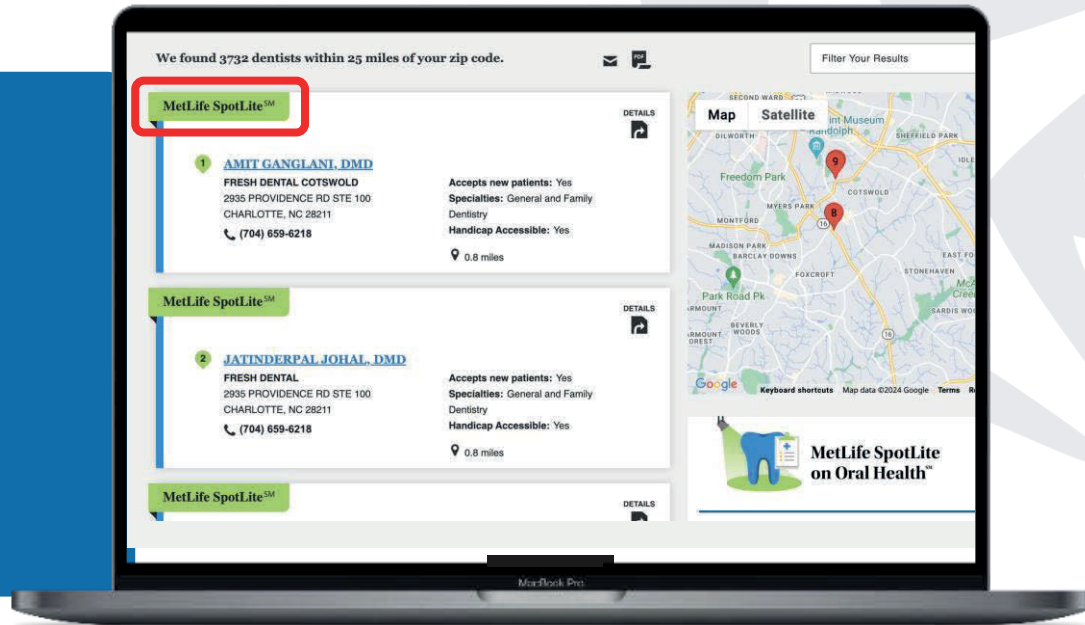
<sup>2</sup> MetLife Internal Data 2023, 2024 and YTD 2025.

<sup>3</sup> Average cost per member is calculated as total benefits paid divided by total number of unique patients at the provider level when compared to other generalists and pediatrics in or out of the MetLife Dental network.



# Employees can easily locate providers who are focused on improved health outcomes

The Find a Dentist tool on MetLife.com allows employees to filter their search to locate SpotLite<sup>SM</sup> on Oral Health<sup>®</sup> providers near them



# With direct access to benefits and the right information, employees are supported and empowered at each step

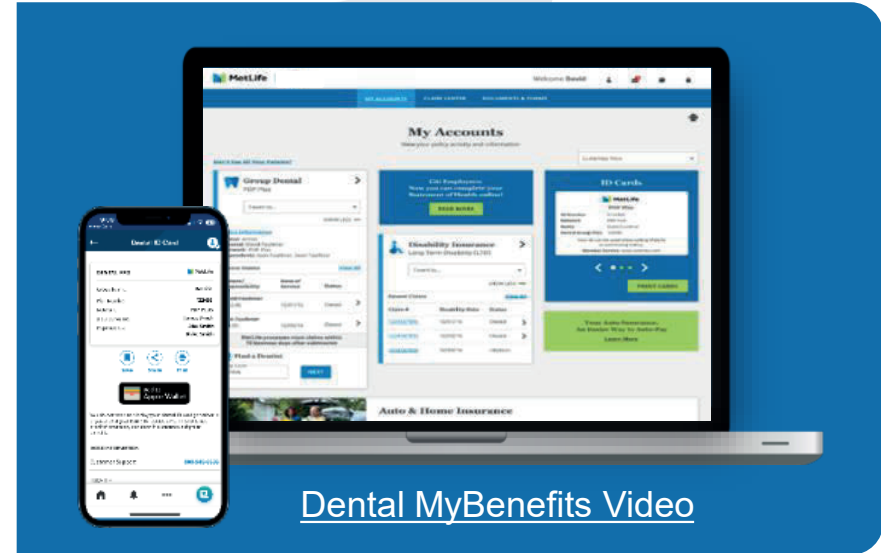
## Self service digital tools

**MyBenefits Portal and Mobile App<sup>1</sup> make receiving care and managing coverage costs easy.**

- Find a Dentist and filter for SpotLite<sup>SM</sup>
- Review coverage and policy details for all products
- View/print/email claim and EOB information
- Personalized dental procedure cost estimates
- View and print ID cards and/or load to Apple wallet
- File a dental claim online
- Virtual assistant available 24/7



Scan for portal demo!



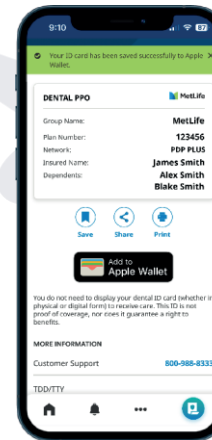
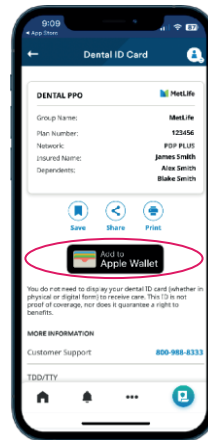
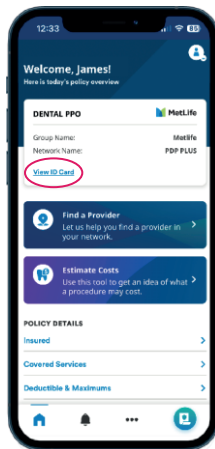
Dental MyBenefits Video

<sup>1</sup> To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of the MetLife Mobile App are not available for all MetLife Dental Plans.



# Providing the tools your employees need at their fingertips

Dental ID cards can be loaded to your mobile wallet from the MetLife Mobile App



# MetLife Dental HMO (DHMO)



# Understanding your Schedule of Benefits

- **Code** – American Dental Association's code assigned to each dental procedure
- **Service** – the description of the treatment associated with the Code
- **Co-payment** – the amount you pay the dentist for the treatment.
  - In some instances, there may be additional fees (e.g., porcelain and gold on crowns or bridges). If there are, it will be noted.
- Exclusions & Limitations provide important plan information
- Information on any limitations and additional charges for procedures as well as what is not covered by the plan



**SCHEDULE OF BENEFITS**  
Benefits provided by SafeGuard Health Plans, Inc., a MetLife company

**Direct Referral Dental Plan\*** **ML 50**

This SCHEDULE OF BENEFITS lists the Covered Services available to You and Your Dependents under Your dental plan, as well as Your and Your Dependent's costs for each Covered Service. Your and Your Dependent's costs may include Co-Payments, or a percentage of the Maximum Allowed Charge for a Covered Service.

\*Care under this plan is provided through a network of Selected General Dentists. Your Selected General Dentist is responsible for determining when the services of a Specialty Care Dentist are needed, and facilitating any necessary referral. You and Your Dependents will be advised of the name, address and telephone number of the Specialty Care Dentist in Your or Your Dependent's Service Area.

In addition, any service that is not a Covered Service may be available with Your or Your Dependent's Selected General Dentist or Specialty Care Dentist at 75% of their Reasonable and Customary Charge.

Missed Appointments: If You or Your Dependents need to cancel or reschedule an appointment, please notify the Selected General Dental Office as far in advance as possible. This will allow the Selected General Dental Office to accommodate another person in need of attention. If You or Your Dependents fail to do this in a timely fashion, You or Your Dependents may be charged a missed appointment fee.

| Service                                                                                    | Your and Your Dependent's Co-Payment |
|--------------------------------------------------------------------------------------------|--------------------------------------|
| • Broken Appointment (less than 24-hr notice)                                              | Not to exceed \$10                   |
| • Office visit - per visit (including all fees for sterilization and/or infection control) | \$0                                  |

| Code                 | Service                                                                                      | Your and Your Dependent's Co-Payment |
|----------------------|----------------------------------------------------------------------------------------------|--------------------------------------|
| Diagnostic Treatment |                                                                                              |                                      |
| D0120                | Periodic oral evaluation - established patient                                               | \$0                                  |
| D0140                | Limited oral evaluation - problem focused                                                    | \$0                                  |
| D0145                | Oral evaluation for a patient under three years of age and counseling with primary caregiver | \$0                                  |



# Recap of Dental Highlights

- MetLife's participation in the PPO program for the State of California offers **access to new network providers with a long-trusted carrier!**
- MetLife's **SpotLite on Oral Health** aims to reward providers who place strong emphasis on *preventive care, appropriate treatment, and improved long-term oral health outcomes*. This ensures top-tier care for employees, while protecting out-of-pocket spend.
- Changes to MetLife DHMO program include **expanded coverage for implants, cone beam imaging and porcelain crowns**
- MetLife **microsite** houses copies of important plan details and educational materials
- Online tools – **mobile app and MyBenefits portal** – offer support in finding a network dentists, reviewing claims, estimating costs for top services, and reviewing plan details
- Please **visit our booth** for hard and soft copies of materials reviewed in the presentation!





## Forum Discussion – Dental Topic



# MetLife Life Insurance



# Group Life Insurance Benefits

*Prepared for:* State of California Retirees



# Life Insurance



# What is Life Insurance?

## Key Features

- A wide range of coverage options to fit your needs
- Your beneficiary receives the death benefit income tax free
- Underwriting requirements waived for certain amounts

## Life insurance: Why is it so important?

If you have a spouse or domestic partner, or if you have children, they may rely on you to help keep the household running. It's important to take steps to make sure your loved ones would be financially prepared without you to handle expenses like:



- Food
- Utilities
- Transportation
- Mortgage/rent payments
- Childcare or education fees
- Insurance premiums



# Retiree Employees Life/AD&D Overview

| Basic Life/AD&D coverage                        |  | Benefit – employer paid                                                                                                                                             |
|-------------------------------------------------|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Employee Life / AD&D coverage                   |  | Pre 1999 Retirees: \$5,000, \$12,500, \$25,000<br>Post 1999 Retirees: Prior to age 65 an Amount equal to the amount in effect on the day before the date you Retire |
| Voluntary / Supplemental Life and AD&D coverage |  |                                                                                                                                                                     |
| Employee Life / AD&D coverage                   |  | An Amount equal to the amount in effect on the day before the date you Retire                                                                                       |
| Spouse/Domestic Partner Life                    |  | An Amount equal to the amount in effect on the day before the date you Retire                                                                                       |
| Dependent Child Life                            |  | An Amount equal to the amount in effect on the day before the date you Retire                                                                                       |



# Guidance and one-on-one support through difficult times with MetLife Advantages<sup>SM</sup>

## **Grief Counseling**

Professional support from a licensed counselor

---

## **Funeral Assistance**

Customized and compassionate funeral arrangements

---

## **Beneficiary Claim Assistance**

Assistance and support from experts on options and financial needs with Delivering The Promise<sup>®</sup> services

---

## **Estate Resolution Services**

Customized and compassionate support

---

## **Travel Assistance**

Retirees and eligible dependents have access to emergency and non-emergency services

## **Total Control Account (TCA)**

This flexible payment option gives beneficiaries full access to their life insurance funds to use within just 2 days following the approval of their claim. With the ability to link to mobile payment services TCA offers easy access to funds and provides competitive interest rates that go into effect from the time your account is established

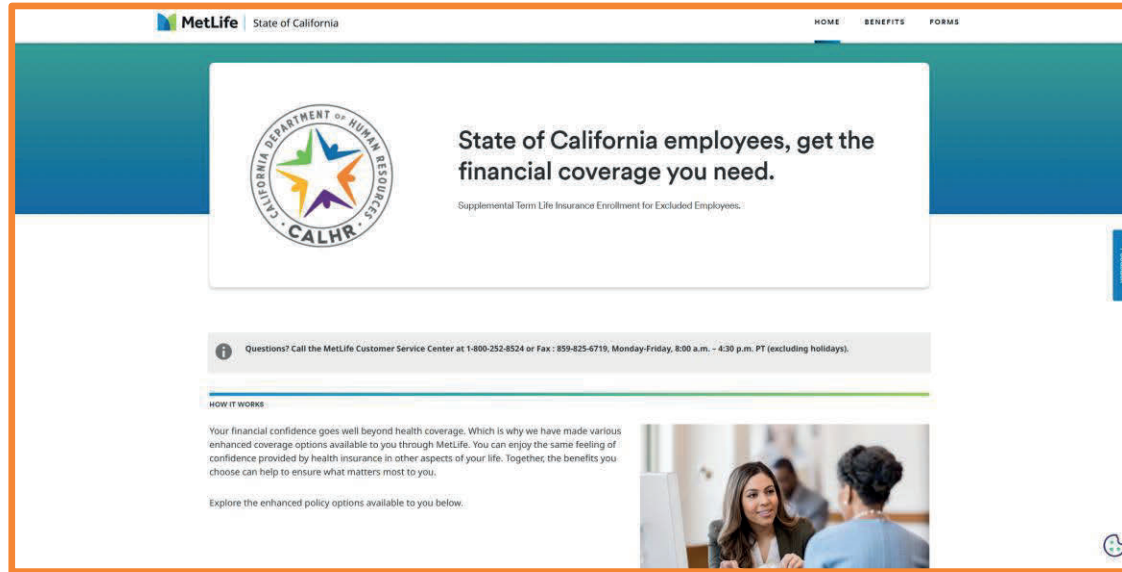
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## **Empathy**

Empathy provides comprehensive support for retirees facing terminal illness and offers extensive beneficiary services beyond claim filing. These services address both emotional and practical challenges associated with loss, including probate and estate administration guidance, assistance with closing financial and social media accounts, help with filing for Social Security Administration benefits, and ongoing emotional support



# MetLife Life Insurance Resources



**Call us at the Life  
Service Center for the  
State of California:  
1-800-252-8524**

**Or visit the  
microsite for  
more information  
by scanning the  
QR code**



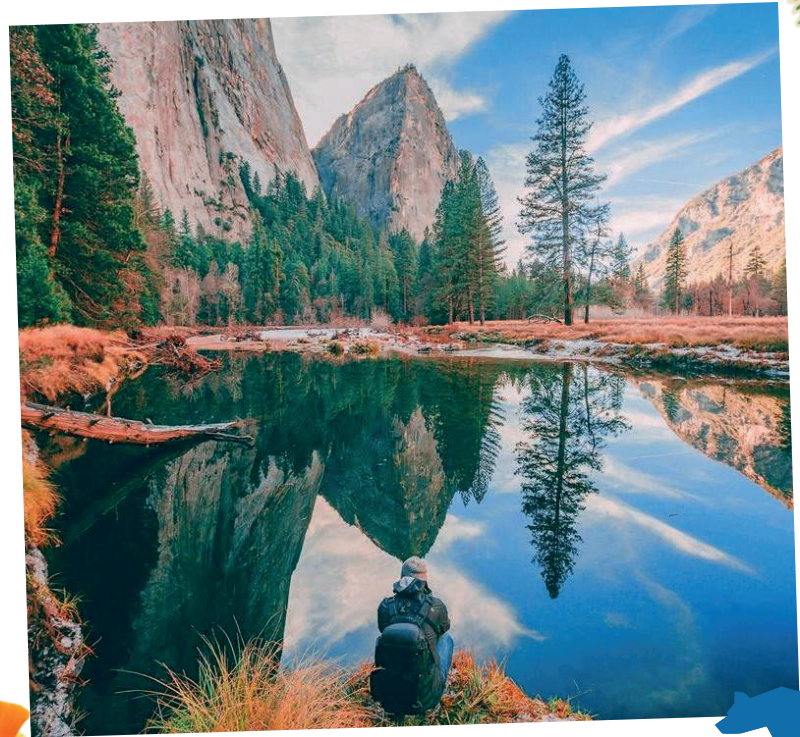
# Recap of Life Highlights

- MetLife **continues to administer the life insurance product** for Active and Retired employees, offering basic and supplemental benefit offerings
- **Empathy** program helps beneficiaries navigate the post-loss process, providing concierge style **assistance for bereavement support, assistance with complex estate resolution tasks**
- Value-added benefits within the life insurance program include in-person access to our attorney network for will and trust preparation\*
- The **MetLife Life microsite** houses copies of important plan details and educational materials
- Please **visit our booth** for hard and soft copies of materials reviewed in the presentation!

*\*in-person preparation is only for Supplemental Life participants*



# MetLife - Thank you!



# NEW! MetLife Pet Insurance

## Key Features

With **MetLife Pet Insurance**, pet parents have the **power of choice** to customize their pet insurance to meet their needs.

- No breed or age exclusions
- No initial exam or previous vet records needed to enroll
- Get a quote and enroll on phone or web, with payments managed via direct bill to employees
- Up to 90% coverage if your pet becomes sick or injured—including exam fees
- Freedom to visit any U.S. licensed vet
- Optional preventive care coverage
- Discounts up to 30% and additional offers on pet care, where available
- 24/7 access to live vet chat—because accidents and illnesses don't always wait for your vet to be open
- Enroll any time throughout the year

## Plus, access to:

- Multi-channel support options with caring, knowledgeable representatives
- The MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness





VSP



Open Enrollment is Here!

# Get to Know Your VSP Vision Benefit Options through State of California

State of California Retirees

Open Enrollment is **09/14/26 – 10/09/26** for  
benefits effective **01/01/2027**.

“Benefits for a Life Well Lived”



# Benefit Options for a Life Well Lived

|                                                    | In-Network VSP Basic Vision Plan Benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | In-Network VSP Premier Vision Plan Benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>WellVision Exam®</b>                            | <ul style="list-style-type: none"> <li>WellVision Exam covered every calendar year with a <b>\$0 copay at VSP Premier Edge™ locations OR</b></li> <li>WellVision Exam covered every calendar year \$10 copay at non-Premier Edge in-network locations</li> <li>Routine retinal imaging covered every calendar year up to a \$39 copay or get it fully covered with a <b>\$0 copay at Premier Edge locations</b></li> </ul>                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Material Copay*</b>                             | <ul style="list-style-type: none"> <li>\$25 prescription glasses copay every calendar year</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li><b>\$10 prescription glasses copay every calendar year</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Frame Allowance+</b>                            | <ul style="list-style-type: none"> <li>\$170 Featured Frame Brands allowance**</li> <li>\$150 frame allowance</li> <li>\$80 Walmart/Sam's Club/Costo frame allowance</li> <li>One frame every calendar year</li> </ul>                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li><b>\$270 Featured Frame Brands allowance**</b></li> <li><b>\$250 frame allowance</b></li> <li><b>\$135 Walmart/Sam's Club/Costco frame allowance</b></li> <li>One frame every calendar year</li> </ul>                                                                                                                                                                                                                                                                                              |
| <b>Lenses</b>                                      | <ul style="list-style-type: none"> <li>Fully covered single vision, lined bifocal, or lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>Every calendar year</li> </ul>                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Lens Enhancements+</b>                          | <ul style="list-style-type: none"> <li>Tints/Light-reactive lenses covered-in-full</li> <li>Impact-resistant lenses for adults with a \$35 copay</li> <li>Standard progressive lenses with a \$55 copay</li> <li>Premium progressive lenses with a \$95 - \$105 copay</li> <li>Custom progressive lenses with a \$150 - \$175 copay</li> <li>Average savings of 20-25% on lens enhancements like anti-reflective coating, scratch-resistant coating and UV protection</li> <li>Every calendar year</li> </ul> | <ul style="list-style-type: none"> <li>Tints/Light-reactive lenses covered-in-full</li> <li><b>Impact-resistant lenses for adults with a \$15 copay</b></li> <li><b>Standard progressive lenses with a \$0 copay</b></li> <li><b>Premium progressive lenses with a \$40 - \$50 copay</b></li> <li><b>Custom progressive lenses with a \$95 - \$120 copay</b></li> <li><b>Average savings of 30% on lens enhancements like anti-reflective coating, scratch-resistant coating and UV protection</b></li> <li>Every calendar year</li> </ul> |
| <b>Contact Lens Allowance (instead of glasses)</b> | <ul style="list-style-type: none"> <li>\$110 allowance for contacts and contact lens exams (fitting and evaluation) and a 15% discount on fitting and evaluation</li> <li>Every calendar year</li> </ul>                                                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li><b>\$200 allowance for contacts and contact lens exams (fitting and evaluation)</b> and a 15% discount on fitting and evaluation</li> <li>Every calendar year</li> </ul>                                                                                                                                                                                                                                                                                                                            |
| <b>Your Monthly Contribution</b>                   | \$6.11 Retiree only   \$11.74 Retiree + one   \$12.63 Retiree + family                                                                                                                                                                                                                                                                                                                                                                                                                                        | \$16.33 Retiree only   \$32.19 Retiree + one   \$35.01 Retiree + family                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

\*Material copay applies to Medically Necessary Contact Lenses.

\*\*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

\*Coverage with a retail chain may be different or not apply.

# Essential Medical Eye Care

- Fully covered retinal screening for members with diabetes
- Exams and services to treat immediate issues like pink eye and sudden changes in vision
- Treatment options to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more
- Copay of **\$5** for exam services



*“My husband burned his eyes welding, and without this benefit we would have had to pay out of pocket or waited days to get prior authorization from his health insurance.”*



# The Choice is Yours

It's easy to choose the care that's right for you.



Private Practice  
locations



Retail  
locations



Online at  
Eyeconic®

VSP gives you thousands of in-network choices, including private practice doctors, regional and national optical chains, or Eyeconic, the VSP preferred online eyewear store.

Participating  
Retail Chains  
like these –  
and more

**Walmart**

sam's club

**COSTCO**  
OPTICAL

**Rxoptical**  
The people who care for your eyes.

**Clarkson**  
Eyecare  
DOCTORS • GLASSES • CONTACTS • LASIK

**COHEN'S**  
Fashion Optical

vsp  
**PREMIER**  
edge

Get more  
at preferred  
in-network  
doctor locations

private  
practice  
doctors

**Visionworks**



# Maximize Your Vision Benefits at an In-network Premier Edge Location

Get a WellVision Exam for a \$0 copay when you visit a Premier Edge location.\*

- During a WellVision Exam, your eye doctor will check your vision, your eye health, and keep an eye out for signs of other health conditions. That's why regular eye exams should be a part of your wellness checklist!

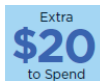
Get a routine retinal screening for a \$0 copay when you visit a Premier Edge location.\*

- Retinal screenings take images of the inside of your eyes. These images can be compared year over year to monitor changes in your eyes and help screen for potential disease(s).

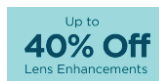
\*A copay applies at all other in-network locations. Covered once every calendar year.

# Exclusive Member Extras – [vsp.com/offers](https://vsp.com/offers)

## Glasses & Sunglasses



Premier Edge  
Promise



## LASIK



## Contacts

## Health & Wellness

## Hearing Health



## Money & Life Management

## Leisure & Lifestyle



\*Exclusive Member Extras are only available through VSP network doctors or participating partners. Some offers may only be available to VSP members with applicable plan benefits. Promotions are evaluated regularly and are subject to change. VSP shall have no liability whatsoever for the services or products or the discounts that may be offered by third parties. These third-party offers are void where prohibited.  
Classification: Confidential

# Open Enrollment Is 09/14/26 – 10/09/26

**You don't need to lift a finger to keep your same great coverage, but if you need coverage or want to make a change, now's the time!**

## **Enrolling or Changing Your Vision Coverage Is Easy!**

To enroll or make updates, follow these steps:

1. Visit [stateofcaretiree.vspforme.com](https://stateofcaretiree.vspforme.com).
2. Click, **Enroll Now or Update**.
3. Enter your information. (You'll need your name, date of birth, and the last four digits of your SSN).
4. Make your changes in the system and submit them. *Make sure you review your elections before submitting your changes for the 2027 plan year!*

You can also make changes over the phone by calling VSP Member Services at **800.400.4569**.



# Using Your Benefit Is Easy

Once your plan is effective...

- Create your VSP Member Account at [stateofcaretiree.vspforme.com](https://stateofcaretiree.vspforme.com).
- Find a VSP network doctor near you by visiting [stateofcaretiree.vspforme.com](https://stateofcaretiree.vspforme.com) or by calling **800.400.4569**.
- When you're ready to use your benefits, simply tell your VSP network doctor you have VSP—we'll take care of the rest!
- **No ID card** is needed and there are no claim forms to complete when you visit a VSP network doctor.



# Retiree Enrollment Options



Currently Retired?

Already Enrolled?  
No change needed

Need Coverage?  
Enroll during OE



COBRA

Newly Retired?  
You can enroll in  
your current plan  
coverage through  
COBRA



Newly Retired?

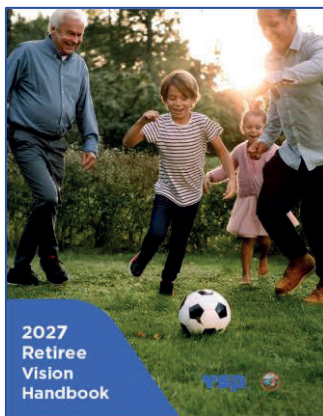
If you don't enroll  
in COBRA, you  
can enroll in  
either one of the  
Retiree Plans

# State of California Retiree Resources

# New Retiree Enrollment Guide

[illegible]

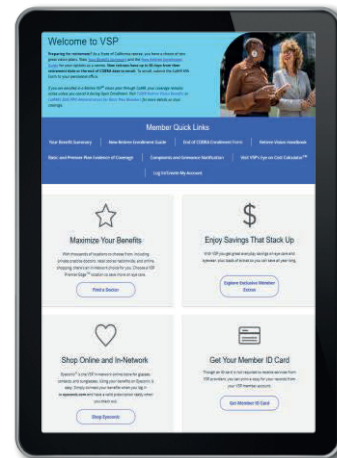
# Retiree Vision Handbook



## Member Benefit Summary

[illegible]

## Retiree Microsite



Visit [stateofcaretiree.vspforme.com](http://stateofcaretiree.vspforme.com) to learn more.

# State of California Retiree Resources

**Scan the QR code to learn more about the vision plan options available to you.**



**VSP Dedicated Retiree Website:** [stateofcalifornia.vspforme.com](https://stateofcalifornia.vspforme.com)

**VSP Member Services:** **800-400-4569**, Monday – Saturday 6am – 5pm PST, Hearing Impaired **TTY: 711**

**CalHR Main Retiree Vision Website:** [benefits.calhr.ca.gov/state-retirees/retiree-vision-benefits/](https://benefits.calhr.ca.gov/state-retirees/retiree-vision-benefits/)

**CalHR Open Enrollment Retiree Website:** [benefits.calhr.ca.gov/state-retirees/open-enrollment-resources/](https://benefits.calhr.ca.gov/state-retirees/open-enrollment-resources/)

**CalPERS Main Retiree Website:** [calpers.ca.gov/retirees](https://calpers.ca.gov/retirees)

**CalPERS Open Enrollment Website:** [calpers.ca.gov/retirees/health-and-medicare/open-enrollment](https://calpers.ca.gov/retirees/health-and-medicare/open-enrollment)

# Open Enrollment Is: 09/14/26 – 10/09/26

VSP helps you see well and be well with the coverage and quality care you deserve.

Questions? Contact us.

Visit [stateofcaretiree.vspforme.com](https://stateofcaretiree.vspforme.com), call 800.400.4569 or scan the QR Code below.





# ARAG Legal



# Legal Insurance from ARAG

Be protected when  
legal happens.

State of California  
Retiree Forum

Presented by  
Matt Montoya



Legal Insurance

# Agenda



Legal Insurance

1. Legal Happens
2. Legal Issues Can Come up at Any Time
3. How Legal Happens in Your Life
4. 6 Reasons to Enroll Now
5. What Does it Cost?
6. A Closer Look at ARAG's Additional Services
7. Using Your Legal Plan is Easy
8. Questions?

# Legal Issues Can Come up at Any Time



Legal Insurance

Facing legal issues alone can be overwhelming, especially when you're not sure what to do.

A legal insurance plan from ARAG® provides **access to experienced network attorneys** and **trusted resources** for a wide range of legal issues.



# How Legal Happens in Your Life



Legal Insurance



Your neighbor's ugly fence is on the property line.



Your dog bites a neighbor.



You want to protect your assets with a will.



The mechanic botches your car repair.



You get caught speeding.

Plus 100+ more ways to use your plan!

# 6 Reasons to Enroll in ARAG Legal Insurance



When the unexpected happens, having legal insurance can provide you with **protection** and **peace of mind**.



Work with a network attorney and attorney fees are **paid in full** for most covered matters.



**We help connect you** with attorneys – many who average 20+ years of experience.



**Save thousands of dollars**, on average, for covered legal matters by avoiding costly legal fees.



Address your covered legal situations with a network attorney who is **only a phone call away**.



Use DIY Docs® to create, edit and save legal documents online, like a will, trust or power of attorney, using state-specific, attorney-reviewed templates.



Your network attorney can help **throughout your covered legal matter**, including preparing and reviewing legal documents, offering legal advice and representing you in court.

# What Does it Cost?



Legal Insurance

ARAG legal insurance provides **affordable** coverage with **more than 100+** ways to use your plan for both simple and complex legal issues, benefiting you and your family.



## Your Cost:

Individual Plan: \$10.55 monthly

Family Plan: \$18.41 monthly

**Network Attorney fees for most covered legal matters with an ARAG Legal Plan:**

**\$0**



# Additional Services Offer Even More Value



Legal Insurance

## Financial Counseling and Education

Money questions can feel overwhelming – but you don't have to navigate them on your own. With your legal plan, you have access to a trusted financial counselor who can help you make sense of your finances.

## Tax Services

Tax issues can get complicated fast, but you don't have to sort through it by yourself. Your legal plan connects you with a trusted tax professional who can help you understand your options and move forward with confidence.

## Identity Theft Protection

With identity theft on the rise, it's easy to feel exposed, but you don't have to face it alone. Your legal plan helps you stay one step ahead with tools to monitor your identity and support you if something goes wrong.

## Services for Parents and Grandparents

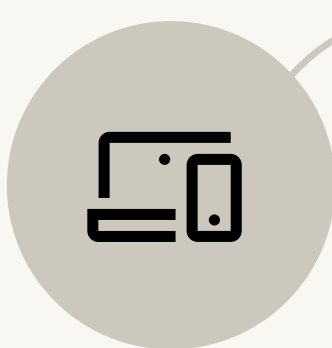
Family is important – so when it matters most, you don't have to figure it all out on your own. Your legal plan connects you with trusted support and guidance to help you care for the people you love.

# Using Your Legal Plan is Easy

When you face a legal issue, getting help from ARAG is simple.



Legal Insurance



To get started, you can go online, use the ARAG Legal app or call Customer Care.



Answer a few questions to confirm your coverage and receive information on network attorneys who can help with your legal matter.



Then, meet with a network attorney virtually, over the phone or in person.

# Digital Tools for Plan Members - DIY Tools



Legal Insurance

## AI-Powered Demand Letters

This solution guides you through structured prompts to input key details and receive ready-to-send communications tailored to your specific issue, helping you save time and money when dealing with a tricky legal situation.

## DIY Docs

Use state-specific, attorney-reviewed templates to edit, create and save documents online and easily update them as needed.

## Estate Planning Navigator

Thinking about a will or trust but not sure which option works best? Use this tool – found in the DIY Docs option – to see if you can do it yourself, or if you should work with a network attorney for your estate planning needs.

## Learning Center

All employees have free, year-round access to the ARAG Learning Center, an educational resource, accessible via ARAGlegal.com

The screenshot shows the 'Demand Letters' tool interface. At the top, it says 'Demand Letters' and 'A letter drafting assistant powered by Microsoft Azure AI services.' Below this, it instructs the user to 'Click on the type of letter you want to create, and we'll help you get started with a ready-to-use prompt.' There are four category buttons: 'Landlord/Tenant Disputes' (Rent, eviction, repairs, deposit), 'Debt Collection/Repayment' (Debt disputes, plans, collection replies), 'Consumer Complaints' (Refunds, faulty goods, warranty claims), and 'Neighbor Disputes' (Noise, boundary, shared property issues). Below these is a large text area for the user to input details, with the prompt 'What type of letter can we help you create?'. At the bottom, there is a 'Reset' button and a 'Generate Letter' button with a right arrow. A character count '0 / 4000 Characters' is visible on the right side of the text area.



# RETIREEES: How To Enroll



Legal Insurance

## It's easy to enroll:

### Step 1: Select coverage to meet your needs:

Your monthly premium will be automatically deducted from your retiree warrant by the retirement system.

- Individual: \$10.55 per month
- Family: \$18.41 per month

### Step 2: Choose an Enrollment Method:



**Online:** Visit **ARAGlegal.com/SOCretiree** and select your plan. Follow the instructions to enroll.



**Form:** Fill out the ARAG legal insurance enrollment form and return it to ARAG via email, mail or fax.



**Phone:** Call ARAG at **(800) 511-4007** for questions and to enroll.



Scan to enroll or  
view plan coverage

If you are not eligible  
to enroll online, please  
contact your department's  
personnel office.

# Questions?



Call Customer Care:

**800-511-4007**

(Monday – Friday, 5 am to 5 pm PT)



Email:

[service@ARAGlegal.com](mailto:service@ARAGlegal.com)

More Information About Your Plan

For specific details, visit [ARAGlegal.com/SOCretiree](https://ARAGlegal.com/SOCretiree)

If prompted, enter Access Code: **17642ret**



Your Cost:

Individual: \$10.55

Family: \$18.41



## Who Can You Cover?

**You, your spouse and children who are 26 or under:** your children are covered until the end of the month that they turn 26, regardless of their student or marital status.

Limitations and exclusions apply.

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# ARAG Thank You!

Propriety and Confidential. The recipient (State of California) shall keep this material strictly confidential and shall not disclose it or its contents or permit its employees and/or representatives to disclose this material or its contents to any third party, a competitor of ARAG, or the public.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. Eligibility, coverage, limitations and exclusions of identity theft insurance are governed by a separate coverage document. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us at 800-247-4184.





# The Standard



## **Long Term Disability, Accident & Critical Illness Insurance for The State of California**

Retiree Forum for Excluded  
Employee & Retiree Benefits with  
The Standard





## Long Term Disability, Accident Insurance, and Critical Illness Insurance – Active Employees

**Long Term Disability is available for Excluded Employees:**

- Constitutional Officers
- Managerial
- Supervisory
- Confidential employees

**Accident and Critical Illness coverage are available for Excluded Employees at no cost when enrolled in the state's LTD plan for Excluded Employees.**

To qualify for Critical Illness coverage, you must also have major medical insurance and be under age 65 on your scheduled insurance effective date.

**Enroll or find more info:** [www.standard.com/mybenefits/california/](http://www.standard.com/mybenefits/california/)



Group Accident  
Insurance Certificate



Group Critical Illness  
Insurance Certificate



## Long Term Disability, Accident Insurance, and Critical Illness Insurance - Retirees

### **Long Term Disability insurance is not available to Retirees**

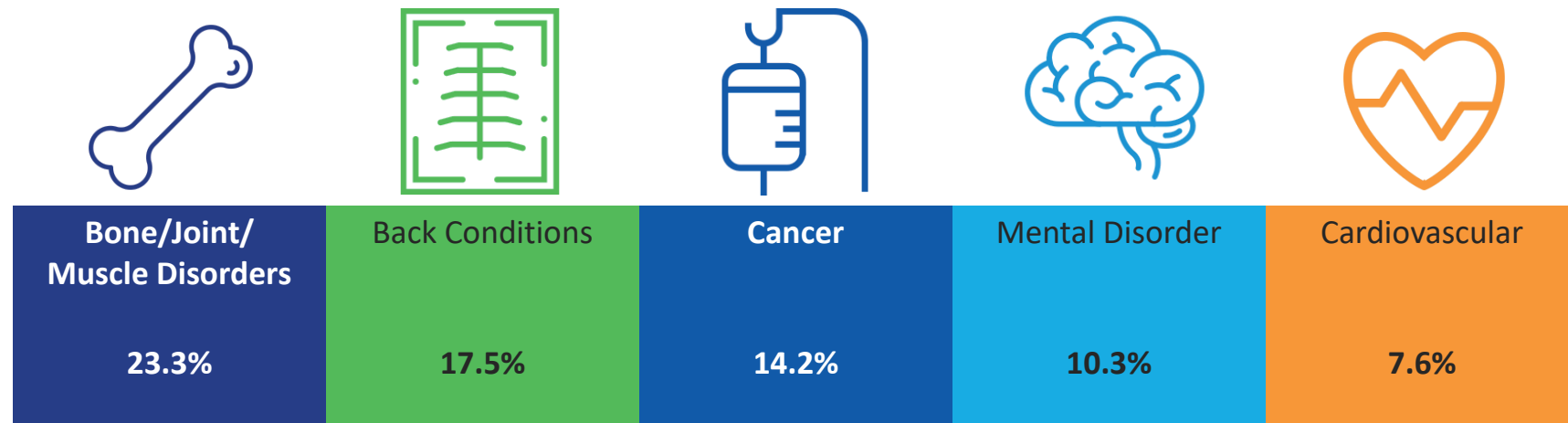
- Long Term Disability insurance coverage will end as of the last period of premium paid as an active employee

### **Accident Insurance and Critical Illness insurance is available to Retirees on a self-pay basis.**

- Retirees will be offered the opportunity to continue active employee coverages under the group rates and policies upon termination of employment

# Why Choose LTD?

## Top 5 Causes of Disability Claims



# Health Insurance Pays Your Doctor. Disability Insurance Pays You.

What can you use disability benefits for?



**Rent/Mortgage**



**Groceries**



**Healthcare**



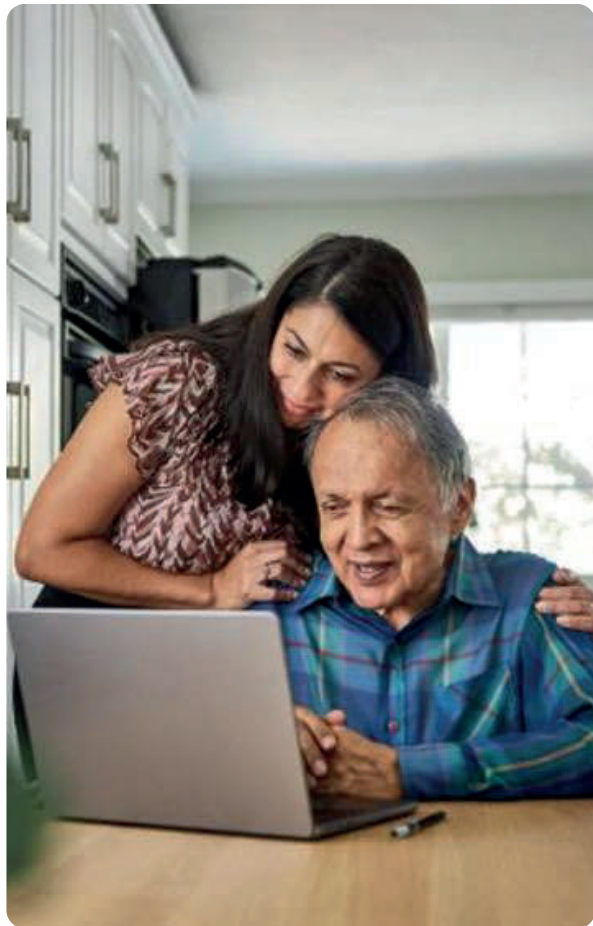
**Transportation**

# LTD Coverage Options for State of CA Excluded Employees

| Coverage Type                                                                  | 55% LTD Benefit Option<br>(employee-paid)                                                      | 65% LTD Benefit Option<br>(employee-paid)                                                      |
|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| <b>Maximum Benefit</b><br>(before reduction by deductible income) <sup>1</sup> | 55% of the first \$18,182 in predisability earnings <sup>2</sup><br>(up to \$10,000 per month) | 65% of the first \$15,385 in predisability earnings <sup>2</sup><br>(up to \$10,000 per month) |
| <b>Minimum Benefit</b>                                                         | \$100 or 15% of your LTD Benefit before reduction by Deductible Income, whichever is greater   |                                                                                                |
| <b>Benefit Waiting Period</b>                                                  | You must be continuously disabled for 6 months before benefits will start                      |                                                                                                |
| <b>Maximum Benefit Period</b>                                                  | To age 65 or age-graded to Social Security Normal Retirement Age                               |                                                                                                |

<sup>1</sup> Deductible income is other sources of income payable due to a disability, such as worker's compensation, Social Security, and retirement plans.

<sup>2</sup> Your monthly base pay before your disability.



## What if I'm over 65 when I become disabled?

The maximum benefit period is determined by your age when disability begins.

| Age | Maximum Benefit Period                                             |
|-----|--------------------------------------------------------------------|
| ≤61 | To age 65, or to SSNRA*, or 3 years 6 months, whichever is longest |
| 62  | To SSNRA, or 3 years 6 months, whichever is longer                 |
| 63  | To SSNRA, or 3 years, whichever is longer                          |
| 64  | To SSNRA, or 2 years 6 months, whichever is longer                 |
| 65  | 2 years                                                            |
| 66  | 1 year 9 months                                                    |
| 67  | 1 year 6 months                                                    |
| 68  | 1 year 3 months                                                    |
| ≥69 | 1 year                                                             |

\* Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

# Sample LTD Coverage Comparison

For an employee earning \$50,000 per year, predisability earnings = \$4,167 per month

| Coverage Type   | 55% LTD Benefit Option<br>(employee-paid)                                                                                             | 65% LTD Benefit Option<br>(employee-paid)                                                                                    |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| Maximum Benefit | 55% of the first \$18,182<br>in predisability earnings<br>(up to \$10,000 per month LTD benefit)                                      | 65% of the first \$15,385<br>in predisability earnings<br>(up to \$10,000 per month LTD benefit)                             |
| Calculation     | $55\% \times \$4,167 = \$2,292$<br><b>The employee would receive a \$2,292 monthly benefit</b>                                        | $65\% \times \$4,167 = \$2,709$<br><b>The employee would receive a \$2,709 monthly benefit</b>                               |
| Minimum Benefit | Greater of \$100 or $15\% \times \$2,292 = \$343.80$<br><b>The employee would receive a \$343.60 minimum monthly benefit</b>          | Greater of \$100 or $15\% \times \$2,709 = \$406.35$<br><b>The employee would receive a \$406.35 minimum monthly benefit</b> |
|                 | <b>Could you meet your financial commitments if you were unable to work for a long period of time and had no disability coverage?</b> |                                                                                                                              |

### Annual Health Maintenance Screening Benefit

- Embedded in each plan
- Covers 22 wellness screenings, including mental health assessments and novel infectious disease testing (including COVID-19)
- \$100 per insured per calendar year

## Accident & Critical Illness Insurance Benefits

- LTD Participants are eligible to enroll at **no cost for employee-only coverage**
- Guaranteed issue – no health questions, pre-existing condition exclusions or benefit waiting period

- Both plans offer cash benefits payable to members
- Child(ren) automatically receive Critical Illness coverage at 50% of employee benefit amounts
- Both coverages are portable
- Both coverages help fill the gap caused by out-of-pocket costs, creating a financial safety net for you and your family

## LTD Premium Cost for State of CA Excluded Employees

| Age as of last January 1 | 55% Plan* | 65% Plan* |
|--------------------------|-----------|-----------|
| Under age 30             | 0.012%    | 0.026%    |
| Age 30 – 39              | 0.037%    | 0.073%    |
| Age 40 – 49              | 0.087%    | 0.173%    |
| Age 50 – 59              | 0.175%    | 0.347%    |
| Age 60 or over           | 0.195%    | 0.384%    |

\* Premiums are expressed as a percentage of insured earnings.

**Note:** A monthly administrative fee of \$0.80 will be added to the LTD premium.

## Sample Premium Calculation

| Choose your age<br>as of last January 1 | 55% Plan*       | 65% Plan*       |
|-----------------------------------------|-----------------|-----------------|
| Under age 30                            | 0.012% = .00012 | 0.026% = .00026 |
| Age 30 – 39                             | 0.037%          | 0.073%          |
| Age 40 – 49                             | 0.087%          | 0.173%          |
| Age 50 – 59                             | 0.175%          | 0.347%          |
| Age 60 or over                          | 0.195%          | 0.384%          |

### Example 1:

\$5,000  
 x 0.00012  
 \$0.60  
 + 0.80  
**\$1.40**  
 per month

### Example 2:

\$5,000  
 x 0.00026  
 \$1.30  
 + 0.80  
**\$2.10**  
 per month

**Note:** A monthly administrative fee of \$0.80 will be added to the LTD premium.

## Accident & Critical Illness Premium Calculations – Excluded Employees

|                                                      | Group Accident Insurance |             | Group Critical Illness Insurance |             |
|------------------------------------------------------|--------------------------|-------------|----------------------------------|-------------|
|                                                      | With LTD                 | Without LTD | With LTD                         | Without LTD |
| Coverage for you                                     | \$0.00                   | \$6.93      | \$0.00                           | \$7.30      |
| Coverage for you and your spouse or domestic partner | \$6.54                   | \$13.47     | \$9.12                           | \$16.42     |

# Accident & Critical Illness Premium Calculations – Retirees

|                                                      | Group Accident Insurance | Group Critical Illness Insurance |
|------------------------------------------------------|--------------------------|----------------------------------|
| Coverage for you                                     | \$6.93                   | \$7.30                           |
| Coverage for you and your spouse or domestic partner | \$13.47                  | \$16.42                          |

Note: This example is for illustrative purposes only.

## Claims Example: Soccer Injury

An ER visit and X-rays revealed a concussion, broken leg, torn ACL, and torn meniscus – requiring a 2-day hospital stay and surgery.

|                                       | Benefit                   |
|---------------------------------------|---------------------------|
| Ground ambulance                      | \$400                     |
| Emergency room                        | \$200                     |
| X-ray                                 | \$50                      |
| Leg fracture (surgical)               | \$5,500                   |
| Concussion                            | \$175                     |
| Medical appliance (crutches)          | \$100                     |
| Physician follow-up<br>(2 visits)     | \$150<br>(\$75 per visit) |
| Physical therapy<br>(3 sessions)      | \$195<br>(\$65 per visit) |
| <b>Total benefits paid to Michael</b> | <b>\$6,770</b>            |



# Critical Illness Covered Conditions

Continuing: \$10,000 Employee & Retiree Benefit

\$10,000 Spouse/Domestic Partner Benefit

## Benefits Payable at 100%

- Heart attack
- Stroke
- Cancer
- End Stage Renal Failure
- Major Organ Failure
- Coma
- Paralysis
- 21 Covered Childhood Diseases
- Benign Brain Tumor
- Bone Marrow Transplant
- Loss of Sight, Hearing or Speech
- Occupational HIV
- Occupational Hepatitis
- ALS (Lou Gehrig's Disease)
- Alzheimer's Disease
- Multiple Sclerosis
- Parkinson's Disease

## Benefits Payable at 25%

- Coronary Artery Disease
- Non-invasive Cancer

## Spouse Coverage

- Available beginning January 1, 2026
- Employee-paid

## Health Maintenance Screening Benefit

Increasing to \$100 in 2026 (from \$50 in 2025) per insured, per calendar year

## Child(ren) Coverage

- Automatically covered at 50% of employee's benefit level

Health Advocate services included with Critical Illness benefit

Note: This example is for illustrative purposes only.

## Claims Example: Cancer

Shayna beat cancer, but faced many costs she didn't expect.

There were copays for doctor visits and what she owed for chemotherapy after meeting her deductible. She also bought hair prosthetics, paid for travel to specialists, and had alternative treatments.

Critical Illness insurance benefits helped cover the expenses. And her plan gave her access to Health Advocate™, through which Shayna's personal guide helped her make sense of her diagnosis and treatment options.

Here's an example of what this benefit could cover:

### Out-of-Pocket Expenses

|                                                        |          |
|--------------------------------------------------------|----------|
| Medical plan                                           | \$1,400  |
| Lost wages                                             | \$5,000  |
| Alternate treatments/diets not covered by medical plan | \$4,500  |
| Out-of-Pocket Total                                    | \$10,900 |

### Benefits

|                                                        |              |
|--------------------------------------------------------|--------------|
| Total Out-of-Pocket Expenses                           | \$10,900     |
| Critical Illness Benefit Amount                        | – \$10,000   |
| <b>Out-of-Pocket Amount Shayna Actually Had to Pay</b> | <b>\$900</b> |

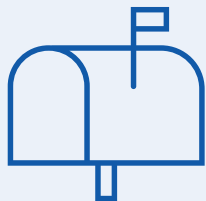
# Health Maintenance Screening Benefit

Submit for 1 of 22 health screenings to receive the yearly benefit

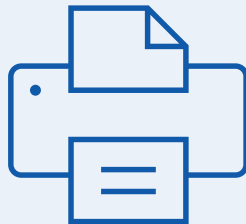
| About the Health Maintenance Screening Procedure(s)* performed       |                           |                                                    |                           |
|----------------------------------------------------------------------|---------------------------|----------------------------------------------------|---------------------------|
| Procedure                                                            | Date Performed (mm/dd/yy) | Procedure                                          | Date Performed (mm/dd/yy) |
| Abdominal aortic aneurysm ultrasound                                 |                           | Generally medically accepted cancer screening test |                           |
| ABI - Ankle Brachial Index screening for peripheral vascular disease |                           | Hemocult stool analysis                            |                           |
| Biopsies for cancer                                                  |                           | Hemoglobin A1C                                     |                           |
| Bone density screening                                               |                           | Human Papillomavirus Vaccination (HPV)             |                           |
| Breast ultrasound                                                    |                           | Lipid panel                                        |                           |
| CA 125 (blood test for ovarian cancer)                               |                           | Mammography                                        |                           |
| CA 15-3 (blood test for breast cancer)                               |                           | Mental health assessment                           |                           |
| CEA (blood test for colon cancer)                                    |                           | Novel Infectious disease testing                   |                           |
| Colonoscopy                                                          |                           | Pap smears or thin prep pap test                   |                           |
| Complete Blood Count (CBC)                                           |                           | PSA (blood test for prostate cancer)               |                           |
| Comprehensive Metabolic Panel (CMP)                                  |                           | Stress test (bicycle or treadmill)                 |                           |
| Electrocardiogram (EKG)                                              |                           |                                                    |                           |

\*Not all tests are available in all states or for all products. Refer to your certificate(s). Please only select one screening per claim.

## Claim Intake and Submission



Mail



Fax



Email



Employee Portal

# Next Steps

Enroll or find more info: [www.standard.com/mybenefits/california/](http://www.standard.com/mybenefits/california/)

## For help with benefits enrollment and other plan details:

- Contact your dedicated account specialist by email or phone
- Contact The Standard at 971.321.8150 (direct) or 888.641.7193 (toll-free)
- Email [SOCLTDforms@standard.com](mailto:SOCLTDforms@standard.com)



State of California

## Group Insurance for Excluded Employees



### Group Long Term Disability, Critical Illness and Accident Insurance for State of California Excluded Employees

Life is unpredictable. If you found yourself suddenly disabled or experience an accident or serious illness, could you afford to keep paying your monthly bills and providing for your loved ones? Group Long Term Disability, Critical Illness and Accident with Accidental Death and Dismemberment coverage can help safeguard the life you love and the people who matter most. These coverages are available through Standard Insurance Company at group rates that may be more affordable than those available through individual insurance.

## For Your Information

These policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please consult your benefits summary and other enrollment materials from The Standard for further details before making a purchase decision and enrolling.

**Contact The Standard for additional information, including costs and complete details of coverage.**



# CalPERS

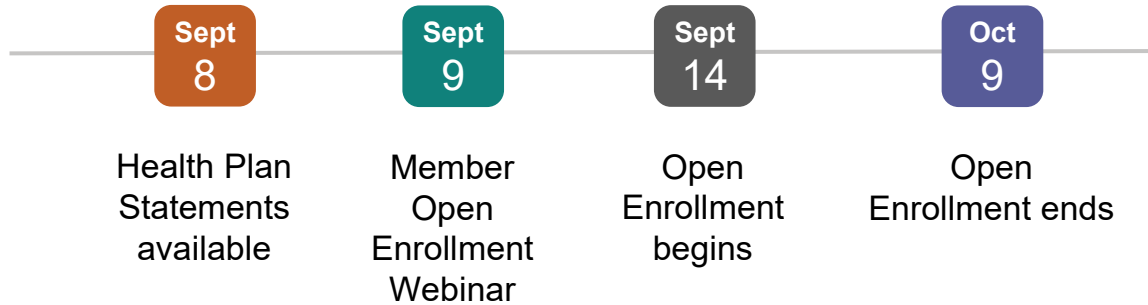
A photograph of a family in a living room. A man is crouching on the left, smiling at a young child who is standing and holding a red ball. A woman is crouching on the right, also smiling. A dog is lying on a couch in the background. The entire image is overlaid with a blue tint.

# 2026 Open Enrollment Update

Presented by  
Jaskiran Johal  
Health Account Management Division

# 2026 Open Enrollment Key Dates

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# 2027 Health Plan Changes

## Health Plan Exits

- ✓ UnitedHealthcare SignatureValue Alliance and Harmony Exit (*Basic plans only*)
- ✓ Anthem Blue Cross Select Exit (*Monterey County*)

## New HMO Option

- ✓ Sutter Health Plan

## Health Plan Expansions

- ✓ Blue Shield of California EPO Expansion
- ✓ Kaiser Permanente Expansion

## Health Plan Benefit Updates

- ✓ Blue Shield Group Medicare Advantage PPO product change
- ✓ UnitedHealthcare Group Medicare Advantage PPO product change

## New Benefit for Basic Plans

- ✓ Family Building Benefit

## 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](http://www.calpers.ca.gov/UHC) for more details.

## Anthem Blue Cross Select (Monterey County)

- Will no longer be available in Monterey County
- Anthem and Aspire Health did not reach a contractual agreement
- 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 to Blue Shield Access+ and Blue Shield EPO for certain ZIP codes\*
    - If enrolled in Blue Shield, verify providers and covered medications

\*93426, 93450, 93451, 93927, 93928, 93930, 93932, 93954, 95004, 95076

# New Basic Health Plan

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## 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](http://www.carelonbh.com/sutterhealthplan)**
- Pharmacy benefits through CVS Caremark

Visit **[www.sutterhealthplan.org/calpers](http://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.)

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### Blue Shield EPO

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

# Targeted Member Communications

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## Emails

*July–October*

- 2027 health plan changes
- OE announcements
- Webinars
- OE reminders

## Letters

*August*

- 9% and above premium increases
- Health plan exits

## Health Plan Statement Custom Messages

*September 8*

- 9% and above premium increases
- Health plan exits
- Service area expansions

# Open Enrollment Resources

[www.calpers.ca.gov/OEresources](http://www.calpers.ca.gov/OEresources)

The screenshot shows the CalPERS website's Open Enrollment Resources page. At the top, there's a navigation bar with links for Contact, About, and Log in to myCalPERS. Below this is a search bar and a dropdown menu for Select Language. The main heading is 'Open Enrollment Resources', followed by a brief explanation of Open Enrollment. The page is organized into five main sections: 'Prepare for Open Enrollment', 'Explore Your Options', 'Learn About Programs', 'Access Guides & Publications', and 'Understanding Your Health Plan Statement'. Each section contains several links to various resources, guides, and publications.

**CalPERS**

Contact | About | Log in to myCalPERS

Select Language

Powered by 111111 Translate

Home Members Retirees Employers Investments Search Q

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



# Savings Plus

# Working for you in Retirement

What you need to know  
and how to prepare



# You don't have to leave Savings Plus when you retire

## Consider all the options carefully before you:

- Transfer assets into an annuity
- Roll your assets into an IRA
- Allow a broker and financial advisor to manage your money

**Each of these options may offer some advantages, but you may already be enjoying a better solution.**



# How Savings Plus can work for you through retirement

- Monitored funds
- No exchange fees
- Managed account solution
- Self-directed brokerage window
- No commissions
- Lower fees
- Personal Retirement Consultant



# Personal support for you during retirement

## A Savings Plus Personal Retirement Consultant can help with:

- How to structure your distributions
- The implications of rolling assets out of Savings Plus
- The benefits of keeping your money invested through your Savings Plus account, so that it can potentially grow and provide even more resources for retirement income

Personal Retirement Consultants are registered representatives of Nationwide Securities LLC, member FINRA, SIPC, DBA Nationwide Advisory Services LLC in AR, NY, TX and WY. Securities and investment advisory services are offered through Nationwide Securities LLC, member FINRA, SIPC, and a Registered Investment Advisor DBA Nationwide Advisory Services LLC in AR, NY, TX and WY. Representative of Nationwide Life Insurance Company, affiliated companies and other companies.

# Looking ahead: How you can take payments from your account



## Installment payments

- You choose a fixed period or a fixed amount and whether to be paid annually, monthly, or quarterly
- You can model payments to get examples of what your payments would be



## Supplemental payments

- You can you withdraw additional funds anytime you are receiving installment payments



## Required minimum distributions (RMD)

- You must withdraw a minimum amount annually beginning at age 73
  - For those born in 1960 or later, RMDs must begin in the year you turn age 75
- We will calculate and send you that amount every year you remain a Savings Plus participant



## Partial or total distribution

- You specify a dollar amount or percentage of your funds to be withdrawn

Ordinary income taxes apply to all withdrawals. State taxes are withheld from most withdrawals. Savings Plus Retirement Specialists cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

# How you can request withdrawals



Log in to your Savings Plus account at:  
**[savingsplusnow.com](https://savingsplusnow.com)**



Call the Savings Plus Solutions Center at:  
**(855) 616-4776 or TTY at (800) 848-0833)**

Monday-Friday 5 a.m.-8 p.m. PT  
When you get an answer, say “representative” or press 0.



# Be prepared for required minimum distributions (RMD)

**The IRS may require that you begin to take minimum distributions from your Savings Plus account by the later of:**

April 1 of the calendar year after the year you turn age 73; however, you will be required to take two RMD distributions in that year

OR

The calendar year in which you retire (if over 73)

- For those born in 1960 or later, RMDs must begin in the year you turn age 75



**Key point:** Savings Plus calculates and ensures that you receive your RMD on time every year for as long as you remain a participant.

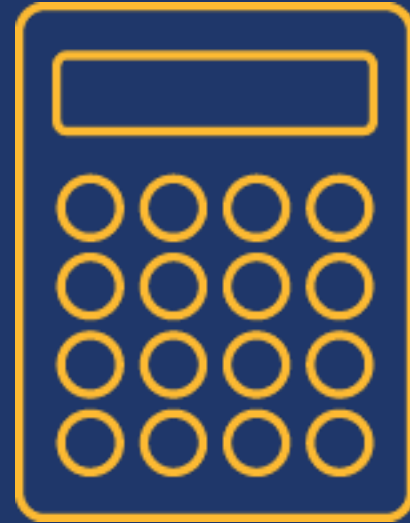
# How taxes are withheld from distributions

The amount of taxes withheld depends on the type of distribution:

**20%** on full and partial withdrawals

**20%** on periodic payments completed in less than 10 years (except RMDs)

**10%** on RMDs and unforeseeable emergency/qualified hardship withdrawals



For periodic payments made over more than 10 years, you decide the amount of tax you want withheld. The default tax filing status is married with 3 exemptions.

# Make sure your beneficiary information is up to date

Current beneficiary designation information can help ensure that beneficiaries have quicker access to your account so they can meet unexpected expenses and avoid potential surprises.



Log in to your Savings Plus account,  
to review or update your  
beneficiaries.

**Savingsplusnow.com**



# What you should do right now

Scan the QR code or go to  
savingsplusnow.com  
and log in to your account to:



## **Update your account information**

- Current email and postal address
- Preferred phone number
- Any out-of-date information

## **Review investments**

- Appropriate for your age and time horizon

## **Request a meeting with a Personal Retirement Consultant**

- Holistic financial planning at no cost to you



# Thank You!

Please email us at [RetireeBenefits@calhr.ca.gov](mailto:RetireeBenefits@calhr.ca.gov) if you have more questions!