

Human Resources Branch Memorandum

SUBJECT: 2022 Open Enrollment	NUMBER: 22-025
	DATE ISSUED: September 9, 2022
DISTRIBUTION: All CDFW Employees	EXPIRES: N/A

Action Required Informational Only Control Agency Directive

Purpose

The purpose of this memorandum is to inform California Department of Fish and Wildlife (CDFW) employees of important information regarding the upcoming 2022 Open Enrollment period.

General Open Enrollment Information

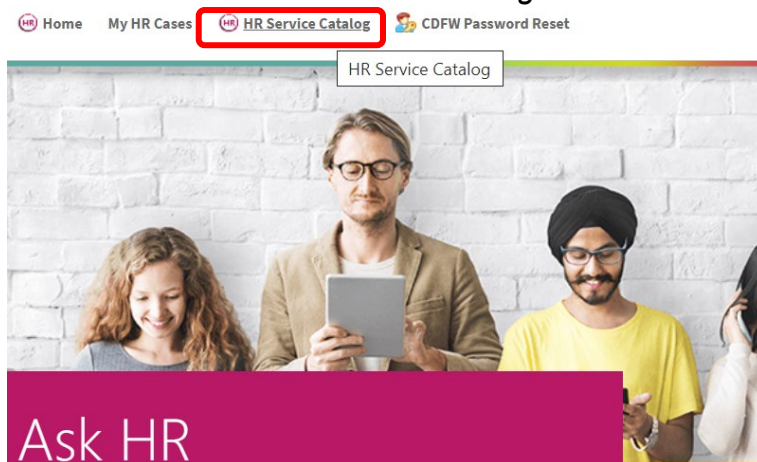
Open enrollment is September 19, 2022, through October 14, 2022. All benefit enrollments, deletions, and changes made during open enrollment are **effective January 1, 2023**, and the associated benefit premiums will be reflected in the December 2022 pay warrant.

All enrollment forms must be submitted to the Human Resources Branch (HRB) **through the [Ask HR](#) portal no later than October 14, 2022**. All forms must be dated within the open enrollment period (September 19, 2022 – October 14, 2022); forms dated outside of the open enrollment period cannot be processed. Due to benefit-related laws, regulations, and policies, forms submitted late will **NOT** be processed.





Note: Although the myCalPERS system will allow employees to submit open enrollment elections for health plans; CDFW is not utilizing the myCalPERS system and all CDFW employees must submit their open enrollment forms through the [Ask HR](#) portal. Enrollment forms submitted through myCalPERS will not be processed.

When submitting open enrollment forms through the [Ask HR](#) portal,

1. Select the *HR Service Catalog*



2. Select *Medical Related Benefits*

 Disability Pay Questions regarding Non-Industrial Disability Insurance, State Disability Insurance, Paid Family...	 Hourly Employees Questions specific to hourly employees (TAU - Temporary Assignment, student assistants,...
 Leave Benefits Questions regarding leave balances and accruals, voluntary personal leave program, annual leave,...	 Medical Related Benefits Questions or updates needed on medical related benefits: health, vision, dental, COBRA, Flex-Elec...

3. Select *Open Enrollment*

COBRA New COBRA election enrollment, questions regarding COBRA dependents	Dental New dental enrollment request, modify dental benefits, other dental benefit questions	Dependent Re-Verification Need to submit dependent re-verification documents or have questions regarding dependent...
Family Medical Leave Act ... Questions regarding Family Medical Leave Act (FMLA) hours used or remaining hours	Flex-Elect New and updated Flex-Elect options and consolidated benefits options	Health New health enrollment request, modify health benefits, other health benefit questions
Open Enrollment Yearly open enrollment for medical, dental, vision, ARAG	Vision New vision enrollment request, modify vision benefits, other vision benefit questions	

4. Select *Submit Open Enrollment Form(s)*

Open Enrollment

Yearly open enrollment for medical, dental, vision, ARAG

Other open enrollment questions
Question regarding open enrollment

Submit open enrollment form(s)
Need to submit documentation regarding a request for open enrollment

During open enrollment, all benefit eligible employees may:

- Enroll in, cancel, or change benefit elections for health, dental, vision, and Group Legal Services. Eligible employees can also add or delete dependents.
- Enroll in a FlexElect Reimbursement Account (medical and/or dependent care).
- Enroll in a cash option in lieu of health and/or dental benefits. Employees must have qualifying group health and/or dental coverage through another source, such as a spouse.

Excluded employees may:

- Enroll in, cancel, or change Long-Term Disability (LTD) Insurance coverage.
- Purchase or make changes to Supplemental Life Insurance or purchase Supplemental Life Insurance for a dependent. Changes are not restricted to open enrollment and can be made at any time.

Employees currently enrolled in a FlexElect Reimbursement Account **must re-enroll** during open enrollment to continue contributions in 2023. Refer to the [Reimbursement Accounts](#) section below for more information.

Permanent-intermittent (PI) employees currently enrolled in a cash option, **must re-enroll** during open enrollment to continue receiving cash in lieu of health and/or dental benefits in 2023. Refer to the [Cash Option](#) section below for more information.

Employees currently enrolled in any other benefit program who do not wish to make changes, do not need to take any action.

Employees on a leave of absence during open enrollment may change plans and add/delete dependents within 60 days from the date they return to regular pay status.

NEW! Employees enrolled in a cash option in lieu of dental benefits, are no longer subject to a three-year commitment period and can now enroll in a state-sponsored dental plan during any open enrollment period or due to a permitting event at any time.

IMPORTANT! Due to health plan and premium rate changes, all employees are strongly encouraged to review the [Health Plans](#) section below and visit the listed webpages to review updated plan rates.

Open Enrollment Virtual Benefits Fair

The California Department of Human Resources (CalHR) will host an [Open Enrollment Virtual Benefits Fair](#) on September 14, 2022, from 10:00 a.m. to 3:00 p.m. The presenters will discuss open enrollment options and answer questions regarding health, dental, and vision plans. Recordings of all webinars will be available through October 14, 2022.

To participate, employees need to create or log in to their [Healthier U Connections](#) account. (Registration Code: **Wellness2021**)

Important Open Enrollment Reminders

Health coverage offered by the state meets the Affordable Care Act's affordability and minimum value standards. If you are eligible for state-sponsored health benefits, you are not eligible for a premium tax credit toward the purchase of individual health coverage through Covered California.

If you have children, they are eligible for dependent coverage for health, dental, and vision plans up to the age of 26. Please check your health, dental, and vision coverage enrollments and ensure that only eligible dependents are enrolled.

Failure to remove dependents from benefits timely, may result in the employee and/or their dependents being ineligible for:

1. Consolidated Omnibus Budget Reconciliation Act (COBRA) continuation coverage, and/or
2. A refund of any associated premium overpayments.

Health Plans

Employees are strongly encouraged to visit the [California Public Employees' Retirement System \(CalPERS\)](#) for detailed information as changes to health plans and premiums may impact their decisions during open enrollment. There are several changes to health plans including:

- Premium increases
- Additional counties added to several current plans
- Benefit design changes for basic plans

The [2023 Health Plan Premiums](#) and additional open enrollment information are available on the [CalPERS](#) website. Employees can explore health plan options by logging in to their [myCalPERS](#) account. To enroll in, cancel, or make a change to health benefits, complete and submit an [HBD-12](#) through the [Ask HR](#) portal.

Note: Enrollment forms submitted through myCalPERS will not be processed.

If currently enrolled in a cash option and electing to enroll in a health plan, submit the applicable form to cancel the cash option for health benefits:

- [CoBen Cash Enrollment Election \(STD. 702\)](#) – excluded and bargaining unit (BU) 2 and 7 employees
- [Cash Option Enrollment Authorization \(STD. 701C\)](#) – employees in all other BUs

Dental Plans

Premiums for the DeltaCare USA plan will increase for the 2023 plan year; premiums for all other dental plans will remain the same. For detailed information on available dental plans and premiums, refer to the [2023 Dental Plan Premiums](#) and [2023 Dental Handbook](#).

To enroll in, cancel, or make a change to dental benefits, complete and submit the [Dental Plan Enrollment Authorization \(STD. 692\)](#) through the [Ask HR](#) portal.

If currently enrolled in a cash option and electing to enroll in a dental plan, employees must also submit the applicable form to cancel the cash option for dental benefits:

- [STD. 702](#) – excluded and BU 2 and 7 employees
- [STD. 701C](#) – employees in all other BUs

Vision Plans

Premiums for the Basic and Premier Vision Plans will remain the same for the 2023 plan year. For detailed information on available vision plans and premiums, refer to the [2023 Vision Plan Premiums](#) and [Vision Service Plan \(VSP\) Vision Coverage](#).

To enroll in, cancel, or make a change to vision benefits:

1. Visit the [VSP](#) website and click on the “Enroll Now or Make Changes” button; or
2. Call VSP at (800) 400-4569 and speak to a member services representative.

Note: Vision enrollment forms cannot be processed by HRB during open enrollment. All forms must be sent directly to VSP using one of the options above.

Dependents

In addition to benefit enrollment forms, a [Dependent Eligibility Verification Checklist \(CalHR 781\)](#) and the required substantiation is required when adding a dependent to health and/or dental benefits. A listing of acceptable documents is included on the [CalHR 781](#).

If a dependent is being added to more than one of the above benefits, only one checklist is required.

Consolidated Benefits Allowance and Health Benefit Contribution

All excluded and BU 2 and 7 employees receive a Consolidated Benefits (CoBen) allowance to purchase health, dental, and vision benefits. If the total premium cost of the benefit plans selected is less than the CoBen allowance, employees receive the difference as taxable income. If the total premium cost of the benefit plans selected is more than the CoBen allowance, the difference is deducted on a pre-tax basis from the employee’s pay warrant.

Employees in all other BUs receive a health benefit contribution towards the cost of the health plan selected. The health benefit contribution is applied to the full premium for the health plan selected, and the difference is deducted on a pre-tax basis from the employee’s pay warrant.

Refer to the [2023 CoBen Allowances and Health Benefit Contributions by BU](#) for the associated rates. Health benefit contributions are subject to change through the collective bargaining process. Changes which occur after issuance of this memorandum will be updated on the [CalHR Benefits](#) webpage.

Benefits Calculator

CalHR's [Benefits Calculator](#) is available to assist employees in comparing premiums for health, dental, and vision plans. The employee selects the plan year, their BU, and the number of dependents. Based on the information entered, the calculator will incorporate the applicable CoBen allowance or health benefit contribution so the employee may compare plan options, including their out-of-pocket costs for the plans selected. The calculator will also populate the dental enrollment form ([STD. 692](#)).

Cash Option

Employees may elect to receive cash in lieu of state-sponsored health and/or dental benefits. Employees must certify they have qualifying group health and/or dental insurance through a spouse, domestic partner, or other source to qualify for this program.

PI employees **must re-enroll** during open enrollment if they want to continue their participation to receive a cash option for the January 1, 2023, through June 30, 2023, control period. All other employees currently enrolled in a cash option, are automatically re-enrolled and no action is needed unless they want to change or cancel their enrollment. Employees who enroll or are automatically re-enrolled in a cash option during open enrollment, have until December 31, 2022, to cancel or change their enrollment. All changes must be submitted through the [Ask HR](#) portal by December 31, 2022.

Detailed information regarding cash option program is available in the:

- [2023 CoBen Handbook](#) – excluded and BU 2 and 7 employees
- [2023 FlexElect Handbook](#) – employees in all other BUs

To enroll in, change, or cancel a cash option in lieu of health and/or dental benefits, complete and submit the applicable forms through the [Ask HR](#) portal:

- [STD. 702](#) – excluded and BU 2 and 7 employees
- [STD. 701C](#) – employees in all other BUs
- [HBD-12](#) and/or [STD. 692](#) – if currently enrolled in state-sponsored health and/or dental insurance and electing to enroll in a cash option, submit the applicable health and/or dental form to cancel coverage.

Reimbursement Accounts

Reimbursement accounts allow employees to set aside part of their monthly wages pre-tax to pay for eligible out of pocket expenses. Two reimbursement accounts are available to employees:

1. [Medical Reimbursement Account](#): Reimburses eligible health care services and/or supplies for employees and their dependents. The annual maximum employees may contribute for the 2023 plan year increased to \$2,850 (\$237.50 per month).
2. [Dependent Care Reimbursement Account](#): Reimburses childcare, elder care, or care for a disabled adult dependent. The annual maximum contribution remains at \$5,000 per household, or \$2,500 for married, filing a separate income tax return.

All employees **must re-enroll** during open enrollment if they want to continue their participation in a FlexElect Reimbursement Account in 2023. Employees who enroll in a reimbursement account during open enrollment, have until December 31, 2022, to cancel or change their enrollment. All changes must be submitted through the [Ask HR](#) portal by December 31, 2022.

Refer to the [Reimbursement Account Flyer](#) and [2023 FlexElect Handbook](#) for additional information.

To enroll or re-enroll in a reimbursement account, complete and submit the [Reimbursement Account Enrollment Authorization \(STD. 701R\)](#) form through the [Ask HR](#) portal.

Group Legal Services

Premiums will remain the same for the 2023 plan year. Refer to the [ARAG At a Glance Flyer](#) for plan premiums and coverage information. Additional information including virtual fairs can be found on the [ARAG](#) website.

To enroll in, cancel, or make a change to Group Legal Services:

1. Visit the [ARAG](#) website and complete the online enrollment;
2. Call ARAG at (866) 762-0972 to speak to a customer care representative; or
3. Complete an [Enrollment Authorization Form 200849](#) and follow the submission instructions provided on the form.

PI, Limited-Term, and Temporary Authorization (TAU) employees must submit the completed [Enrollment Authorization Form 200849](#) through the [Ask HR](#) portal.

Long-Term Disability Insurance (Excluded Employees Only)

Premiums will remain the same for the 2023 plan year. Plan options and detailed information including a needs estimator, premium calculator, and upcoming virtual fairs are available on the [Standard Insurance Company](#) website.

To enroll in, cancel, or make a change to the LTD insurance plan, visit the [Standard Insurance Company](#) website and select the “Enroll Now” tab to complete the online enrollment.

Active military employees cannot submit an enrollment online and must request an enrollment form by contacting Standard Insurance at (971) 321-8150 or by sending an email to socltforms@standard.com. Completed forms must be submitted via email to socltforms@standard.com or by mail to:

Standard Insurance Company
900 SW 5th Avenue
Portland, OR 97204-9805

Supplemental Life Insurance (Excluded Employees Only)

Premiums will remain the same for the 2023 plan year. Eligible excluded employees can purchase Supplemental Life Insurance at any time. Detailed plan information including upcoming virtual fairs are available on the [MetLife](#) website.

To enroll in, cancel, or make a change to the Supplemental Life Insurance plan, visit the [MetLife](#) website and select the Forms tab. Employees must complete, print, and mail the enrollment form to the address indicated on the form.

Employees may also request an enrollment form by contacting MetLife at (800) 252-8524.

Children's Health Insurance Program

The Children's Health Insurance Program (CHIP) provides eligible employees premium assistance opportunities to assist with the cost of employer-sponsored health coverage. The [Premium Assistance Under Medicaid and Children's Health Insurance Program Notice](#) provides employees with the following information:

- Potential opportunities for assistance with paying for state-sponsored health benefits,
- How to apply for premium assistance, and
- Who to contact for additional information.

Contact

For questions regarding benefit coverage or available networks/providers, employees must contact the benefit plan directly. If you have any other questions or need additional information, such as determining eligibility for benefits, please submit an inquiry to HRB through the [Ask HR](#) portal.