

California Department of Fish and Wildlife
Human Resources Branch
Human Resources Memorandum

SUBJECT: 2014 OPEN ENROLLMENT AND HEALTH BENEFITS INFORMATION	NUMBER: HR 14- 047
	DATE ISSUED: 09/17/14
DISTRIBUTION: All Employees	EXPIRES: N/A

The Open Enrollment period for health benefits is September 15, 2014 through October 10, 2014. The effective date of all Open Enrollment transactions is January 1, 2015 (December 2014 pay period).

CalPERS offer the following HMOs, PPOs, and EPOs.

Health Maintenance Organization (HMO) Basic Health Plans

- Anthem Blue Cross
- Blue Shield of California
- Health Net of California
- Kaiser Permanente
- Sharp Health Plan
- UnitedHealthcare
- California Correctional Peace Officers Association (CCPOA) *

Preferred Provider Organization (PPO) Basic Health Plans

- * PERS Select
- * PERS Choice
- * PERSCare

Exclusive Provider Organization (EPO) Health Plan

- Anthem Blue Cross EPO (Monterey county)
- Blue Shield EPO (serves Colusa, Mendocino, and Sierra counties)

* Members must belong to the specific association and pay dues in order to enroll in any of the association plans.

Additional information is available online. Visit CalPERS On-Line at www.calpers.ca.gov and select the Employers tab. Next choose Retirement Benefit Programs & Contracting Services, then Health Benefits Program, and finally 2015 Health Plan Information.

Continued on next page

The collective bargaining process is fluid and changes may subsequently be agreed to which could alter these amounts. CalHR will notify departments should any changes occur.

Represented Employees

Health Contribution – Bargaining Units 1, 4, 10, 11, 12, 14, and 15	
Employee	\$524
Employee plus 1 dependent	\$1, 050
Employee plus 2 or more	\$1,368

Dependent Health Vesting Schedules-

Employees Subject to a 12-month Dependent Health Vesting Schedule – Bargaining Units 1, 4, 10, 11, 12, 14 and 15	
Dependent Contribution Level 75%	
Employee:	\$524
Employee plus dependent:	\$919
Employee plus 2 or more dependents:	\$1,157

Health Contributions BU 9	
Employee:	\$557
Employee plus 1 dependent	\$1,083
Employee plus 2 dependents	\$1,401

CoBen Allowance Bargaining Units 2 and 7	
Employee:	\$569
Employee plus 1 dependent	\$1,123
Employee plus 2 dependents	\$1,469

Dependent Health Vesting Schedules-

Employees Subject to a 24 - month Dependent Health Vesting Schedule – BU 2 and 7			
Dependent Contribution Level			
50%		75%	
Employee:	\$569	Employee:	\$569
Employee plus 1 dependent:	\$860	Employee plus 1 dependent	\$992
Employee plus 2 or more dependents:	\$1,047	Employee plus 2 or more dependents:	\$1,258

CoBen Allowance - Excluded Employees	
Employee	\$604
Employee plus 1 dependent	\$1,167
Employee plus 2 or more	\$1,515

Dependent Vesting FAQs

What is dependent health vesting?

Dependent health vesting provides new employees a reduced employer health benefits contribution toward dependent coverage during their first 12 or 24 months of service.

New employees in Bargaining Units 1, 4, 10, 11, 12 and 14 not previously eligible for health benefits under state civil service, receive:

- 75 percent of the employer contribution for dependent health coverage during the first 12 months of service.
- After completing 12 months of service, new employees receive the full employer contribution for dependent health coverage.

New employees in Bargaining Units 2 and 7 not previously eligible for health benefits under state civil service, receive:

- 50 percent of the employer contribution for dependent health coverage during the first 12 months of service.
- 75 percent of the employer contribution for dependent health coverage during months 13 through 24.
- After completing 24 months of service, new employees receive the full employer contribution for dependent health coverage.

What prior state service exempts new employees from dependent health vesting?

A new employee must meet all of the following criteria to be exempt from dependent health vesting:

- Previous appointment date prior to January 1, 2007 for employees in Bargaining Units 1, 4, 10, 11, 12, and 14 and July 1, 2006 for employees in Bargaining Units 2 and 7;
- Must be a state civil service appointment (UC and CSU appointments are not state civil service); and
- Employee must have been eligible for state health benefits (it does not matter whether or not the employee actually enrolled in health benefits, as long as they were eligible to enroll).

What counts as a month of "service" for dependent health vesting?

The vesting period begins with the month an employee is first eligible for state health benefits. The vesting period is a continuous 12 or 24 months, unless the employee permanently separates from state service. Upon reinstatement following a permanent separation, the employee must serve the remainder of their vesting period.

For Permanent Intermittent (PI) employees, the vesting period begins following the completion of a control period; at the point the PI becomes eligible for health benefits. For example, if a PI meets the required hours in the July 1 through December 31 control

period, they first become eligible for health benefits on February 1. The vesting clock starts on February 1 and continues to run unless the PI permanently separates or loses health eligibility. Upon reinstatement or resumption of health eligibility, the employee must serve the remainder of their vesting period.

If an employee from a non-vesting bargaining unit or an excluded employee transfers to a bargaining unit subject to dependent health vesting during their first 12 or 24 months of service, are they subject to dependent health vesting?

A state employee already receiving the 100 percent employer health contribution remains at the 100 percent contribution level.

If an employee from a bargaining unit subject to dependent health vesting transfers to a bargaining unit not subject to dependent health vesting during their first 12 or 24 months of service, must they continue to serve out their vesting period?

The employee begins receiving the 100 percent employer health contribution upon appointment to the non-vesting bargaining unit.

Please refer to the appropriate collective bargaining agreement for the specific criteria for determining dependent health vesting criteria or contact your Personnel Specialist.

Publications and Online Resources

Publication materials such as the below can be requested using the prepaid post card in your Open Enrollment packets from CalPERS.

Health Program Guide - Describes Basic and Medicare health plan eligibility and enrollment requirements, and explains when and how employees can make a health plan change.

CalPERS Medicare Enrollment Guide - Provides information about how Medicare works with CalPERS health benefits, including when to enroll in a CalPERS Medicare health plan.

To help employees choose a health plan, the following online resources are available on CalPERS On-Line at www.calpers.ca.gov.

Health Plan Search by ZIP Code

The Health Plan Search by ZIP Code is an online tool that identifies which plans are available in the ZIP Code area. Enter the ZIP Code of the residential or work address, select the Member tab, and then Search to view the results.

Health Plan Chooser

The online Health Plan Chooser helps employees compare the features and Resources estimated out-of-pocket costs for each plan; search for doctors, and compare and rank plans based on personal preferences. Complete the

Chooser's five steps, and the Chooser provides a Results Summary chart highlighting the plan(s) rated as the best fit in each category.

Despite everyone's best efforts, the January 1, 2015 pay warrants for some employees may not reflect the proper premium payment due to unavoidable processing delays during Open Enrollment. If this happens, the premium payment will be adjusted during a subsequent pay period. If employees pay warrants do not reflect the 2014 Open Enrollment health plan change, employees must discontinue using their prior plan after January 1 2015.

Employees on Leave of Absence

Employees on a leave of absence during the Open Enrollment period may change plans and add/delete dependents. Employees who do not change plans and add/delete dependents during the Open Enrollment period, pay do so within 60 days from the date they return to regular pay status.

For further information on State health benefits and programs, please visit the California Public Employees Retirement System's (CalPERS) Open Enrollment section, found on their homepage: www.calpers.ca.gov. You may also contact any of the following health plans directly or visit their CalPERS-specific member websites for information regarding provider participation, service areas, benefits, exclusion, and Evidence of Coverage (EOC) booklets.

Health Plan	Phone Number	Website
Anthem Blue Cross	(855) 839-4524	www.anthem.com/ca/calpers/hmo
Blue Shield of California	(800) 334-5847	www.blueshieldca.com/calpers
Health Net of California	(888) 926-4921	www.healthnet.com/calpers
*CVS Caremark	(877) 542-0284	http://info.caremark.com/calpers
Kaiser Permanente	(800) 464-4000	www.kp.org/calpers
PERS Choice, PERSCare, PERS Select	(877) 737-7776	www.anthem.com/ca/calpers
Peace Officers Research Association of California (PORAC)	(800)937-6722	www.porac.org
Sharp Health Plan	(855) 937-6722	www.sharphealthplan.com/calpers
UnitedHealthcare	Actives Member Services (877) 359-3714 Retire Member Services (888) 867-5581	www.uhc.com/calpers

* A prescription benefit provider

Should you have any questions regarding open enrollment and what benefits are available to you, please contact your assigned Personnel Specialist.

CalPERS 2015 Health Premiums - State Only

Effective Date: 1/1/2015 - 12/31/2015

Basic Monthly Rate (B)							
PLAN	If you are <input type="checkbox"/>	Employee Only	Party Code	Employee &1 Dependent	Party Code	Employee &2+ Dependents	Party Code
Anthem Select HMO		\$639.45	1	\$1,278.90	2	\$1,662.57	3
Anthem Traditional HMO		727.34	1	1,454.68	2	1,891.08	3
Anthem EPO		640.45	1	1,280.90	2	1,665.17	3
Blue Shield Access+		718.16	1	1,436.32	2	1,867.22	3
Blue Shield Access+ EPO		718.16	1	1,436.32	2	1,867.22	3
Blue Shield NetValue		670.36	1	1,340.72	2	1,742.94	3
CAHP (Active-Subsidized)		597.96	1	1,158.10	2	1,512.22	3
CAHP (Retired-Subsidized)		620.79	1	1,205.17	2	1,576.26	3
CCPOA (North)		681.33	1	1,365.26	2	1,843.13	3
CCPOA (South)		561.88	1	1,126.30	2	1,521.82	3
Heath Net Salud y Más		535.97	1	1,071.94	2	1,393.52	3
Heath Net SmartCare		671.47	1	1,342.94	2	1,745.82	3
Kaiser (CA)		633.04	1	1,266.08	2	1,645.90	3
Kaiser (out-of-state)		922.78	1	1,845.56	2	2,399.23	3
PERS Choice		640.45	1	1,280.90	2	1,665.17	3
PERS Select		618.22	1	1,236.44	2	1,607.37	3
PERSCare		718.93	1	1,437.86	2	1,869.22	3
PORAC		675.00	1	1,292.00	2	1,642.00	3
Sharp		586.38	1	1,172.76	2	1,524.59	3
UnitedHealthcare		642.40	1	1,284.80	2	1,670.24	3

Supplement/Managed Medicare Monthly Rate (SM)

PLAN	If you are <input type="checkbox"/>	Employee Only	Party Code	Employee &1 Dependent	Party Code	Employee &2+ Dependents	Party Code
Anthem Senior Secure		\$445.38	1	\$890.76	2	\$1,336.14	3
Anthem Medicare Preferred		445.38	1	890.76	2	1,336.14	3
Blue Shield 65+		352.63	1	705.26	2	1,057.89	3
Blue Shield Access+ EPO		352.63	1	705.26	2	1,057.89	3
Blue Shield Med Supp		352.63	1	705.26	2	1,057.89	3
CAHP (Active-Subsidized)		372.00	1	688.00	2	874.00	3
CAHP Retired-Subsidized)		372.00	1	688.00	2	874.00	3
CCPOA (North)		447.79	1	897.61	2	1,342.41	3
CCPOA (South)		447.79	1	897.61	2	1,342.41	3
Heath Net Seniority Plus		276.85	1	553.70	2	830.55	3
Kaiser (CA)		295.51	1	591.02	2	886.53	3
Kaiser (out-of-state)		390.47	1	780.94	2	1,171.41	3
PERS Choice		339.47	1	678.94	2	1,018.41	3
PERS Select		339.47	1	678.94	2	1,018.41	3
PERSCare		368.76	1	737.52	2	1,106.28	3
PORAC		402.00	1	802.00	2	1,281.00	3
Sharp		327.66	1	655.32	2	982.98	3
UnitedHealthcare		267.41	1	534.82	2	802.23	3

Combination Monthly Rate

PLAN	If you are <input type="checkbox"/>	Employee in SM1 Dependent in B	Party Code	Employee in SM2+ Dependents in B	Party Code	Employee &1 Dependent in SM1+ Dependents in B	Party Code
Anthem Select & Senior Secure		\$1,084.83	4	\$1,468.50	5	\$1,274.43	6
Anthem Traditional & Senior Secure		1,172.72	4	1,609.12	5	1,327.16	6
Anthem Select & Medicare Preferred		1,084.83	4	1,468.50	5	1,274.43	6
Anthem Traditional & Medicare Preferred		1,172.72	4	1,609.12	5	1,327.16	6
Anthem EPO & Medicare Preferred		1,085.83	4	1,470.10	5	1,275.03	6
Blue Shield Access+ & 65 Plus		1,070.79	4	1,501.69	5	1,136.16	6
Blue Shield Access+ & Med Supp		1,070.79	4	1,501.69	5	1,136.16	6
Blue Shield Access+ EPO & Med Supp		1,070.79	4	1,501.69	5	1,136.16	6
Blue Shield NetValue & 65 Plus		1,022.99	4	1,425.21	5	1,107.48	6
Blue Shield NetValue & Med Supp		1,022.99	4	1,425.21	5	1,107.48	6
CAHP (Active-Subsidized)		956.38	4	1,327.47	5	1,059.09	6
CAHP (Retired-Subsidized)		956.38	4	1,327.47	5	1,059.09	6
CCPOA (North)		1,131.72	4	1,609.59	5	1,375.48	6
CCPOA (South)		1,012.21	4	1,407.73	5	1,293.13	6
Heath Net Salud y Más & Seniority Plus		812.82	4	1,134.40	5	875.28	6
Heath Net SmartCare & Seniority Plus		948.32	4	1,351.20	5	956.58	6
Kaiser (CA)		928.55	4	1,308.37	5	970.84	6
Kaiser (out-of-state)		1,313.25	4	1,866.92	5	1,334.61	6
PERS Choice		979.92	4	1,364.19	5	1,063.21	6
PERS Select		957.69	4	1,328.62	5	1,049.87	6
PERSCare		1,087.69	4	1,519.05	5	1,168.88	6
PORAC		1,019.00	4	1,369.00	5	1,152.00	6
Sharp		914.04	4	1,265.87	5	1,007.15	6
UnitedHealthcare		909.81	4	1,295.25	5	920.26	6

PLAN	If you are <input type="checkbox"/>	Employee in B1 Dependent in SM	Party Code	Employee in B2+ Dependents in SM	Party Code	Employee &1 Dependent in B 1+ Dependents in SM	Party Code
Anthem Select & Senior Secure		\$1,084.83	7	\$1,530.21	8	\$1,468.50	9
Anthem Traditional & Senior Secure		1,172.72	7	1,618.10	8	1,609.12	9
Anthem Select & Medicare Preferred		1,084.83	7	1,530.21	8	1,468.50	9
Anthem Traditional & Medicare Preferred		1,172.72	7	1,618.10	8	1,609.12	9
Anthem EPO & Medicare Preferred		1,085.83	7	1,531.21	8	1,470.10	9
Blue Shield Access+ & 65 Plus		1,070.79	7	1,423.42	8	1,501.69	9
Blue Shield Access+ & Med Supp		1,070.79	7	1,423.42	8	1,501.69	9
Blue Shield Access+ EPO & Med Supp		1,070.79	7	1,423.42	8	1,501.69	9
Blue Shield NetValue & 65 Plus		1,022.99	7	1,375.62	8	1,425.21	9
Blue Shield NetValue & Med Supp		1,022.99	7	1,375.62	8	1,425.21	9
CAHP (Active-Subsidized)		936.79	7	1,122.79	8	1,307.88	9
CAHP (Retired-Subsidized)		936.79	7	1,122.79	8	1,307.88	9
CCPOA (North)		1,131.15	7	1,575.95	8	1,609.02	9
CCPOA (South)		1,011.70	7	1,456.50	8	1,407.22	9
Heath Net Salud y Más & Seniority Plus		812.82	7	1,089.67	8	1,134.40	9
Heath Net SmartCare & Seniority Plus		948.32	7	1,225.17	8	1,351.20	9
Kaiser (CA)		928.55	7	1,224.06	8	1,308.37	9
Kaiser (out-of-state)		1,313.25	7	1,703.72	8	1,866.92	9
PERS Choice		979.92	7	1,319.39	8	1,364.19	9
PERS Select		957.69	7	1,297.16	8	1,328.62	9
PERSCare		1,087.69	7	1,456.45	8	1,519.05	9
PORAC		1,075.00	7	1,554.00	8	1,425.00	9
Sharp		914.04	7	1,241.70	8	1,265.87	9
UnitedHealthcare		909.81	7	1,177.22	8	1,295.25	9