

Health Insurance  
Provider: CalPERS  
General Information for CalPERS Healthcare

There are several healthcare insurance plans offered by CalPERS.

You can look at the available plans on the internet at: <https://www.calpers.ca.gov/>

Choose the following menu options:

- 1) Active Members
- 2) Health Benefits
- 3) Plans & Rates (Currently during 2020, CCSD pays 85% of total premiums for employee and dependents—refer to "Health Premium Rates" under the WEB New employee Benefits Tab on the CCSD website)
- 4) Select Coverage Year (default is current year)
- 5) Public Agency & School Members
- 6) Under the heading, "Health Plans", choose "View all health Plans Summary of Coverage and Evidence of Coverage Documents"

**To enroll: Complete and submit "Health Benefits Enrollment Form HBD-12"**

- To include coverage for a spouse, provide a copy of your marriage certificate and spouse's social security number.
- To include coverage for a domestic partner, provide a copy of the Declaration of Domestic Partnership and social security number of the domestic partner.
- To include qualified children, provide social security number, no additional documentation is necessary when coverage is established at time of new employee enrollment.

Premiums:

Employee share of Health Insurance (as well as Dental-Vision insurance) are withheld from the first and second payrolls of each month for coverage for the following month coverage. For example, July coverage premiums are withheld in June. Generally, if there is a third payroll in a month, no insurance premiums are withheld on that payroll. (unless it is a new employee—and employee elects to split premiums to be withheld over the second and third payrolls of a month due to hire date missing the first payroll of the month.

Any hire date after the 1<sup>st</sup> of the month establishes coverage to begin the following month.

Example A: Employee is hired September 1, 2020. Healthcare Insurance eligibility begins 10/1/2020. Employee chooses coverage to begin 10/1/2020.

Because insurance premiums are withheld one month previous to coverage month, October premiums would be withheld in September. Since there is only one payroll left, 100% of the employee's share of the October premiums would be withheld on 9/18/2020. In October, the normal withholding of one half of the employee's share of premiums for November coverage would be held in each of 10/02/2020 and 10/16/2020. No premiums will be withheld on payroll dated 10/30/2020.

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Example B: Employee is hired September 14, 2020. Coverage eligibility begins 10/1/2020.

Employee elects coverage to begin in October, 2020. Employee share of premiums for 2 months will be withheld from payrolls during October, 2020 as follows: Payroll dated 10/02/2020 will include the employee share of premium for October as well as half of the employee share of premium for November. On the 2<sup>nd</sup> payroll, 10/16/2020, the second half of the employee share of the October premium as well as the second half of the November premium.

Example C: Employee is hired September 14, 2020. Coverage Eligibility begins 10/1/2020.

Employee elects to begin Coverage November 1, 2020 due to October coverage being provided under former employee plan. Employee share of premiums for November coverage will be withheld from payrolls during October, 2020 as follows: Payroll dated 10/02/2020 will include the employee share of premium for the first half of November. The second half of the employee share of premiums will be withheld on the second payroll, 10/16/2020. No health insurance premium will be withheld on the third payroll dated 10/30/2020.

Please note: Immediate coverage is not offered for CalPERS health insurance.

Any hire date after the 1<sup>st</sup> of the month establishes coverage eligibility to begin the following month.