

# The benefits of working at CalSTRS

(Excluded Employees: M02 and S02)

CalSTRS offers a variety of benefits to suit the health and wellness needs of our employees and their dependents. This resource provides an overview of the benefits available to eligible employees.



**CALSTRS**  
HOW WILL YOU SPEND YOUR FUTURE?

## Eligibility

Eligibility for most benefits is based on tenure and time base of your qualifying appointment. You must work at least half-time and have a permanent appointment or a “limited term” appointment with a duration of more than six months. Employees who do not meet eligibility requirements may qualify for health care under the Affordable Care Act (ACA).

If you are a State Permanent-Intermittent (PI) employee, you may enroll if you have credit for a minimum of 480 paid hours at the end of a “control period.” A control period is six months from January 1 to June 30 or July 1 to December 31. You cannot become eligible in the middle of a control period even if the minimum hours are met. To continue to qualify for coverage, you must be credited with at least 480 paid hours at the end of each control period or at least 960 hours in two consecutive periods. Checkpoints to determine whether the hours have been met are June 30 and December 31.

Dependents of an eligible employee can include:

- Spouse
- Registered domestic partner
- Children (biological, adopted, domestic partner’s, or step) up to age 26
- Children, up to age 26, if the employee or annuitant has assumed a parent-child relationship and is considered the primary care parent
- Certified disabled dependent children aged 26 and older



# State of California retirement benefits

## Retirement (defined benefit)

The California Public Employees' Retirement System (CalPERS) administers retirement benefits for State of California employees. As a new employee, you are automatically enrolled into State Miscellaneous Tier 1 Membership. Please review the CalPERS publication [Welcome to CalPERS—A Benefits Guide for Public Agency Members](#). You also have the option to elect Second Tier membership. Refer to the [CalPERS Second Tier Benefit Election Package](#) for details regarding this membership.

The CalPERS [State Reference Guide](#) is designed to help you in your preparation of information for CalPERS. The guide is divided into several sections and provides information regarding member eligibility, the retirement system and benefit formulas.

CalPERS has an excellent customer service team who is available to answer member questions at 888-225-7377.

## Reciprocity

Reciprocity allows an individual to move from one retirement system to another without losing benefits. CalPERS' reciprocal agreement with other California public retirement systems can allow an individual to coordinate benefits between the two systems upon retirement. Please review the CalPERS guide [When You Change Retirement Systems](#) for the details and reciprocal systems.

## Savings Plus (defined contribution plans)

Savings Plus is a voluntary retirement program which allows you to supplement your retirement benefits through tax-deferred and Roth payroll contributions. Savings Plus has created multiple plans to allow employees to put aside money from each paycheck towards retirement. These plans may help bridge any gap between what you have in your pension, savings and Social Security, and how much you will need in retirement. Please refer to [Savings Plus](#) for additional information regarding the 401(k) and 457(b) Traditional and Roth options.



# Health benefits and reimbursement accounts

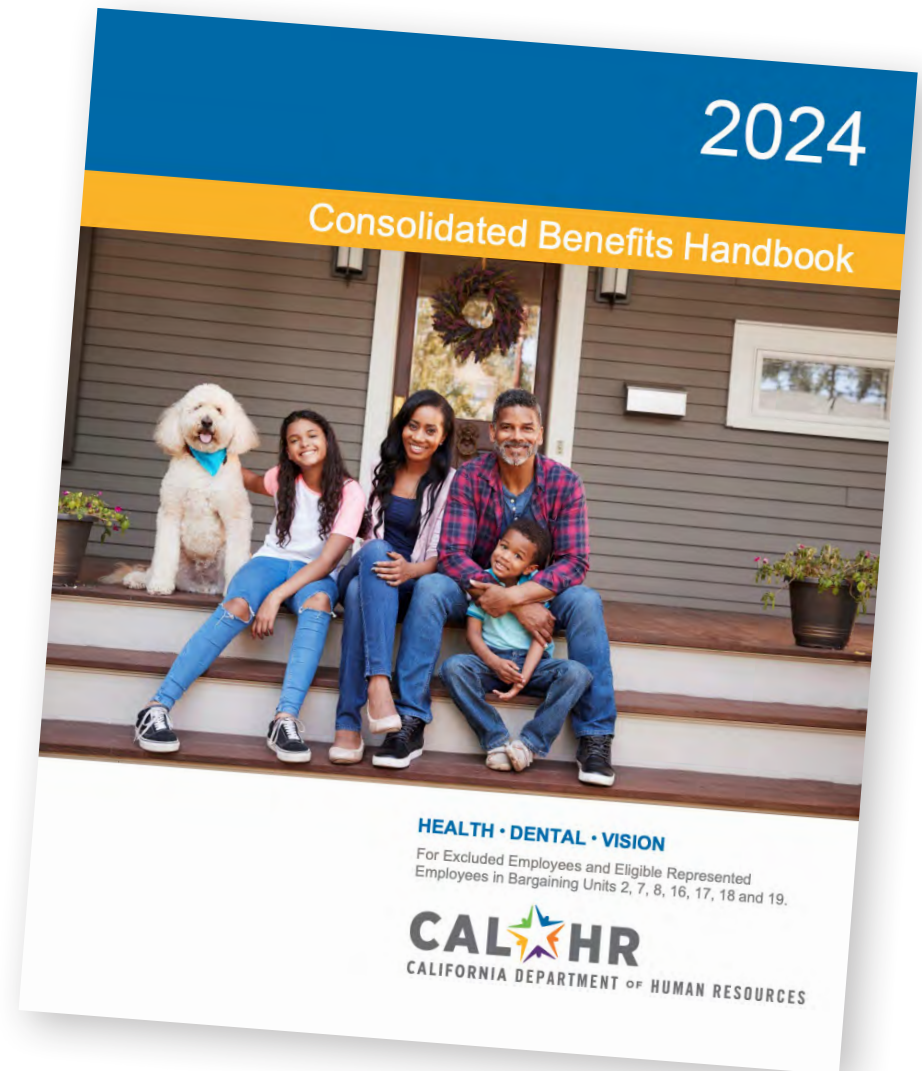
## Consolidated benefits (CoBen)

As a State of California employee, you can select your health and dental benefits from a variety of plan options. You choose the plans and coverage levels that best meet your needs. Depending on your plan choices, you share the cost of those benefits with the state.

CoBen offers the following benefit options:

- **Benefit allowance:** The state will provide you with a benefit allowance, rather than providing specific contribution amounts for health, dental and vision benefits. If the total cost of your benefit plans is less than your benefit allowance, you may receive the remainder as additional taxable income.
- **Cash in lieu of your state-sponsored health and/or dental benefits:** If you have a qualifying group health or health and dental coverage through another source such as a spouse/ domestic partner, you may opt to receive cash in lieu of both your health and dental coverage or for your health coverage only.

Please refer to the [2024 Consolidated Benefits Handbook](#) for plan rates and benefit allowances received by excluded employees.



## Health benefits

State of California employees are eligible to enroll into a health plan through CalPERS. CalPERS is the largest purchaser of public employee health benefits in California. CalPERS offers employees health plans, which may include health maintenance organization (HMO), preferred provider organization (PPO), and exclusive provider organization (EPO) plans. Plan eligibility may vary depending on where you reside or work. Please refer to CalPERS' [Health Program Guide](#) for information regarding plan eligibility, enrollment, and when you are eligible to make changes. For information regarding specific health plan offerings, please refer to the [2024 Health Benefits Summary Guide](#).

## Dental benefits

The California Department of Human Resources (CalHR) currently contracts dental benefits with four prepaid dental plans, Delta Dental indemnity plan, and a PPO. Please refer to the [2024 Dental Handbook](#) for additional information regarding plan options. The handbook will also provide contact information for the different providers offered. Please note, prepaid plan options have additional coverage information on the provider's websites not mentioned in the handbook.

## Vision benefits

CalHR contracts vision benefits for State of California employees through Vision Services Plan (VSP). VSP offers two plans for employees: VSP Basic Plan and VSP Premier Plan. For additional information regarding plans please see the [VSP Plan Comparison Chart](#). Please note pricing listed on this document only applies to State of California Rank & File employees attached to Bargaining Units 1 and 4. Excluded employees or employees in Bargaining Unit 2 should refer to the CoBen Handbook for pricing.

## FlexElect Program

The FlexElect Program is a voluntary tax savings program available to eligible State of California employees each plan year (January 1 through December 31). The FlexElect Program encompasses two reimbursement options, Medical Reimbursement Account (MRA) and a Dependent Care Reimbursement Account (DCRA). Eligible employees may enroll in either or both reimbursement account options. Please refer to the [2024 FlexElect Handbook](#) for additional information regarding the FlexElect Reimbursement programs.



## Leave benefits

As a newly appointed excluded employee, you are eligible for several types of leave benefits. These benefits are earned with each qualifying month of state service credit. Please follow the link to the CalHR website regarding [Leave Benefits](#). This site provides detailed information on all leave benefits which includes eligibility, accrual rates, and the application of available leave benefits.

### Nonindustrial Disability Insurance (NDI)

NDI is funded by state government employers to provide partial wage replacement to covered state employees who have a loss of wages due to a non-work-related disability, illness, or injury, including disability due to pregnancy or childbirth. If eligible, employees receive a weekly benefit for up to 26 weeks through the Employment Development Department (EDD). Please see the [NDI Brochure](#) for additional information on the program.

### Military leave benefits

If you served in active military duty prior to becoming a State of California employee, you may be eligible to purchase service credit. Please refer to CalPERS' [Military Service Credit](#) for additional information.

### Voluntary Group Long Term Disability (LTD)

The LTD Insurance Program is a benefit intended to provide income protection in the event an employee becomes disabled due to an illness or injury and is unable to work for six months or longer. CalHR has designated Standard Insurance as the LTD vendor. LTD has a six-month waiting period from the time of illness or injury before disability insurance may be collected. Employees are responsible to pay premiums during the six-month waiting period. Premiums are based on employees age and plan option chosen. Plan options include a 55% benefit option and a 65% benefit option. For additional information regarding LTD please see the [Group LTD Insurance Handbook](#) or visit the [Standard Insurance](#) website.



# Additional benefits

## Basic Group Term Life Insurance

Basic Group Term Life Insurance is an employer-paid benefit provided to State of California employees who are designated managers, supervisors, confidential and other specified excluded employees. Employees designated supervisory and confidential have \$25,000 of basic insurance coverage. Employees designated exempt and managerial have \$50,000 of basic coverage. Eligible employees may purchase supplemental coverage for their spouse/domestic partner and/or eligible children. The current carrier for Basic Group Term Life Insurance is Metropolitan Life Insurance Company (MetLife). Please see the [Basic Group Term Life Insurance for Excluded Employees](#) page on CalHR's website for additional information regarding the plan and pricing options for supplemental coverage.

## Group Legal Services Insurance Plan

Group Legal Services Insurance Plan is a voluntary, employee paid benefit that provides comprehensive legal coverage. The plan is designed to meet the most common personal legal needs of an individual and their dependents. CalHR has designated ARAG as the current Group Legal Services Insurance provider for State of California employees. ARAG offers in-office services, telephone advice, and online resources to enrollees. For additional information regarding Group Legal Services and rates please view [ARAG's Plan Option](#) page for State of California employees. Access code is 10202soc.

## Employee Assistance Program (EAP) and Employee Wellness

The State of California provides an Employee Assistance Program (EAP) as part of its commitment to support the health and well-being of all state employees. At no charge, the EAP provides confidential consultation, referrals, and resources to help state employees and their eligible household members manage everyday challenges and work on more complex issues. The EAP provider, Magellan Health, is available **24 hours a day and 7 days a week**. Please visit the [EAP](#) page on the CalHR website for additional information.

In addition to the EAP, CalSTRS has a Be Well at CalSTRS program for its employees which offers events, webinars, and resources to support well-being, work/life balance, mental fitness, financial wellness, physical health, and mindfulness. The program also includes a Virtual Calm Room that provides a virtual space to relax, recharge and refresh during the workday to practice self-care through music, meditation, creativity, yoga, nature and more.

## Workers' compensation

Workers' compensation is a benefit offered to employees through the State Compensation Insurance Fund. If you are injured on the job, your employer is required, by law, to pay for workers' compensation benefits. For additional information please see the [State Compensation Insurance Fund](#) webpage for State of California employees and the [New Employee's Guide to Workers' Compensation](#).

# Benefits resources

- [ARAG Group Legal](#)
- [CalPERS Benefits Guide for Public Agency Members](#)
- [CalPERS Health Benefits](#)
- [CalPERS Plans & Rates](#)
- [CalPERS Second Tier Benefit Election Package](#)
- [CalPERS State Reference Guide](#)
- [Civil Service Pay Scales](#)
- [Consolidated Benefits Handbook](#)
- [Dental Benefits](#)
- [Employee Assistance Program](#)
- [Health Program Guide](#)
- [Leave Benefits](#)
- [Military Service Credit](#)
- [Nonindustrial Disability Insurance](#)
- [Savings Plus](#)
- [State Disability Insurance](#)
- [Vision Benefits](#)
- [2024 Dental Handbook](#)
- [2024 FlexElect Handbook](#)
- [2024 Health Benefits Summary Guide](#)

