

Enrolling Family Members for Health Benefits/ Picking a Health Plan

The following family members are eligible for health insurance coverage:

- **Spouse.**

You are required to provide a copy of your marriage certificate. If the certificate is not readily available, an affidavit may be completed.

- **Registered domestic partner.**

Same sex domestic partnerships or an opposite sex partnership where one partner is at least age 62 are eligible to register with the Secretary of State and must provide documentation.

- **Children up to age 26.**

This includes natural, adopted, stepchildren and a domestic's partners' child.

- **Children, up to age 26, if you have assumed a parent-child relationship and are considered the primary care parent.**

An Affidavit of Parent-Child Relationship must be completed.

- **Certified disabled dependent children over age 26.**

Additional documentation is required by CalPERS.

Ineligible family members: Our health plans do not provide coverage for former spouses and partners (and their children), children over age 26, parents, grandparents and siblings.

HMO Eligibility

The HMO areas are based on your home zip code. All HMO's are available to County employees based on the service area of the health insurance company. Your zip code is used to determine if a plan is available to you. Before you make any changes, confirm health plan availability by using the Health Plan Search by Zip Code at the CalPERS website, www.calpers.ca.gov. Select the link to the "Health Benefits Program" then select the link Health Plan Information."

Can't Decide on a Health Insurance Plan?

CalPERS has additional on-line tools at www.calpers.ca.gov.

- **Health Plan Chooser** – a tool to compare the plans based on your usage
- **Healthcare Measures** – Find out what others have to say about the plans
- **2015 Health Plan Videos** – listen to presentations from each health plan about their plan design and changes for next year
- **Websites for each health plan** – learn what is unique about the health plan and download the complete plan description to read all of the fine print!

Choosing a New Health Plan

- **Do you want to have an HMO or would you consider a PPO plan?**

Please review the CalPERS Health Benefit Summary to better understand the differences between an HMO and a PPO.

- **Where do you go to the doctor?**

Each health plan has a different list of participating physicians. If you wish to keep your physician, verify which health plans are accepted.

- **Would you consider Kaiser?**

Kaiser clinics and hospitals are located throughout the Sacramento and Bay areas.

A Few Reminders

Employees are required to provide social security numbers for all dependents enrolled in the health insurance plan.

If you are adding your spouse, you must provide a copy of your marriage certificate or a notarized Affidavit of Marriage and you must provide your spouse's social security number and birthdate.

Birth certificates are required for all children added to your plan.

Eligible Domestic Partnerships must be registered with the Secretary of State to be eligible for coverage. Please contact Human Resources for specific eligibility requirements.

If you are adding an economically dependent child (other than natural, adopted or stepchildren), you must provide an Affidavit of Parent-Child Relationship.

Double coverage is not allowed if a husband/wife or registered domestic partners if both have CalPERS sponsored health insurance. The employees may enroll separately but then will not be allowed to cover each other. All children must be enrolled with one parent.

Any time that you move is an opportunity to change health plans. It is possible that you have moved into or out of a health plan service area based on your new zip code. Even if your health plan is still available to you, you may find a plan that is more convenient for you in your new location.