Your Vision Care Options as a State of California Retiree



STAY WITH VSP

Retiring? You have options available through the State of California and VSP®. Continue your current vision coverage through COBRA for 18 months, or you can choose to enroll in the Basic Vision Plan or the Premier Vision Plan option.

If you do not elect to enroll in COBRA or one of the state Retiree vision plans within 60 days of retirement, you will not have vision coverage.

THREE EASY STEPS TO KEEP YOUR EYES HEALTHY AND HAPPY:

Review the **COBRA Benefit Summary** and the **Retiree Benefit Summary** to determine whether you want to continue coverage with your current plan through COBRA or enroll directly into one of the retiree plan options.

Complete the Retiree Vision Authorization form (CalHR 695) and submit the completed form to your personnel office within 60 days of your retirement date.

Your personnel office will complete their section of the CalHR 695 form and will submit directly to VSP.

If you choose to continue coverage through COBRA, your COBRA premiums are billed to you directly.

If you choose to enroll in one of the retiree plan options, you will automatically receive two to three months of direct bills from VSP while CalPERS is setting up the automatic warrant deductions. Then, your premiums will be deducted directly from your state retirement paycheck.

VSP will continue to directly bill you if you have been identified by the state as “direct bill only.”

Quality Vision Coverage You Need!

You’ll get great care from a VSP network doctor, including a WellVision Exam®—an annual exam designed to detect eye and health conditions.

Your Resources

State of CA VSP Retiree Site

COBRA Benefit Summary

RETIREE Benefit Summary

CALHR 695 FORM

CALHR Retiree Benefits Site

End of COBRA Enrollment Form

See back page for Frequently Asked Questions.
Visit **stateofcaretiree.vspforme.com** or call **800.400.4569**.

If a retiree elects to enroll in COBRA for up to 18 months at the time of retirement, does the retiree have to wait until the next Open Enrollment to enroll in the Retiree Vision Program?

No. The end of COBRA is considered a permitting event which allows the member to enroll in the Retiree Vision Plan within 60 days of the COBRA termination date. Complete the State of CA Retiree End of COBRA enrollment form and submit directly to VSP.

Will retirees be automatically enrolled in the plan?

No. If you do not elect to enroll in COBRA or one of the State Retiree vision plans within 60 days of retirement, you will not have vision coverage.

When is my next opportunity to enroll if I do not enroll in COBRA or a retiree plan within 60 days of my retirement?

Your next opportunity to enroll will be the next Open Enrollment period.

If I do not enroll in a COBRA or State of California retiree plan within 60 days of my retirement, when will I receive Open Enrollment materials?

State of California retirees will receive Open Enrollment material in the mail just prior to the annual Open Enrollment period to help them choose their vision coverage. These materials include a plan brochure with coverage details and premiums.

Once enrolled, can retirees cancel their plan coverage?

Retirees may cancel their plan during an annual Open Enrollment period if they have met their 12-month minimum enrollment period. The cancellation is effective January 1 of the following year. Retirees may also only cancel their plan coverage during a qualifying COBRA event or a qualifying life change event.

How long does the plan provide retirees with coverage?

Retirees who enroll into the plan during the Open Enrollment period or within 60 days of the retirement date have continuous benefit coverage year after year.

Retirees' benefit coverage automatically continues, unless they cancel during an Open Enrollment period after the minimum 12-month enrollment period has been reached.

Does VSP have insurance ID cards?

No. VSP does not provide cards. To use the plan, the VSP member will select a VSP doctor, make an appointment and tell the doctor you are a VSP member. If retirees need help locating a VSP doctor, call VSP toll-free at **800.400.4569** or visit **vsp.com/eye-doctor**.

vsp vision care

Why Keep an Eye on Your Eyes?

3 in 4

adults need vision correction.[2]

93 Million

U.S. adults are at high risk for vision loss.[1]

Only

50%

of adults visited an eye doctor in the past 12 months.[1]

Do you have more questions?
Visit **stateofcaretiree.vspforme.com** or call **800.400.4569**.

1. Centers for Disease Control and Prevention, Vision Health Initiative, Basics of Vision and Eye Health, Fast Facts, cdc.gov/visionhealth/basics/ced/fastfacts.htm, latest update June 09, 2020.
2. The Vision Council, thevisioncouncil.org/topic/problems-conditions/adults, July 26, 2016; and Vision Council, VisionWatch, December 2014.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on **vsp.com**.

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