

CalPERS Dual and Split Enrollment Rules

Dual Enrollment - Enrolling in Two CalPERS Health Plans

Dual CalPERS coverage occurs when you are enrolled in a CalPERS health plan as both a member and a dependent or as a dependent on two enrollments. This duplication of coverage is against the law. Members may enroll in both a CalPERS health plan and a health plan provided through a non-CalPERS employer. For example, a spouse may enroll in a CalPERS plan and in the plan from their private employer. In this case, the two plans may coordinate benefits.

Split Enrollments

When two active or retired CalPERS members are married to each other or in a domestic partnership, each member can enroll separately. However, when these individuals enroll in a CalPERS health plan in their own right, one parent must carry all dependents on one health plan. Parents cannot split enrollment of dependents. CalPERS will retroactively cancel split enrollments. You will be responsible for all costs incurred from the date the split enrollment began.