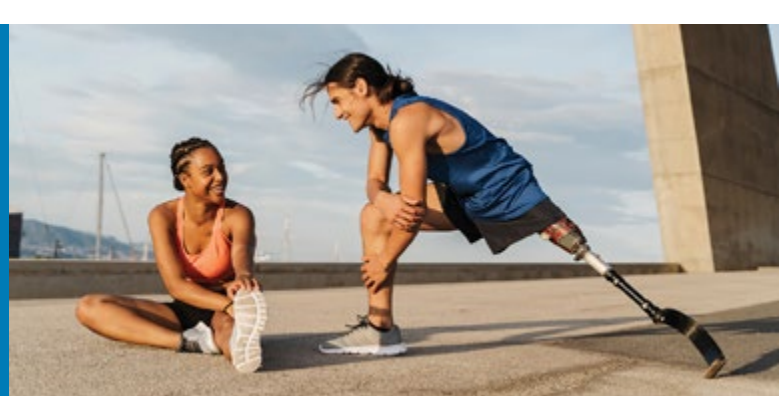


2024 CalPERS Health Open Enrollment

Starts September 16 & ends October 11



Find the Plan That's Right for You

2025 Health Program Highlights

CalPERS offers the following Health Maintenance Organization (HMO), Exclusive Provider Organization (EPO), and Preferred Provider Organization (PPO) plan options:

Basic (Non-Medicare) Health Plans Include:

- Anthem Blue Cross Select HMO
- Anthem Blue Cross Traditional HMO
- Blue Shield Access+ HMO
- Blue Shield Access+ EPO
- Blue Shield Trio HMO
- Health Net Salud y Más HMO
- Kaiser Permanente HMO
- Kaiser Permanente HMO Out of State
- PERS Gold PPO
- PERS Platinum PPO
- Sharp Performance Plus HMO
- UnitedHealthcare SignatureValue Alliance HMO
- UnitedHealthcare SignatureValue Harmony HMO
- Western Health Advantage HMO

Medicare Plans Include:

- Anthem Medicare Preferred
- Blue Shield Medicare
- Kaiser Permanente Senior Advantage
- Kaiser Permanente Senior Advantage Out of State
- Kaiser Permanente Senior Advantage Summit
- Kaiser Permanente Senior Advantage Summit Out of State
- PERS Gold Medicare Supplement
- PERS Platinum Medicare Supplement
- Sharp Direct Advantage
- UnitedHealthcare Group Medicare Advantage

2025 Health Premiums

CalPERS health plans will see an overall premium increase of 10.79% in 2025. Members enrolled in CalPERS' Basic HMO plans will see an 8.72% average premium increase. Members enrolled in Basic PPO plans will see an overall average increase of 9.82%.

Medicare plan premiums will increase 22.25% overall.

Visit the [Plans & Rates](#) page on the [Health Benefits](#) section of the CalPERS website at www.calpers.ca.gov to see the 2025 premiums for all health plans and regions.

2025 Health Program Changes

CalPERS PPO Plan Changes:

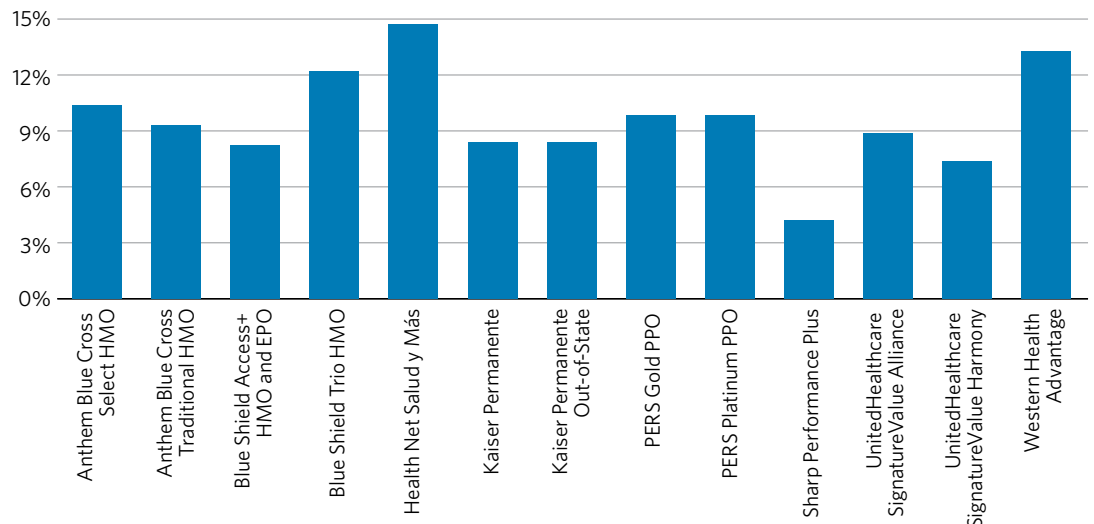
CalPERS PPO Plans, PERS Gold and PERS Platinum, will be administered by Blue Shield of California. For an even better PPO health care experience, CalPERS is partnering with Blue Shield and Included Health to ensure members in a Basic PPO plan receive the highest quality care for their unique needs. Medicare members will not see any changes to the provider networks and care coordination that is currently provided by their doctors, and will work with Blue Shield directly for health care services.

Continued on reverse

State Health Plan Premium Changes 2024 to 2025

Basic Plans

Percentage of premium change for comparison purposes.



If you're a PPO Basic plan member, Included Health will help you find the care you need using Blue Shield's network of doctors and hospitals and Included Health's network of virtual providers.

Included Health will be available 24/7 by phone, online, or mobile app for help navigating health care and your CalPERS health benefits. Whether you need a new primary care doctor, have questions about a medical bill, or want an easy way to keep track of your insurance information, you will be able to use Included Health as your first stop for comprehensive, personalized health care.

For both Medicare and Basic plan members, there are no changes to copays, coinsurance, or deductibles with this transition.

Basic plan expansions:

- **Blue Shield's Trio HMO** will expand into all of Contra Costa County and a portion of Shasta County.
- **Health Net's Salud y Más HMO** will be offered throughout Imperial County.
- **Kaiser Permanente's HMO** will expand into portions of Monterey County.
- **UnitedHealthcare's SignatureValue Harmony HMO** will expand into all of Napa County and portions of Contra Costa and Solano counties.

Health Plan Exits:

The following plans will exit the CalPERS Health Program. Members will need to choose a new plan during Open Enrollment held from September 16 to October 11, 2024.

- **Anthem Blue Cross Del Norte EPO**
- **UnitedHealthcare Medicare Advantage Edge**
- **Western Health Advantage MyCare Select**

Benefit design changes:

- **Doula Services** — Doulas are trained professionals who provide non-medical care for all pregnant and postpartum Basic plan members to improve health education, advocacy, and physical and emotional support before, during, and after pregnancy, including abortion, miscarriage, and stillbirth.
- **Travel for Medically Necessary Care** — Standardized travel and lodging coverage for eligible medically necessary services including, but not limited to, abortion services, gender-affirming care, complex surgeries, and cancer care that cannot be accessed within 50 miles from the member's residence for all Basic and Medicare plan members. This includes costs for transportation, lodging, and meals for both the member and a companion. For patients under 18, coverage extends to both parents or guardians, up to \$5,000 per occurrence.

Resources and Reminders

Find the Plan That's Right for You

Beginning September 9, 2024, access customized Open Enrollment information at my.calpers.ca.gov and use the **Search Health Plans** tool to:

- Find and compare 2025 health plans available in your area
- See monthly premiums and member satisfaction ratings
- View side-by-side health plan, benefit, and copay comparisons

Make Open Enrollment Changes Online Through myCalPERS

During Open Enrollment, you can make changes online through your myCalPERS account. Active members, check with your employer before submitting changes online, as they may want you to follow a different process.

Dental & Vision Plan Information for State & CSU Members

Open Enrollment for the State of California and California State University (CSU) dental and vision plans starts September 16 and ends October 11, 2024.

State of California Employees & Retirees

CalHR administers the dental, vision and voluntary benefit programs for State of California active employees, retirees, and eligible dependents. For additional information about these benefits and to learn more about the Open Enrollment Benefits Fairs for active state employees, visit the CalHR Benefits website at calhr.benefitsprograms.info.

CSU Employees & Retirees

The CSU Office of the Chancellor administers the dental and vision programs for CSU active employees and retirees. For information about these benefits, contact your campus benefits office. CSU retirees should visit the CSU retirees website at calstate.edu/retirement for plan information.

Important Health Enrollment Reminders

- Be aware that a medical group ending its contract with a health plan, changes to the memoranda of understanding, bargaining unit agreements, or employer contribution amounts do not create a qualifying event to change plans outside of Open Enrollment.
- You will receive new health plan ID cards if you change plans or enroll for the first time.
- If you change health plans, do not use your previous health plan after December 31, 2024.
- New premiums and health plan changes will take effect January 1, 2025.