



# CalPERS Health Open Enrollment 2023

Starts September 18 & ends October 13  
Shop Health Plans and Find One That's Best for You

## 2024 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 Select HMO
- Anthem Traditional HMO
- Anthem Del Norte EPO
- Blue Shield Access+ HMO
- Blue Shield Access+ EPO
- Blue Shield Trio HMO
- Health Net Salud y Más HMO
- Kaiser Permanente HMO
- Kaiser Permanente 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 PPO
- Blue Shield Medicare PPO
- 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 PPO Medicare Supplement
- PERS Platinum PPO Medicare Supplement
- Sharp Direct Advantage HMO
- UnitedHealthcare Group Medicare Advantage PPO
- UnitedHealthcare Group Medicare Advantage Edge PPO
- Western Health Advantage MyCare Select HMO

## 2024 Health Premiums

CalPERS health plans will have an overall premium increase of 10.77% in 2024. Members enrolled in CalPERS' Basic HMO plans will experience a 10.50% average premium increase. Members enrolled in Basic PPO plans will have an overall increase of 12.17%.

Medicare Advantage plan premiums will increase 13.17% overall and Medicare Supplement plan premiums will increase 6.62% overall.

The 2024 Basic and Medicare premiums for the three association plans offered within the CalPERS Health Program will increase 9.73% and 5.98%, respectively.

Visit the **Plans & Rates** page on the **Health Benefits** section of the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) to explore the 2024 premiums for all health plans and regions.

## 2024 Health Program Changes

### Basic plan expansions:

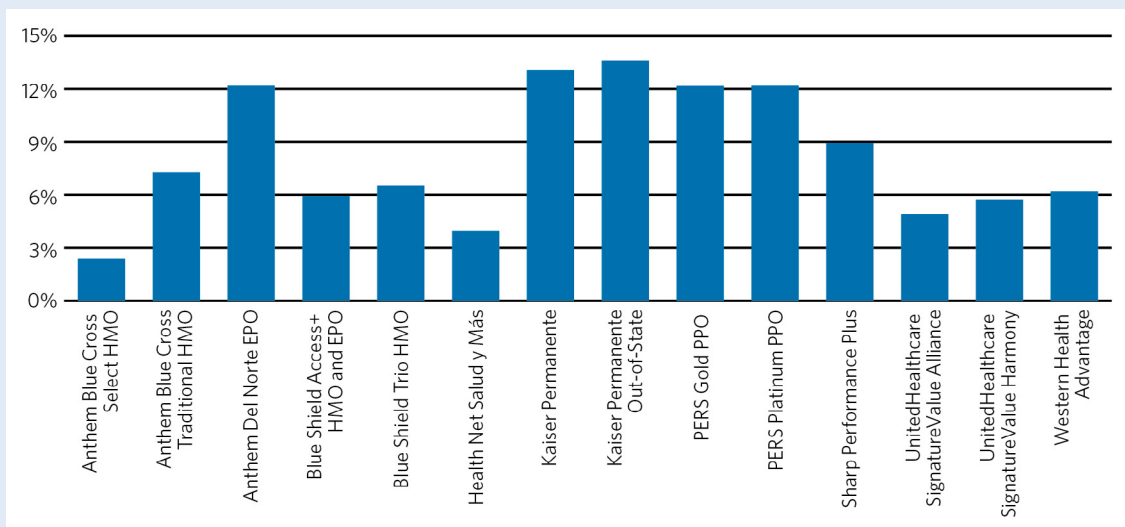
- **Blue Shield Access+ EPO** plan will expand into Del Norte and San Benito counties.
- **UnitedHealthcare SignatureValue Alliance HMO** plan will expand into 12 counties for public agency and school members: Alameda, Contra Costa, Marin, Merced, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, and Stanislaus.
- **UnitedHealthcare SignatureValue Harmony HMO** plan will expand into Santa Clara and Santa Cruz counties.

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## State Health Plan Premium Changes 2023 to 2024

### Basic Plans

Percentage of premium change for comparison purposes.



### Basic plan exits:

- Health Net SmartCare will exit the CalPERS Health Program and Anthem Traditional HMO will exit Glenn County. Members will need to choose a new plan during Open Enrollment.

### Medicare plan expansions:

- Kaiser Permanente Senior Advantage Summit will expand into eight out-of-state regions: Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington D.C.
- Western Health Advantage MyCare Select Medicare will expand into Humboldt County.

### Benefit design changes:

#### Basic plans:

- Basic HMO and PPO plans with OptumRx pharmacy services will have a new pharmacy mail-order program with opt-out option guiding members to use home delivery for non-specialty maintenance medications. OptumRx will provide information about this program.
- Basic PPO Site of Care lab services incentive waives coinsurance when members use preferred lab providers for routine lab tests.
- Basic PPO out-of-network deductible will increase from \$1,000 to \$2,500 for PERS Gold and from \$500 to \$2,000 for PERS Platinum.

#### Medicare plans:

- Anthem Blue Cross Medicare Preferred PPO to provide new supplemental benefits of Personal Emergency Response System devices and in-home support services.
- UnitedHealthcare Medicare Advantage Edge copay for emergency room visits changes to \$50.

## Resources and Reminders

### Shop CalPERS Health Plans

- Search for your primary care doctor, specialists, and behavioral health provider using the [Search Health Plans](#) tool in your customized myCalPERS account to see which plans they participate in. Your doctors may be available in a lower cost plan.
  - New this year, members enrolled in Basic plans can include a medical group in their search for health plans, and Medicare members can search for their Medicare doctor.
- Search Health Plans results include member satisfaction ratings to help inform your decision.
- Before making any plan changes, check with the health plan or doctor's office to verify doctor availability in the health plan.

### Make Open Enrollment Changes Online in myCalPERS

Retirees and active employees with your employer's approval can make changes online using your myCalPERS account instead of submitting a hard copy form. You can:

- Enroll yourself and your eligible dependents into health benefits
- Add or remove dependents
- Change health plans
- Cancel coverage

### 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 18 and ends October 13, 2023.

#### State of California Employees & Retirees

CalHR administers dental, vision, and voluntary benefit programs for State of California active employees and retirees. For additional information about these benefits, and to learn more about the Open Enrollment Fair for state employees, visit the CalHR Benefits website at [calhr.benefitsprograms.info](http://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/csu-retirees](http://calstate.edu/csu-retirees) for plan information.

### Important Health Enrollment Reminders

- Be aware that a medical group ending its contract with a health plan and changes to the memoranda of understanding, bargaining unit agreements, or employer contribution amounts does 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, 2023.
- New premiums and health plan changes will take effect January 1, 2024.



## Tell us about yourself.

Create your [Health Demographic Profile](#) in myCalPERS. It takes less than 2 minutes to complete and is confidential and secure.

Your response will help us better understand our members and improve quality of care and health outcomes for all. Dependents at least 18 years old can complete a profile at [calpers.ca.gov/hdp](http://calpers.ca.gov/hdp).