

Health Open Enrollment

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Health Account Management Division

Today's Topics

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What is Open Enrollment?

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Questions & Answers

A photograph of two men sitting at a wooden desk in a bright, modern office or home workspace. The man on the left, with dark hair and glasses, is wearing a grey sweater and is writing on a piece of paper with a white pen. The man on the right, with short dark hair, is wearing a striped shirt and is smiling while looking at a silver laptop. On the desk, there are two white mugs, a smartphone, and a tablet. In the background, there is a large window with a view of greenery, a potted plant, and a wooden chair with a mirror and a bag hanging on it. A blue semi-transparent banner is overlaid across the middle of the image, containing the text "What is Open Enrollment?".

What is Open Enrollment?

What is Open Enrollment?



A yearly event
held in the fall



Must be **eligible**
for CalPERS health
coverage



Changes take effect
January 1st of the
following year



This year's Open
Enrollment is
September 16th
through
October 11th

What Members Can Do During Open Enrollment



Enroll in CalPERS
health plan



Change health
plans



Add eligible
dependents



Remove
dependents

Dental and Vision Open Enrollment



**State of California and
CSU members**

Visit the Dental and Vision
Benefits webpage



**Public Agency and
School members**

Contact your employer
for dental and vision


View calpers.ca.gov/MembersDentalVision page for more details.



2025 Health Plan Changes

This information can be found at [calpers.ca.gov/https://www.calpers.ca.gov/AnnualHealthPlanChanges](https://www.calpers.ca.gov/AnnualHealthPlanChanges)

2025 Health Plan Changes

[Home](#) [Members](#) [Retirees](#) [Employers](#) [Investments](#) [Search](#) 

[Retirement Benefits](#) [Health Benefits](#) [Death Benefits](#)

[Home](#) > [Members](#) > [Health Benefits](#) > [Plans & Rates \(Active Member\)](#) > [Annual Health Plan Changes](#)

Annual Health Plan Changes

We're working to give members more choices for affordable health plans and to ensure our benefit coverage provides equitable, high-quality health care. We realize that any changes to health plans impact your decisions during Open Enrollment. We will communicate all changes to plans and premiums to you prior to [Open Enrollment](#) in the fall.

[2025](#) [2024](#)

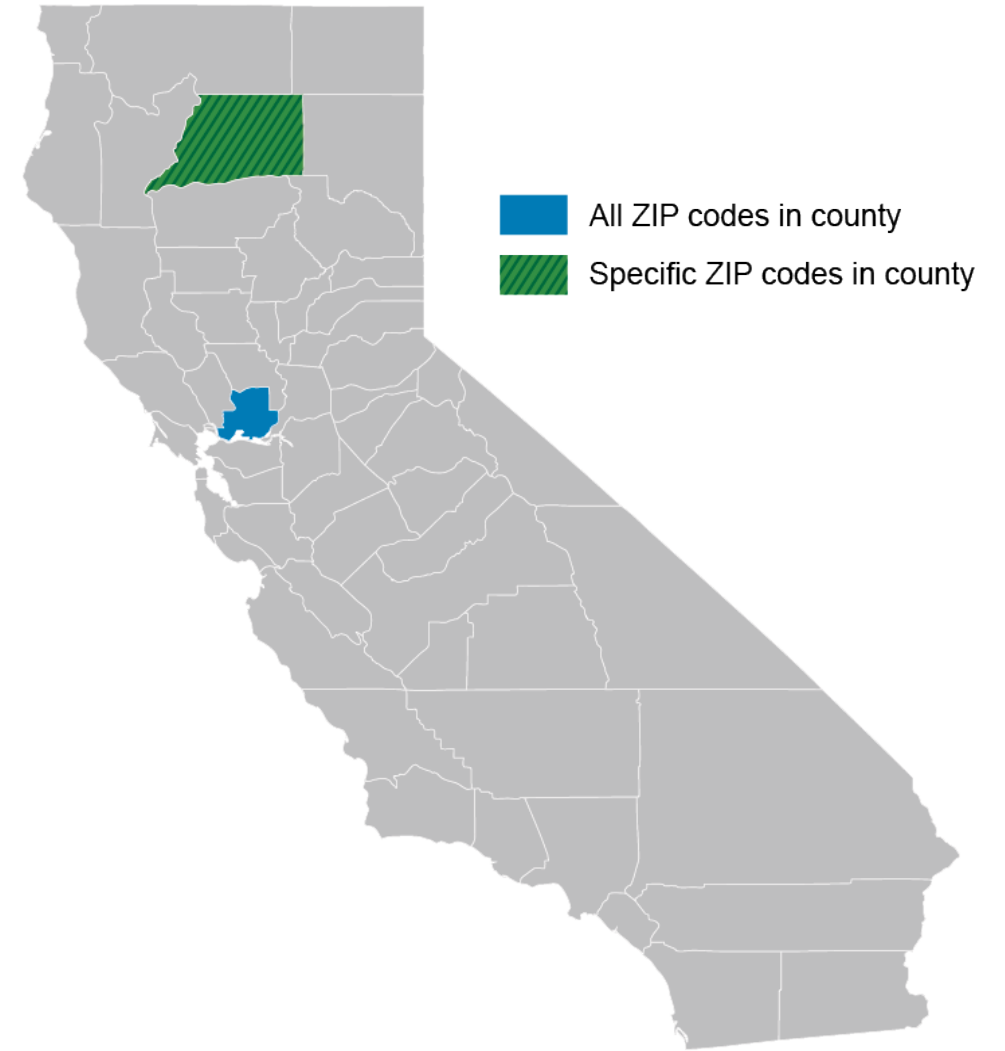
We're providing you with changes to health plans for 2025 that were approved by the [CalPERS Board of Administration](#). There are no other changes to our health plans or benefits except those described here. For a full list of available health plans and premiums, view the [Plans & Rates](#) page.

There's no action for you to take now.

Basic Plan Expansions

Blue Shield Trio will expand into the following counties:

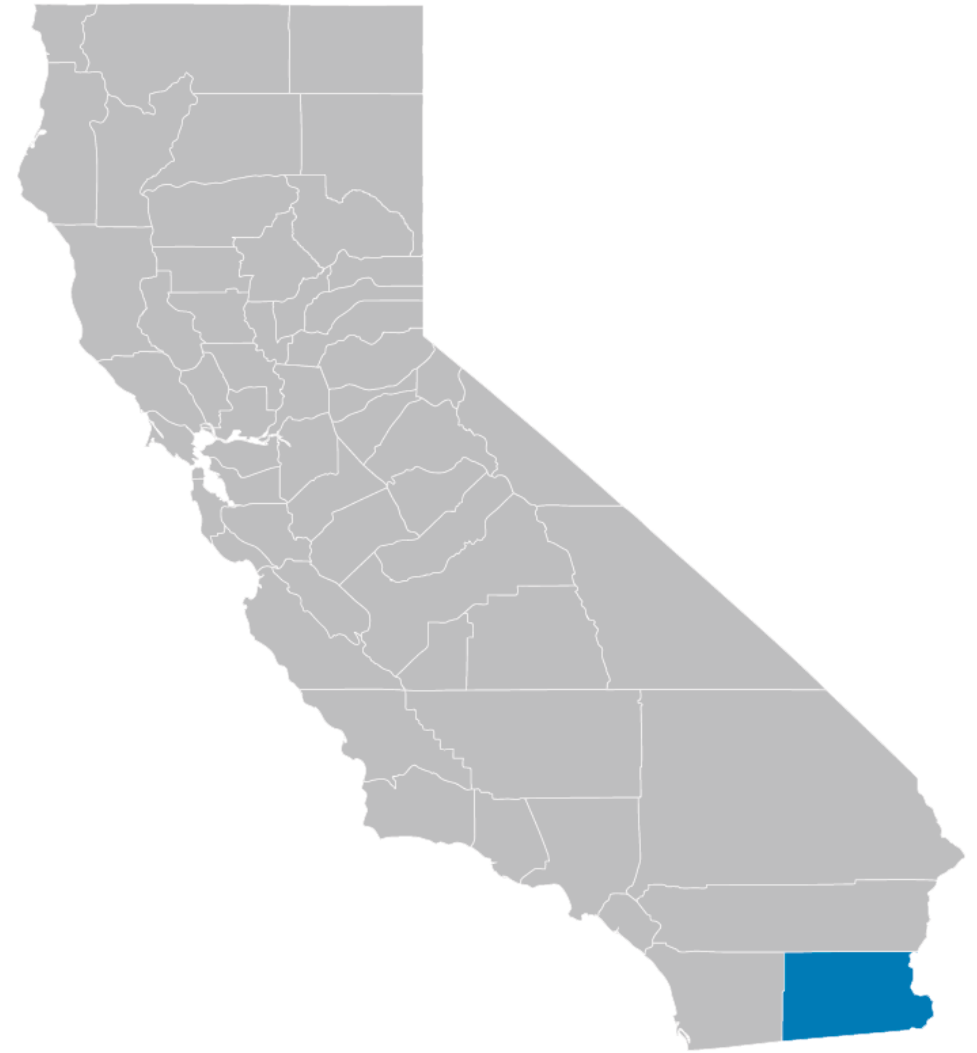
- Contra Costa County
- 3 ZIP codes in Shasta County



Basic Plan Expansions

Health Net Salud y Más will expand into the following county:

- Imperial County



Basic Plan Expansions

Kaiser Permanente will expand into the following county:

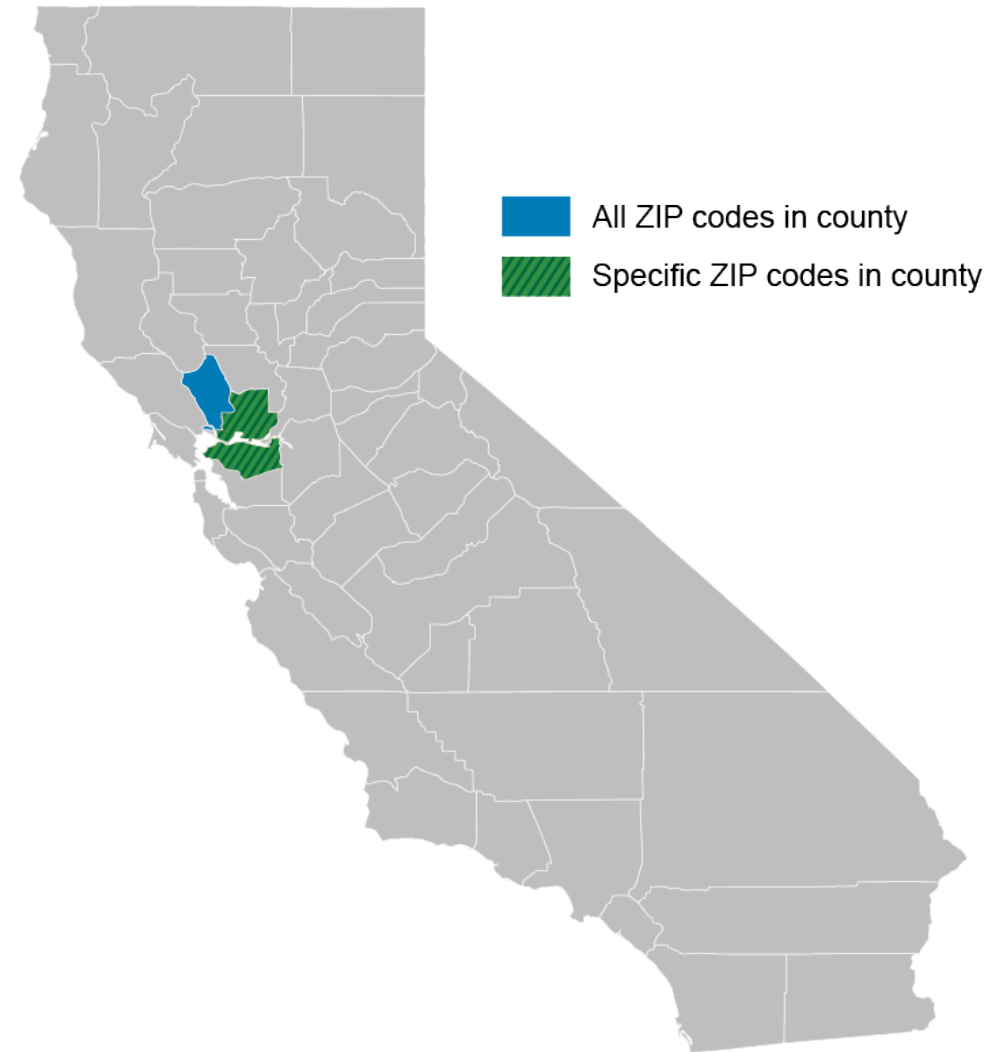
- 14 ZIP codes in Monterey County



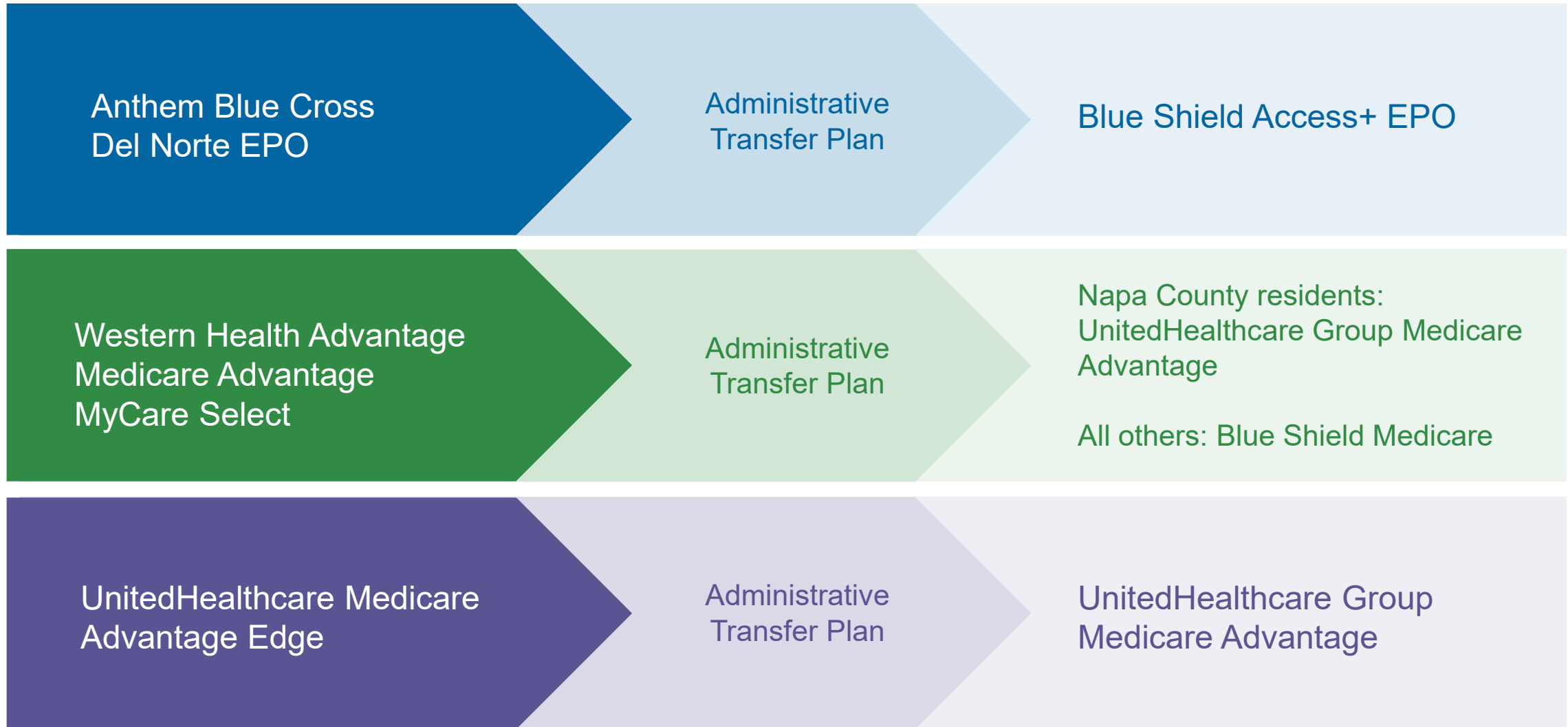
Basic Plan Expansions

UnitedHealthcare SignatureValue Harmony will expand into the following counties:

- Napa County
- 50 ZIP codes in Contra Costa County
- 2 ZIP codes in Solano County



Health Plan Exits



2025 Health Plan Changes

Plan	Changes
PERS Gold PERS Platinum (Basic and Medicare)	<p>Blue Shield of California</p> <ul style="list-style-type: none">• New Third-Party Administrator <p>Included Health</p> <ul style="list-style-type: none">• Will provide care coordination services for Basic plan members <p>Medicare members</p> <ul style="list-style-type: none">• Will not see any changes to provider networks and care coordination currently provided by their doctors• Will work with Blue Shield directly for health care services

2025 Health Plan Changes

Included Health for Basic PPO Plans



Help you navigate
your healthcare



Help you find
a doctor



Help you
understand claims

Call 24/7 at (855) 633-4436 or visit includedhealth.com/calpers for more details.

2025 Health Plan Changes

What's Not Changing for All PPO Plans



Plan names
and service areas



Copays, coinsurance,
deductibles



Pharmacy benefits
through OptumRx

2025 Health Plan Changes

Information on PPO Changes



PPO Webpage
(calpers.ca.gov/PPO)



PPO Webinar Youtube
(calpers.ca.gov/NewPPOAdmin)



FAQs from
PPO Webinar

Basic & Medicare Plans — Health Plan Changes for 2025

Benefit	Changes
Doula Benefit for all Pregnant and Postpartum Members	New benefit for all pregnant and postpartum Basic plan members to receive health education, advocacy, physical and emotional non-medical support before, during and after pregnancy, miscarriage, stillbirth, and abortions.
Travel Benefit for Medically Necessary Care	Standardize 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, up to \$5,000 per occurrence.

A man in a dark blue t-shirt is sitting at a dark wooden table in a kitchen, looking at a laptop. A young child with brown hair is sitting on his shoulders, looking over his shoulder at the laptop. The man is also holding a smartphone in his left hand. The kitchen has wooden cabinets and three white pendant lights hanging from the ceiling. On the table, there is a bowl of fruit and a dark cup. The scene is lit with warm, natural light.

Open Enrollment Resources

Open Enrollment Webpages

[Home](#) > [Members](#) > [Health Benefits](#) > [Open Enrollment for Members](#)

Open Enrollment for Active Members

Open Enrollment takes place each fall. The 2024 Open Enrollment dates are September 16 to October 11. Changes made during Open Enrollment take effect January 1, 2025.

Are you a Retiree?

Visit [Open Enrollment for Retirees](#) to get Open Enrollment information specific to our retired members. Active members can explore their options below.

Health Plan Changes for 2025

View [Annual Health Plan Changes](#) for details on health plans, service areas, and benefit design changes for 2025.

Dental & Vision

2024 Open Enrollment for State of California- and California State University (CSU)-sponsored dental and vision plans is September 16 to October 11.

View [Dental & Vision Benefits](#) for details on how to make changes to your dental and vision plan outside of Open Enrollment.

Visit calpers.ca.gov/OpenEnrollment page for more details.

Health Benefits

[Affordable Care Act \(ACA\)](#)

[Eligibility & Enrollment \(Active Member\)](#)

[Long-Term Care](#)

[Medicare](#)

[Open Enrollment for Active Members](#)

[Plans & Rates \(Active Member\)](#)

Resources

[CalHR Benefits Calculator](#) [↗](#)

[Health & Wellness Programs by Health Plan](#)

[Health Plan Search by ZIP Code](#)

[Online Health Enrollment for Active Members](#)

Forms & Publications

[2024 Health Benefit Summary \(PDF, 1.8 MB\)](#)

Your Guide to Choosing a Health Plan

Your Guide to Choosing a Health Plan

Only you can decide which health plan is right for you and your family. CalPERS offers a variety of Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), and Exclusive Provider Organization (EPO) plans to choose from. Use this checklist and available resources for factors to consider as you explore your options.

	Cost	Coverage	Availability
Research	<ul style="list-style-type: none"> Plan Rates Your Employer's Contribution Your Contribution Copays Out-of-Pocket Costs 	<ul style="list-style-type: none"> Plan Benefits Special Medical Needs Prescription Drug Services Behavioral Health Medicare Supplemental Benefits Health & Wellness Programs 	<ul style="list-style-type: none"> Plans Available in Your Home or Work ZIP Codes¹ Plan Types Networks and Doctors
Resources	<ul style="list-style-type: none"> myCalPERS my.calpers.ca.gov CalPERS Health Plan Statement Plans & Rates www.calpers.ca.gov/healthplanrates Your Employer Health Benefit Summary (HBD-110) www.calpers.ca.gov/HBS 	<ul style="list-style-type: none"> myCalPERS my.calpers.ca.gov Health Benefit Summary (HBD-110) www.calpers.ca.gov/HBS Health Program Guide (HBD-120) www.calpers.ca.gov/HPG Medicare Enrollment Guide (HBD-65) www.calpers.ca.gov/MEG Evidence of Coverage Health & Wellness Programs www.calpers.ca.gov/healthwellnessprograms 	<ul style="list-style-type: none"> Search Health Plans tool in myCalPERS Health Plan Search by ZIP Code www.calpers.ca.gov/healthplanssearchbyzipcode Your Preferred Doctor Health Plan's Customer Service Center Health Benefit Summary (HBD-110) www.calpers.ca.gov/HBS
Decision	<p>Have you decided to change your health plan based on cost, coverage, and availability? Then the time to take action is during CalPERS' annual Open Enrollment or within 60 days of a qualifying life event.</p>		
Action	<p>Active members² With your employer's approval, you can submit most health enrollment changes, along with supporting documentation, online through your myCalPERS account (select Open Enrollment under the Health tab).</p> <p>Retirees Retirees and survivors can submit changes through myCalPERS (select Open Enrollment under the Health tab).</p> <p>Plan changes during Open Enrollment take effect January 1 of the upcoming year. For Special Enrollments, the effective date is the first day of the month following the date your request is received.</p>		

¹ If you are an active employee or a working CalPERS retiree, you can enroll in a health plan using either your residential or work ZIP code.
² Use of this functionality is at the discretion of your employer. Confirm with them before you submit changes online.

www.calpers.ca.gov/choosingahealthplan

Plans & Rates Webpages

CalPERS

INVESTMENTS | NEWSROOM | CONTACT | ABOUT

SEARCH

Home | Active Members | Retirees | Employers | myCalPERS Log In

Cost of Living | **Health & Medicare** | Retirement Checks | Taxes | Working After Retirement

Home > Retirees > Health & Medicare > Retiree Plans & Rates

Retiree Plans & Rates

Visit your health plan's website to learn how benefits, claims, and payment of claims are covered, as well as the service limitations and exclusions that may apply. You can also log in to [myCalPERS](#) to use the **Search Health Plans** tool to research the health plan coverage and benefits most important to you and your family.

Some health plans are available only in certain counties and/or ZIP Codes. Contact the health plan before enrolling to make sure they cover your ZIP Codes and that their provider network is accepting new patients in your area. You may also use our online service, the [Health Plan Search by ZIP Code](#).

Open Enrollment is an annual process that occurs in the fall. During this time, you can enroll, change health plans, add eligible dependents, delete dependents, or cancel coverage.

Are you an active member? View [Active Member Plans & Rates](#) customized just for you.

Health & Medicare

- [Dependent Eligibility Verification](#)
- [Eligibility](#)
- [Medicare](#)
- [Open Enrollment for Retirees](#)
- [Retiree Plans](#)

Resources

- [California Health Care Quality Report Cards](#)

View calpers.ca.gov/ActiveMemberPlansRates and calpers.ca.gov/RetireePlansRates page for more details.

Plans & Rates Webpages

Rates & Employer Contributions

View [How CalPERS Sets Health Premiums](#) to get details on the rates and plans process.

2025

2024

[+ State & California State University \(CSU\) Members](#)

[+ Public Agency & School Members](#)

Health Plans

[View all health plan Summary of Coverage and Evidence of Coverage documents.](#)

All health plans have geographical restrictions except for PERS Platinum. To find health plans available in your area, refer to [Health Plan Search by ZIP Code](#).

[COVID-19 Coverage for CalPERS Health Plan Members](#)

[Dental & Vision Benefits](#)

[Health Plan Search by ZIP Code](#)

[OptumRx Pharmacy Benefits](#)

[Uniform Glossary of Health Coverage and Medical Terms \(PDF\)](#)

Forms & Publications

[2024 Health Benefit Summary \(PDF, 1.8 MB\)](#)

[Health Program Guide \(HBD 120\) \(PDF\)](#)

[Medicare Enrollment Guide \(PDF\)](#)

[Your Guide to Choosing a Health Plan \(PDF\)](#)

Health Publications

2025 Health Benefit Summary

Helping you make an informed decision about your health plan



calpers.ca.gov/HBS

Medicare Enrollment Guide

A practical guide to understanding how CalPERS and Medicare work together



Information as of August 2024



calpers.ca.gov/MEG

Health Program Guide

An informational guide to your CalPERS health benefits



Information as of August 2024



calpers.ca.gov/HPG

Evidence of Coverage

Forms & Publications

Browse, download, or print any form, publication, or other documents you may need. Forms are subject to our [Privacy Notice](#) and [Notice of Privacy Practices](#).

To order a publication:

- **Members:** [contact us](#) by phone.
- **Employers:** log in to [myCalPERS](#) and select **Requests** to access the Publication Ordering List.

Filter Documents

[Clear All](#)

Document Year

Filter by Year

Active Members

- All Active Members Documents (269)
 - Beneficiaries (13)
 - Community Property (4)
 - Deferred Compensation (1)
 - Health Benefits (156)
 - Judges' Retirement Systems (12)
 - Refunds & Reciprocity (10)
 - Retirement Benefits (71)
 - Service Credit (13)
 - Trusts & Power of Attorney (3)

Show 25 entries

Search:

Title

[2024 Anthem Blue Cross EPO, Del Norte County Plan - Evidence of Coverage \(PDF\)](#)

[2024 Anthem Blue Cross EPO, Del Norte County Plan - Summary of Benefits and Coverage \(PDF\)](#)

[2024 Anthem Blue Cross HMO, Select - Evidence of Coverage \(PDF\)](#)

[2024 Anthem Blue Cross HMO, Select - Summary of Benefits and Coverage \(PDF\)](#)

[2024 Anthem Blue Cross HMO, Traditional - Evidence of Coverage \(PDF\)](#)

[2024 Anthem Blue Cross HMO, Traditional - Summary of Benefits and Coverage \(PDF\)](#)

[2024 Anthem Blue Cross PPO, Medicare Preferred - Evidence of Coverage \(PDF\)](#)

[2024 Anthem Medicare Part D Prescription Drug Coverage - Evidence of Coverage \(PDF\)](#)

[2024 Blue Shield of California EPO - Summary of Benefits and Coverage \(PDF\)](#)

[2024 Blue Shield of California EPO, Basic - Evidence of Coverage \(PDF\)](#)

[2024 Blue Shield of California HMO, Access+ Basic Plan - Evidence of Coverage \(PDF\)](#)

Open Enrollment in myCalPERS

myCalPERS My Account Messages

Home Retirement **Health** Statements Education

Home > Health > Open Enrollment

Open Enrollment

Special Message Just for You

Visit [Search Health Plans](#) to shop and compare plans available to you.

Help Us Serve You Better

[Complete your Health Demographic Profile](#). Your information is confidential and will help us improve quality of care for all members.

Open Enrollment starts September 16, 2024 and ends October 11, 2024. Changes made during Open Enrollment take effect on January 1, 2025.

During Open Enrollment, you can:

- Change your CalPERS health plan.
- Add eligible dependents.
- Remove dependents.
- Cancel your existing CalPERS health coverage.
- Do nothing and keep your current plan.

Your Current Information

Dental Benefits

For dental enrollment changes or questions about benefits, contact your campus benefits officer or personnel office. Learn more about the [CSU Dental Insurance Plans](#).

For questions about dental benefits, contact Delta Dental at (800) 626-3108 or DeltaCare at (844) 519-8751.

Vision Benefits

To make changes to your vision plan, contact your campus benefits officer or personnel office. Learn more about the [CSU Vision Plans](#).







For questions about vision benefits, contact Vision Service Plan (VSP) at (800) 400-4569.

Login at myCalPERS.ca.gov for more details.

Open Enrollment in myCaIPERS

Health Plans (9)

Sorted By Doctor: Available to Not Availabl

 Kaiser Permanente (HMO) <hr/> <p>Your Share \$436.30</p> <hr/> <p>7.6 /10 Satisfaction Rating</p> <hr/> <p> DR. GUNEET KAUR AVAILABLE</p> <hr/> <p>View Plan Details</p> <p><input type="checkbox"/> Compare</p>	 Western Health Advantage (HMO) <hr/> <p>Your Share \$122.46</p> <hr/> <p>8.1 /10 Satisfaction Rating</p> <hr/> <p> DR. GUNEET KAUR NOT AVAILABLE</p> <hr/> <p>View Plan Details</p> <p><input type="checkbox"/> Compare</p>	 Blue Shield Trio (HMO) <hr/> <p>Your Share \$128.48</p> <hr/> <p>7.7 /10 Satisfaction Rating</p> <hr/> <p> DR. GUNEET KAUR NOT AVAILABLE</p> <hr/> <p>View Plan Details</p> <p><input type="checkbox"/> Compare</p>
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A woman with dark, curly hair, wearing a bright red top, is seated at a dark kitchen counter. She is looking down at a laptop screen on the left and holding a white document in her hands on the right. The background shows a kitchen with wooden cabinets and a window with light coming through. On the counter, there are two green plates with food, a white bowl, and a jar. A blue semi-transparent banner is overlaid across the middle of the image.

Open Enrollment Communication

Open Enrollment Materials

Health Plan Statement

- Future premium
- Enrollment summary

Open Enrollment dates:
September 16–October 11, 2024



2024 Health Plan Statement

Your health benefits information as of August 1, 2024

CalPERS ID: XXXXXXXXX

Our records indicate that you are currently enrolled in:

Your eligibility ZIP code¹ is:

The following individuals are enrolled under your health plan:

Relationship	Name	Health Coverage

Notice of Privacy Practices: CalPERS is responsible for protecting the health information we have about you. You also have rights regarding your health information. CalPERS' Notice of Privacy Practices explains how health information may be used and disclosed, and how you can exercise your rights. To access the most recent Notice of Privacy Practices, you may visit our website at www.calpers.ca.gov. If you have any questions, you may also contact us at **888 CalPERS** (or 888 225-7377).

¹ The eligibility ZIP code is used to determine the health plans in which you are eligible to enroll. If you are an active employee, you may choose either your residential or current work address ZIP code to establish eligibility. If you are a working retiree, you may use the ZIP code of your current employer for health plan eligibility. If you are a retiree, you may only use your residential address to establish eligibility.

Open Enrollment Newsletter

- Program highlights
- Health plan changes

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
- Kaiser Permanente Senior Medicare Advantage
- Kaiser Permanente Senior Medicare Advantage 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.

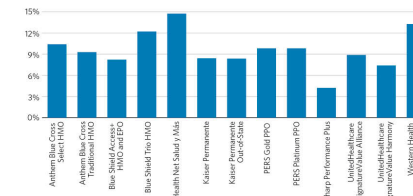
2025 Health Program Changes

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

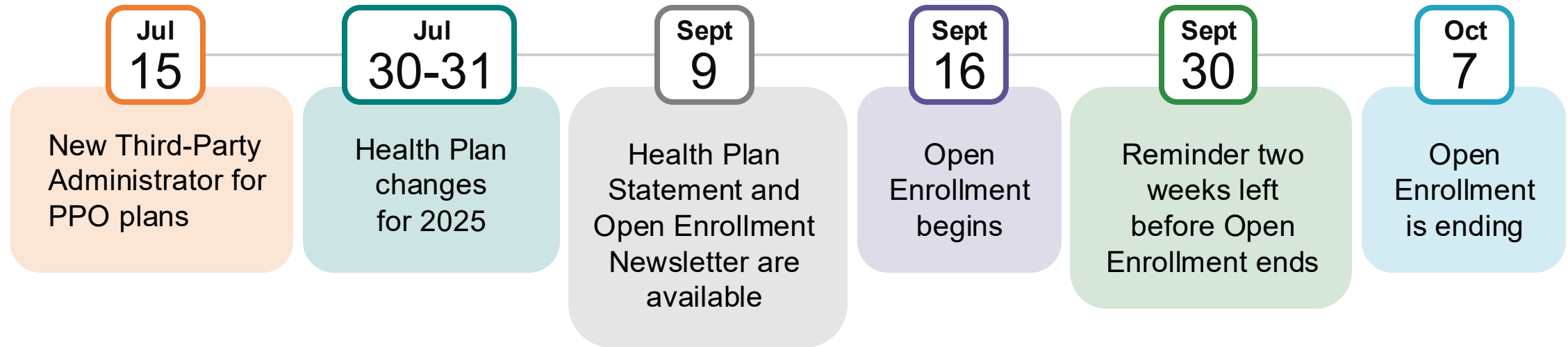
State Health Plan Premium Changes 2024 to 2025



Basic Plans

Percentage of premium change for comparison purposes.

Member Communications — Email



Member Communications — Letters

Jul
19 & 24

New Third-Party
Administrator for PPOs

Aug
20 & 27

Premium increases 9% or
higher, health plan exits,
PPO information

Ways to Make Changes



Online through
your **myCaIPERS**
account



By **mail** or **fax**



Call us at
888 CaIPERS
(888-225-7377)



By **appointment**
with a Regional
Office counselor

A photograph of an elderly woman with short grey hair and glasses, wearing a beige sweater, sitting on a light-colored carpet. She is leaning over a young child with brown hair, wearing a white long-sleeved shirt and grey pants. They are both focused on playing with colorful wooden blocks. The woman is placing a yellow block on top of a stack. The child is sitting cross-legged, looking at the blocks. The room has white bookshelves in the background filled with books. A teddy bear is visible on one of the shelves. A blue semi-transparent banner is overlaid across the middle of the image, containing the text "Questions and Answers".

Questions and Answers