

PERS *Gold*

For an even better PPO healthcare experience, CalPERS is partnering with Blue Shield of California and Included Health starting January 1, 2025. This new partnership is dedicated to ensuring you receive the highest quality care for your unique needs.

Your health benefits are not changing. Blue Shield will be the new administrator for the PPO plans, and Included Health will help you find the personalized care you need, using Blue Shield's network of doctors and hospitals and Included Health's network of virtual providers.



Plan highlights

- Once you've met your deductible, you pay a copayment or coinsurance for most services. You will usually pay less for services from in-network providers.
- Flexibility to see any doctor you choose for most services and to self-refer to specialists.
- Coverage for medical care across the United States and for urgent and emergency care anywhere in the world.
- Mental health benefits for help with depression, mental illness, and alcohol or substance use disorder. Some services are also available virtually.
- Incentives available to reduce individual deductible or family deductibles.
- Ability to see any participating chiropractor or acupuncturist without a referral from your PCP.
- Access to Included Health, an all-in-one destination for a more connected healthcare experience.



Learn more online

To explore this plan in more detail and search for doctors and other providers in this plan's network, visit includedhealth.com/calpers or scan the QR code.



Get more with this plan



Access care away from home

- **Urgent care center**
Ideal when your doctor is not available, saving you time and money compared to an ER visit. If you are having a medical emergency, please visit your closest emergency room.
- **BlueCard program**
Under the BlueCard® program, benefits will be provided for covered services received outside of California, but within the BlueCard® service area.



Get care at home

- **Clinical Triage**
Health advice from registered nurses at any time with Included Health.
- **Virtual care**
See a virtual doctor, therapist, or psychiatrist 24/7 from your phone or computer with Included Health.



Jump-start your well-being

- **Preventive care**
Annual exams, screenings, and immunizations.



Manage your condition

- **Case management**
Support services to help members manage acute medical events, such as surgeries and hospitalizations with Included Health.
- **Care management**
Included Health provides clinical care coordination for members with complex health needs. Including initial assessment, care planning, education, and clinical guidance.



We're here to help. If you have any questions, please call Included Health at **(855) 633-4436 (TTY: 711)**, 24/7, seven days a week.