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February 26, 2007

CalPERS members in Humboldt County may now select Blue Shield HMO!

Dear CalPERS Health Program Member

Good news! The CalPERS Board of Administration has approved a proposal to offer Blue Shield's Access+ HMO® option in Humboldt County. For the past six years, CalPERS members have not had an HMO option available in this area. This new plan will be available beginning **May 1, 2007**. CalPERS will offer members who have access to this new HMO plan an opportunity for a special enrollment period. Blue Shield's Access+ HMO® features \$10 co-payments for office visits, no out-of-pocket costs for hospitalization, no annual deductibles, and access to valuable online health management resources. See the enclosed Blue Shield CalPERS Health Plan Guide for further details.

Who is eligible to enroll in the Blue Shield Access+ HMO plan?

- State and contracting agency CalPERS members who are currently enrolled in a CalPERS health plan (e.g., PERSCare, PERS Choice, PORAC or CAHP) will have the opportunity to select the Blue Shield Access+ HMO option during a special enrollment period
- New hires may choose to enroll in the Blue Shield Access+ HMO within 60 days from the date of hire. The effective date will be the first of the month following the date the request is received by the Health Benefits Officer, but not earlier than **May 1, 2007**.
- Those who are eligible and are not currently enrolled may enroll in the Blue Shield Access+ HMO during the special open enrollment period.

Can employees who live in Del Norte and Trinity County select the HMO option?

The Blue Shield Access+ HMO service area approved by the Department of Managed Health Care is only available to those employees and retirees who live or work in Humboldt County. Employees who live in Del Norte or Trinity County may use their work ZIP code to enroll in Access+ HMO, *but only if they work in Humboldt County*.

Note: Retirees can only use their home address zip code to establish eligibility; therefore, you must reside in Humboldt County to be eligible to enroll in this new health plan.

When is the special enrollment period?

The special open enrollment period will be held from **March 1, 2007** through **March 30, 2007** with a **May 1, 2007** effective date.

When does coverage take effect and what are the benefits?

The Blue Shield Access+ HMO coverage will take effect **May 1, 2007**, and will offer the same standard benefits that it offers in all other CalPERS Blue Shield HMO coverage areas.

You can find a comprehensive overview of Blue Shield's Access+ HMO benefits and pharmacy coverage along with copay amounts in the Blue Shield CalPERS Health Plan Guide enclosed with this letter. You can also access information at Blue Shield's website, www.blueshieldca.com, or by calling your dedicated Blue Shield CalPERS Member Services team at **1-800-334-5847** (Monday through Friday 7 a.m. to 7 p.m.).

Where can I find a list of physicians and hospitals in the Blue Shield Access+ HMO network?

You can find information on physicians and hospitals at www.blueshieldca.com by clicking on *Find a Provider*. For help selecting a physician or to get a printed directory of HMO doctors, contact Blue Shield's Member Services at **1-800-334-5847** (Monday through Friday 7 a.m. to 7 p.m.).

Do I need to choose a primary care physician?

Yes. Employees and retirees who choose to enroll in the Blue Shield Access+ HMO option will need to choose a network primary care physician (PCP) at the time of enrollment. At Blue Shield, they are called Personal Physicians. Your Personal Physician will be responsible for the overall coordination of your health care.

What if I choose not to enroll in the Blue Shield Access+ HMO option?

Members who wish to remain in their current health plan do not need to do anything.

What about co-pays and deductibles I have already paid with my current PPO plan?

Deductibles and co-payments applied to your current CalPERS sponsored health plan (i.e., PERS Choice or PERSCare) will not be waived, reimbursed, or transferred to the Blue Shield Access+ HMO plan.

What should I do if I want to enroll in Blue Shield's Access+ HMO

Member	Action
Active Employees	<ul style="list-style-type: none"> • Complete an HBD-12 (enrollment form) and give the form to your human resources department. • You must live or work in the Humboldt County ZIP code area to be eligible to enroll. • Remember to choose a personal physician at the time of enrollment • You must submit your health plan change to your human resources department no later than March 30, 2007
Retirees	<ul style="list-style-type: none"> • Contact CalPERS at 888-CalPERS or (888-225-7377) • You must submit your change request to CalPERS no later than March 30, 2007. • You must live in the Humboldt County ZIP code to be eligible to enroll. • You may also submit a written request to: CalPERS Office of Employer & Member Health Services PO Box 942714 Sacramento, CA 94229-2714

**Blue Shield
Access+ HMO
ID cards**

Blue Shield will make every effort to ensure members who change health plans receive their new identification cards before the plan's effective date. Members who have not received identification cards for their new plan should **not** continue to use their prior plan *after May 1, 2007*. Members should first contact Member Services at **1-800-334-5847** for assistance. If unresolved, members may then contact the CalPERS Customer Service and Education Division at **888-CalPERS** or **(888-225-7377)** for assistance.

**Rural Health
Care Equity
Program
(RHCEP)
subsidy
(for state
employees and
retirees only)**

- To qualify for the Rural Health Care Equity Program (RHCEP), state employees and retirees living in California must be enrolled in a CalPERS approved health plan (e.g., PERSCare or PERS Choice) in an area where there is no contracted CalPERS HMO available.
- Effective **May 1, 2007**, state employees and annuitants that live in Humboldt County will no longer qualify for the RHCEP because Blue Shield HMO will now be available in Humboldt County.
- State employees who live in Del Norte or Trinity County and who use their Humboldt work ZIP code to enroll in the Blue Shield HMO will also no longer be eligible for the RHCEP.

The RHCEP program is administered by the State Department of Personnel Administration (DPA). You may contact DPA at **916-327-1439** for more information.

**Blue Shield's
Access+ HMO
State and
Contracting
Agency rates**

See the following attachments for Humboldt County Blue Shield's Access+ HMO® rates:

- **Attachment 1**—the CalPERS 2007 Health Premiums for State and Contracting Agencies in Northern California
- **Attachment 2**—the CalPERS 2007 COBRA Premiums for State and Contracting Agencies in Northern California

Note: Health care premiums for contracting agency active employees are based on regional pricing.

Why are public agency rates higher than State rates for Blue Shield's Access+ HMO?

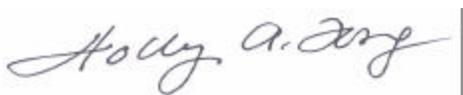
The CalPERS Board of Administration adopted regional pricing for public agencies effective January 1, 2005. Regional pricing adjusts premiums to reflect the actual cost of health care in a given region. With regional pricing public agencies pay an amount aligned with what they would pay in the open market for health care within the Northern California region.

State agencies are not affected by regional pricing.

Note: Members who choose to enroll in the Blue Shield HMO will not have deductibles and will have lower copays for office visits. Also, Blue Shield HMO members may enroll in the Healthy Rewards Program for 2007 and could earn up to \$200 for the year.

If you have any additional Blue Shield Access + HMO related questions, visit www.blueshieldca.com or call your dedicated Member Services team at **(800) 334-5847**. Representatives are ready to help you from Monday through Friday 7 a.m. to 7 p.m.

Sincerely,



Holly A. Fong, Chief
Office of Employer and Member Health Services