



CalPERS Open Enrollment News 2008



**Open Enrollment begins
September 15, 2008, and
ends October 10, 2008**

During Open Enrollment

- Enroll in the CalPERS Health Program
- Change health plans
- Add eligible family members to your plan

Welcome to Open Enrollment News 2008

This newsletter will provide you with all the information you need to know about Open Enrollment and the CalPERS Health Program, including an overview of any benefit or co-payment changes for 2009, tips to help you choose the plan that's right for you and your family, and instructions on how to change your plan.

If you have Internet access, be sure to visit the **Open Enrollment Center** on the home page of the **CalPERS Web site at www.calpers.ca.gov**. The **Open Enrollment Center** is your **one-stop shop** for Health Open Enrollment. It includes **"Quick Links"** to Health Program publications, health plan rates and information, and tools to help you choose a plan.

2009 Health Program Update

There is good news on the health care front. The CalPERS Board of Administration approved a 2009 health rates package that will increase overall premiums by 4.3 percent – the smallest increase in more than a decade.

We are pleased to inform you that there will be no change in benefits or co-payments next year for Basic and Medicare members in the following health plans: Blue Shield of California, PERS Choice, PERS Select, PERSCare, and Peace Officers Research Association of California (PORAC).

Members in Kaiser's Basic plan will have no co-payment for eye exams in 2009.

Basic and Medicare members in the California Correctional Peace Officers Association (CCPOA) plan will see a decrease in co-payments for preventive care services and certain office visits next year, and an increase in the number of allowed outpatient substance abuse visits. CCPOA members will also have standardized co-payments for certain non-preventive care services.

The benefit for a routine physical for California Association of Highway Patrolmen (CAHP) Basic plan members will increase, and CAHP Basic and Medicare members will have additional coverage for shingles vaccinations.

Inside this package, you will find a rate sheet that reflects total premium costs for all the health plans next year.

In June, the CalPERS Board of Administration approved a 2009 health rates package that will increase overall premiums by only 4.3 percent. This is the lowest increase in more than 10 years and well below industry projections.



Working Together to Make a Difference

We have been working hard to help contain health care costs, but we still need you to do your part. Making wise choices about your health is not only good for you – it's good for CalPERS.

Every time you make a healthy change in your lifestyle, practice preventive care, use generic drugs when available, and use urgent care instead of emergency care facilities when appropriate, you enhance your overall health and keep your own health care costs down. You also help us keep costs down for all CalPERS members.

Our Board of Administration is doing its part, too. Here are some of the initiatives the Board has undertaken to contain cost increases and improve health outcomes for our members:

- Launching the Partnership for Change to promote hospital performance transparency, manage hospital costs, and ensure a high-value hospital network
- Encouraging the use of generic drugs and giving members incentives to order prescriptions by mail when practical

- Removing the highest cost hospitals from the Blue Shield of California network
- Adjusting premiums for public agencies on a regional basis to remain competitive in regional markets
- Negotiating innovative, multi-year contracts (Blue Shield, Anthem Blue Cross, Medco)
- Developing disease management programs
- Implementing Centers of Expertise
- Developing incentives for members to get and stay healthy
- Waiving most preventive care co-payments to encourage members to receive the right care at the right place
- Eliminating a small, regional HMO plan
- Withdrawing Blue Shield's HMO from the four costliest rural counties
- Adding new lower-cost health plans (Blue Shield NetValue and PERS Select)

We will continue to do everything we can to make sure that you get the highest quality of health care at the most affordable price. Working together, we can make a difference!

Choosing the Right Health Plan

Selecting a health plan for you and your family is one of the most important decisions you make. To help, we offer these convenient online tools:

- The *Health Plan Search by ZIP Code* tells you which plans are available in your area.
- The *Health Plan Chooser* lets you weigh plan benefits and costs, search for specific doctors, and view plan satisfaction and quality ratings.

You can find the *Health Plan Search by ZIP Code* and *Health Plan Chooser* tools in Open Enrollment Center on the home page of CalPERS On-Line at www.calpers.ca.gov.

Same Plan, Different Name

Blue Cross of California has changed its name to Anthem Blue Cross.

There will be no change to benefits, providers, or customer service telephone numbers. Members can access the Anthem Blue Cross Web site at www.anthem.com/ca/calpers.



Understanding Plan Availability

If you are an active employee or a working CalPERS retiree, you may enroll in a health plan using either your home or work ZIP Code. If you use a home ZIP Code, all enrolled dependents must live in the health plan's service area. (If you are enrolling in Kaiser Permanente Senior Advantage, you may only use your residential address.)

If you use a work ZIP Code, all enrolled dependents must receive all covered services (except emergency and urgent care) within the health plan's service area, even if they do not live in that service area.

If you are a retired CalPERS member, you may select any plan in your residential ZIP Code area. You cannot use the address of the employer from which you retired to establish ZIP Code eligibility.

Changing Your Plan

Here's how you can change your health plan during Open Enrollment.

Active Employees – Contact your Health Benefits Officer or Personnel Office for required forms and documentation.

Retirees – If you have Internet access, you can change your health plan online through my|CalPERS during Open Enrollment (September 15 – October 10, 2008). Access my|CalPERS at <http://my.calpers.ca.gov>. Since my|CalPERS is a secure Web site, you must register one time, and then log in each time you visit. Registering is a simple and secure process. Once registered, you may change your health plan by selecting “My Health Summary” from the left-side navigation menu, and then choosing “Change My Health Plan.”

If you prefer, you may call CalPERS toll free at **888 CalPERS** (or **888-225-7377**) to speak with a customer service representative or use our Interactive Voice Response System to make a change to your health plan.

Attention Medicare Members

If you enroll in a Medicare Part D plan outside of CalPERS, you will lose your CalPERS health coverage. For most members, your CalPERS health plan provides prescription coverage that is as good as – or better than – Medicare Part D.

New Medicare Publication

CalPERS offers many publications to help you better understand your health benefits and plan options.

If you are a Medicare member or are approaching age 65, you might be interested in the new **2009 CalPERS Medicare Enrollment Guide**. This publication will help you understand how Medicare works with your CalPERS health benefits.

Enclosed with this newsletter is a postage-paid postcard for ordering the **2009 CalPERS Medicare Enrollment Guide** and other CalPERS Health Program publications. Simply check the box next to the publications you would like to receive, and we will mail them to your home address. You can also download them through the Open Enrollment Center on CalPERS On-Line at www.calpers.ca.gov, or call our toll free number at **888 CalPERS** (or **888-225-7377**).



Additional Information for State Members

State Dental Open Enrollment

The 2008 Open Enrollment period for State-sponsored dental plans is also from September 15 – October 10, 2008. You don't need to do anything unless you want to enroll in a dental plan, change plans, cancel coverage, or add/delete dependents on your plan. Changes and enrollments made during this period take effect January 1, 2009. This program is administered by the Department of Personnel Administration (DPA), Benefits Division. For more information on benefits, contact DPA at (916) 322-0300.

If you are an Active State employee, you will receive Dental Open Enrollment information from your department. Contact your Personnel Office for more information.

If you are a State retiree, DPA will mail a Dental Open Enrollment notification letter to your home around mid-August. This letter will provide you with specific information regarding the 2008 Dental Open Enrollment period and available

dental plans. You can also call CalPERS at **888 CalPERS** (or **888-225-7377**) from 8:00 a.m. to 5:00 p.m. Monday through Friday during the Open Enrollment period.

State Retiree/Annuitant Vision Plan

From September 15 – October 10, 2008, you will also be able to enroll in the State Retiree/Annuitant Vision Plan or cancel coverage if you have completed the 12-month minimum enrollment requirement. You can also add or delete dependents during this time.

Before enrolling in the State Retiree/Annuitant Vision Plan, we suggest that you review any vision benefits that may be available through your health plan.

The Department of Personnel Administration, Benefits Division administers this program through the Vision Service Plan (VSP). If you wish to enroll or make any changes, please contact VSP at (800) 877-7195.

my|CalPERS

We have enhanced my|CalPERS, our secure, easy-to-use Web site, to give you improved functionality and increased service! my|CalPERS allows you to maintain personal account profile information, access current health summary information, retrieve statements, manage financial and retirement planning activities, and much more.

We've also recently added some new features that allow you to access your health plan information. In the "My Health Summary" section, you can view your current plan, get detailed information about family members enrolled in your plan, search for health plans, and get access to CalPERS Health Program forms and publications. my|CalPERS is available when you need it at <http://my.calpers.ca.gov>.