CalPERS Health Open Enrollment 2015
*Starts September 14 and ends October 9*

Things you need to know...

**Your plan**
Is your plan still available or is there a better option for you?

**Your cost**
Has your cost changed since last year?

**Your network**
Will you still have access to your doctors and/or hospitals?

You can find the information you need in your Open Enrollment packet, online at [www.calpers.ca.gov](http://www.calpers.ca.gov), or by contacting your Health Benefits Officer or Human Resources Department.

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**FAQs about Open Enrollment**

**When can I make changes to my health care plan?**
For the majority of members, the only time you can make changes is during CalPERS annual Open Enrollment period (starts September 14 and ends October 9). The only exceptions are when you qualify for Medicare, if you move, or when you retire.

**When do changes take effect?**
Any changes you request will take effect January 1, 2016.

**Where can I find Open Enrollment information?**
Your Open Enrollment packet, in conjunction with the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov), provides you access to everything you need to make an informed decision about your health care coverage. This includes: plan changes, lists of health plan costs, online publications, and where to find other important information. Additional questions? Your Health Benefits Officer or Human Resources Department is another great resource.