



Did you know?

As a CalPERS member you can access your customized Health Plan Statement (HPS) and 2016 Open Enrollment information through my|CalPERS.

The HPS informs you of specific health benefit changes that may impact you in the upcoming year, and provides detailed information about the health plans and their monthly premium rates that may be available in your eligibility ZIP code. Visit my.calpers.ca.gov to access, view, download, and print your health enrollment information.

CalPERS Health Open Enrollment 2016 Starts September 12 and ends October 7

2017 Health Program Highlights

CalPERS is offering six Health Maintenance Organization (HMO) and three Preferred Provider Organization (PPO) options for non-Medicare subscribers in 2017, including Anthem Blue Cross, Blue Shield of California, Health Net, Kaiser Permanente, Sharp Health Plan and UnitedHealthcare. Medicare subscribers will have available to them the UnitedHealthcare (UHC) Medicare Advantage PPO plan, the Kaiser Permanente Senior Advantage plan, and the CalPERS PPO Medicare plans.

CalPERS made an important change in its Health Program this year with the selection of a new Pharmacy Benefit Manager (PBM). Effective January 1, 2017, OptumRx will replace CVS Caremark as the PBM for CalPERS PPO plans and all

of its HMO plans except Blue Shield and Kaiser. CalPERS staff are working with OptumRx to ensure a smooth transition for members enrolled in impacted health plans, including providing communications to keep them fully informed of the progress.

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2017 Health Program Highlights

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Blue Shield will not offer the NetValue plan effective January 1, 2017. Members enrolled in NetValue will be automatically enrolled in Blue Shield's Access+ effective January 1, 2017, since most providers who currently participate in NetValue also participate in Access+. NetValue members may also choose another available health plan during Open Enrollment. Anthem, Blue Shield, Kaiser, and United offer Basic (non-Medicare) plans in most counties throughout California.

Anthem continues to serve as the Third Party Administrator for CalPERS' PPO health plans, PERS Select, PERS Choice and PERSCare, as well as the Exclusive Provider Organization (EPO) plans in Del Norte and Monterey counties. Kaiser is expanding its Basic plan to Santa Cruz County. Health Net is expanding into Marin County. UnitedHealthcare is expanding within San Luis Obispo, Madera, Riverside, San Bernardino, and San Diego counties.

We encourage you to visit my.calpers.ca.gov to view all Open Enrollment information including all

2017 health plans available to you and the monthly premium rates. You can also access health plan websites, provider directories, and Summary of Benefits and Coverage information.

Benefit Changes in 2017

- CalPERS is implementing an important new diabetes prevention program for all health plans in 2017. This benefit is designed to reach pre-diabetic plan members to prevent or reduce the onset of Type 2 diabetes.
- Kaiser is adding a dental coverage option through its Senior Advantage Medicare plan for non-state public agency retirees who would like to receive the coverage as part of their retirement benefits.
 - The dental benefit is a separate option that will be offered by Delta Dental with an additional premium of \$14.33 per month, per Medicare member. Delta Dental will bill members directly for these benefits. Contact Delta Dental for more information at (866) 257-4399

- Kaiser will offer a fitness program called Silver&Fit to CalPERS Medicare enrollees. Covered by the Kaiser Medicare enrollee's premium, Silver&Fit will provide a membership at a participating health club or exercise center, or a home fitness program for members who can't get to a fitness center or want to work out at home. Contact Kaiser Permanente for more information at (800) 464-4000.

OptumRx becomes new CalPERS PBM!



OptumRx will replace CVS Caremark as the CalPERS pharmacy benefit manager, effective January 1, 2017. OptumRx will administer the prescription drug benefits for CalPERS members and their dependents enrolled in PERS Select, PERS Choice and PERSCare PPO plans, as well as those in Anthem Blue Cross, HealthNet, Sharp and UnitedHealthcare HMO plans.



Access Your Health Benefits Online at my.calpers.ca.gov

This new feature enables you to access, view, download, and print your customized Health Plan Statement, which informs you of specific health benefit changes that may impact you in the upcoming year. You can also access a variety of resources to help you make an informed decision during Open Enrollment.

Changing Your Health Plan

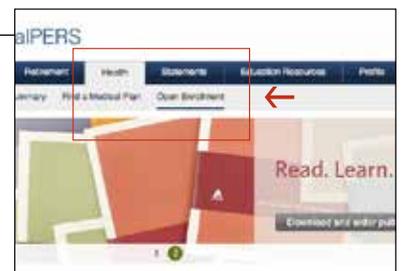
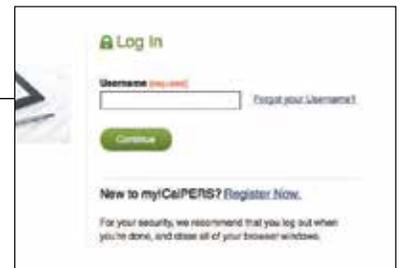
Open Enrollment starts September 12 and ends October 7, 2016.

All changes become effective January 1, 2017. Here's how you can change your health plan during Open Enrollment:

- **Active Employees** — Contact your Health Benefits Officer or Human Resources Department for required forms and documentation.
- **Retirees** — If you are a retiree, CalPERS is your Health Benefits Officer. You may change your health plan online during Open Enrollment through my|CalPERS at my.calpers.ca.gov and follow the instructions to the right. You may also mail your request to CalPERS Member Account Management Division, P.O. Box 942715, Sacramento, CA 94229-2715, or by calling us toll free at 888 CalPERS (or 888-225-7377).

Retiree Instructions

- 1 Visit my.calpers.ca.gov to access your my|CalPERS account.
Select **Participant** then **Continue** to log in or register.
- 2 Log in to your my|CalPERS account or register at my.calpers.ca.gov.
- 3 Select **Open Enrollment** under the **Health** tab.
- 4 Select the **Change Health Benefits** button at bottom of screen. (Image not shown)
- 5 Follow the instructions to:
 - Change your medical plan
 - Remove or add dependents



Important Health Enrollment Reminders

- Be aware that a medical group no longer contracting with a health plan is not a qualifying event to change plans outside of Open Enrollment
- You will receive new health plan ID cards from your health plan
- Carefully review your pay warrant to ensure the correct health plan premium deduction was made when you change health plans, enroll for the first time, or add/delete dependents
- If you change plans during Open Enrollment and your January warrant doesn't show the new premium deduction please wait; you should see the correct deduction applied in your February warrant
- If you don't see the correct deduction applied in your February warrant, contact your Health Benefits Officer or Human Resources Department (or CalPERS, if you are a retiree)
- Do not continue to use your previous health plan after December 31, 2016

Do you have a my|CalPERS account?

If you do not have a my|CalPERS account, go to my.calpers.ca.gov and follow the instructions below.

- 1 On the Pre-Log In page, select Participant and Continue.
- 2 Select **Register Now**.
- 3 **Accept** the terms and conditions under the Security Agreement.
- 4 Identify yourself by providing your name, date of birth, last four digits of your Social Security number or your CalPERS Identification number.
- 5 Answer a set of questions about your CalPERS account to verify your identity.
- 6 Create a Username and Password, and enter your email address.
- 7 Choose a personal security image and message.
- 8 Choose your security questions and answers. It's important to choose questions and answers you will remember.
- 9 Log in to my|CalPERS.



Member Account
Management Division
P.O. Box 942715
Sacramento, CA 94229-2715
888 CalPERS (or 888-225-7377)
www.calpers.ca.gov



Additional Information for State Members

The Open Enrollment period for State of California and California State University (CSU)-sponsored dental and vision plans is September 12 - October 7, 2016.

State of California Active Employees and Retirees

Dental and vision programs are administered by the California Department of Human Resources (CalHR). For additional information about state employee dental and vision benefits, visit the CalHR website at www.calhr.ca.gov.

Dental

Active employees — contact your Human Resources Department.
Retirees — contact CalPERS at **888 CalPERS (or 888-225-7377)**

Vision

Active employees and Retirees — contact VSP at (800) 877-7195

CSU Active Employees and Retirees

Dental and vision programs are administered by the CSU Office of the Chancellor. For additional information about CSU Active employee dental and vision benefits, please contact your campus benefits office. CSU

Retirees are encouraged to visit www.csuretirees.calstate.edu for specific plan information.

Dental

Active employees — contact your campus benefits office or Human Resources Department
Retirees — contact CalPERS at **888 CalPERS (or 888-225-7377)**

Vision

Active employees and Retirees — contact VSP at (800) 400-4569. CSU Retirees can also visit their website at <http://csuretirees.vspforme.com>.