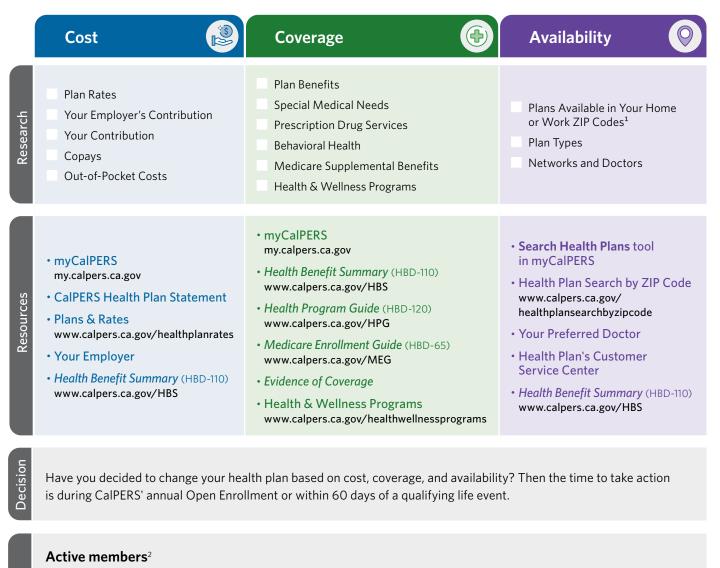
## How to Choose a Health Plan

Only you can decide which health plan is right for you and your family. CalPERS offers a variety of Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), and Exclusive Provider Organization (EPO) plans to choose from. Use this checklist and available resources for factors to consider as you explore your options.



With your employer's approval, you can submit most health enrollment changes, along with supporting documentation, online through your myCalPERS account (select **Open Enrollment** under the **Health** tab).

## Retirees

Action

Retirees and survivors can submit changes through myCalPERS (select Open Enrollment under the Health tab).

Plan changes during Open Enrollment take effect January 1 of the upcoming year. For Special Enrollments, the effective date is the first day of the month following the date your request is received.

<sup>1</sup> If you are an active employee or a working CaIPERS retiree, you can enroll in a health plan using either your residential or work ZIP code. <sup>2</sup> Use of this functionality is at the discretion of your employer. Confirm with them before you submit changes online.