




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.

	Cost 	Coverage 	Availability 
Research	<ul style="list-style-type: none"> <input type="checkbox"/> Plan Rates <input type="checkbox"/> Your Employer's Contribution <input type="checkbox"/> Your Contribution <input type="checkbox"/> Copays <input type="checkbox"/> Out-of-Pocket Costs 	<ul style="list-style-type: none"> <input type="checkbox"/> Plan Benefits <input type="checkbox"/> Special Medical Needs <input type="checkbox"/> Prescription Drug Services <input type="checkbox"/> Behavioral Health <input type="checkbox"/> Medicare Supplemental Benefits <input type="checkbox"/> Health & Wellness Programs 	<ul style="list-style-type: none"> <input type="checkbox"/> Plans Available in Your Home or Work ZIP Codes¹ <input type="checkbox"/> Plan Types <input type="checkbox"/> Networks and Doctors
Resources	<ul style="list-style-type: none"> • myCalPERS mycalpers.ca.gov • CalPERS Health Plan Statement • Plans & Rates www.calters.ca.gov/healthplanrates • Your Employer • Health Benefit Summary (HBD-110) www.calters.ca.gov/HBS 	<ul style="list-style-type: none"> • myCalPERS my.calters.ca.gov • Health Benefit Summary (HBD-110) www.calters.ca.gov/HBS • Health Program Guide (HBD-120) www.calters.ca.gov/HPG • Medicare Enrollment Guide (HBD-65) www.calters.ca.gov/MEG • Evidence of Coverage • Health & Wellness Programs www.calters.ca.gov/healthwellnessprograms 	<ul style="list-style-type: none"> • Search Health Plans tool in myCalPERS • Health Plan Search by ZIP Code www.calters.ca.gov/healthplansearchbyzipcode • Your Preferred Doctor • Health Plan's Customer Service Center • Health Benefit Summary (HBD-110) www.calters.ca.gov/HBS
Decision	Have you decided to change your health plan based on cost, coverage, and availability? Then the time to take action is during CalPERS' annual Open Enrollment or within 60 days of a qualifying life event.		
Action	Active members² 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 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.		

¹ If you are an active employee or a working CalPERS retiree, you can enroll in a health plan using either your residential or work ZIP code.

² Use of this functionality is at the discretion of your employer. Confirm with them before you submit changes online.