Your Guide to Choosing a Health Plan

Only you can decide which health plan is best 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. Here are some factors to consider when choosing a new health plan. There are also many tools and resources available to help in your research. If you want to keep your current health plan, no action is needed.

Factors to Consider

☐ Costs
  • Your monthly premium
  • Your employer’s contribution
  • Your contribution
  • Copays, deductibles, coinsurance, and treatment costs

☐ Available health plans
  • Your eligibility ZIP code determines the health plans available to you

☐ Available networks and doctors
  • Doctors, medical groups, hospitals, specialists, behavioral health, labs, pharmacies, etc.
  • You may be able to keep your current doctor and switch to a more cost-efficient plan

☐ Covered benefits
  • Acupuncture, chiropractic, diabetes services, physical/occupational/speech therapies, skilled nursing, behavioral health, home health services, etc. Some Medicare plans offer supplemental benefits.

☐ Other factors
  • What services are available when you travel?
  • Are provider locations convenient?
  • Take advantage of Health Plan Events & Resources to learn about programs for wellness, fitness, and health education offered by the plan.

Tools & Resources

☐ Search Health Plans tool in myCalPERS
  • Monthly premiums for each plan
  • Customized side-by-side benefit comparisons and copay information
  • Search for your doctor and see which health plan they are available in
  • Member satisfaction ratings for each health plan

☐ Plans & Rates
  • Premiums and employer contributions for State & CSU members
  • Health plan links:
    - Health plan’s website
    - Prescription drug services
    - Evidence of Coverage: describes the exact terms and conditions of coverage
    - Summary of Benefits and Coverage: describes what the plan pays for and what you pay for

☐ Health Program Guide
  • Eligibility and enrollment requirements
  • How and when to make health plan changes
  • Information about events that can affect your health benefits

☐ Health Benefit Summary
  • Side-by-side health plan comparisons
  • Covered services and copayment information
  • Plan availability by county
  • Differences between HMOs, PPOs, and EPOs

☐ Medicare Enrollment Guide
  • How Medicare works with your CalPERS health benefits
  • When and how to enroll in a CalPERS Medicare health plan