



California Public Employees' Retirement System
Health Policy & Benefits Branch
400 Q Street, Sacramento, CA 95811
888 CalPERS (or 888-225-7377) | TTY: (877) 249-7442 | www.calpers.ca.gov

Sample Letter: State Active

Addressee Name
Street Address
City, State Zip Code

August 22, 2023

CalPERS ID: *Participant CID*

Dear *Participant Name*,

In advance of the 2023 Health Open Enrollment period, we want to inform you of key changes to your current health plan. Effective January 1, 2024, the total monthly premium for *Health Plan Name* will increase by *Percent Increase*. **If you would like to remain enrolled in your current health plan, no action is required on your part.**

Please note your share may increase by a different percentage due to your employer's contribution amount. Contact your employer to find out how much they contribute toward your total monthly premium.

We recognize this increase is significant and encourage you to shop health plans. There may be an HMO or EPO plan available in your area that allows members to lower their monthly premium by changing health plans. Cost savings projection is based on the single-party rate of the lowest to highest cost plans that cover the most counties. Actual savings will vary based on plan, party rate, and employer contribution.

We'd also like to inform you of health plan expansions that may be available in your area for 2024. The expansions include combination plans.

Blue Shield Access+ EPO will be expanding into Del Norte and San Benito counties.

UnitedHealthcare SignatureValue Harmony will be expanding into Santa Clara and Santa Cruz counties.

Open Enrollment is September 18 – October 13, 2023. Beginning September 11, 2023, you can access your customized Open Enrollment information, tools, and resources online at **my.calpers.ca.gov**.

When shopping for health plans, consider lower-cost options, available doctors and hospitals, and the location of care facilities. We want you to be well-informed so you can make the best decision for you and your family.

See how much you could save by switching plans. On September 11, log in to your myCalPERS account at my.calpers.ca.gov. Use the **Search Health Plans** tool to:

- Find and compare 2024 health plans available in your area
- See monthly premiums and member satisfaction ratings
- View side-by-side health plan, benefit, and copay comparisons
- Check which plans your doctor or medical group is available in. You may be able to switch to a lower-cost plan and still keep your doctor or medical group.

You can also use **Your Guide to Choosing a Health Plan** as a checklist and to see a list of tools and resources to guide you as you shop plans. Visit calpers.ca.gov/choosingahealthplan to use the checklist today.

If you'd like to change your health plan during Open Enrollment, log in to your myCalPERS account at my.calpers.ca.gov. Check with your employer to confirm their participation in online enrollments.

If you have questions regarding your 2024 health plan options, contact your employer's personnel specialist or health benefits officer for more information about the health plans available to you.

Tell Us About Yourself: Create your Health Demographic Profile in myCalPERS. It takes less than 2 minutes to complete and is confidential and secure. Your response will help us better understand our members and improve the quality of care and health outcomes for all. Dependents at least 18 years old can complete a profile at www.calpers.ca.gov/hdp. If you've already completed your profile, we thank you!

Sincerely,

Health Policy & Benefits Branch